State: District of Columbia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate Information

Rate data applies to filing.

Filing Method: Review and Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
New York Life Insurance Company	%	21.500%	$84,525	174	$393,140	40.000%	0.000%

State: *District of Columbia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	ILTC-5000, INH-5000, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 21.5	Rates_DC_5.0_20130215.pdf,

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.39	8.58	9.55	10.81	11.83	13.88	14.97	18-34
35-39	8.75	10.23	11.40	12.84	14.00	16.47	17.73	35-39
40-44	11.14	13.15	14.69	16.42	17.89	21.05	22.64	40-44
45-49	15.32	18.23	20.38	22.67	24.64	29.05	31.19	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	166.69	206.60	233.15	251.14	269.79	320.82	341.50	75
76	183.88	228.14	251.64	267.70	297.15	342.66	361.08	76
77	202.13	249.11	266.10	283.08	314.22	362.34	378.94	77
78	220.95	274.63	297.70	316.70	351.54	405.38	423.94	78
79	240.74	299.46	329.29	350.31	388.84	448.40	468.94	79
80	261.48	325.51	360.89	383.93	423.02	491.43	513.94	80
81	283.20	352.78	392.49	417.54	457.73	534.45	558.94	81
82	305.87	381.26	424.09	451.16	493.89	577.48	603.94	82
83	329.51	410.96	455.69	484.78	531.48	620.52	648.94	83
84	354.10	441.88	487.29	518.39	570.52	663.54	693.94	84
85	379.65	474.01	518.89	552.01	611.00	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.53	4.58	5.32	5.89	7.08	7.76	8.97	18-34
35-39	4.54	5.86	6.80	7.48	8.88	9.82	11.24	35-39
40-44	6.33	8.12	9.38	10.29	12.05	13.45	15.25	40-44
45-49	9.28	11.87	13.66	14.93	17.24	19.45	21.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	101.38	127.02	143.54	154.14	166.33	197.14	210.54	75
76	115.36	144.60	159.96	170.17	188.89	217.82	229.12	76
77	130.15	161.66	172.68	183.70	203.91	235.14	245.63	77
78	144.71	180.86	193.19	205.52	228.13	263.07	274.80	78
79	159.85	200.05	213.69	227.33	252.34	290.98	303.97	79
80	175.58	219.25	234.20	249.15	276.56	318.91	333.14	80
81	191.92	238.44	254.70	270.96	300.77	346.83	362.30	81
82	208.85	257.65	275.21	292.78	324.99	374.76	391.47	82
83	226.36	276.84	295.71	314.59	349.19	402.68	423.56	83
84	244.48	296.03	316.24	339.25	373.40	432.23	456.73	84
85	263.18	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.15	30.83	35.11	38.43	43.96	49.94	55.64	18-34
35-39	31.71	39.00	44.42	48.59	55.31	63.05	70.00	35-39
40-44	40.58	50.08	57.06	62.34	70.63	80.80	89.41	40-44
45-49	53.11	65.76	74.93	81.77	92.26	105.85	116.78	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	265.83	335.34	382.87	415.72	457.91	534.64	576.24	75
76	287.02	362.36	408.50	434.57	482.38	556.25	593.92	76
77	308.97	390.36	421.66	448.57	497.91	574.17	611.59	77
78	330.41	417.69	471.72	501.83	557.03	642.35	684.22	78
79	352.32	445.63	508.71	551.43	603.09	707.82	756.84	79
80	374.68	474.16	541.12	586.18	639.44	751.89	809.42	80
81	397.49	503.24	574.15	621.51	676.12	796.63	855.84	81
82	420.72	532.87	607.74	657.40	713.10	841.98	902.66	82
83	444.29	562.95	641.82	693.73	750.24	887.79	949.67	83
84	468.28	593.56	676.45	730.58	787.67	934.18	997.04	84
85	492.67	624.70	711.65	767.97	825.36	981.16	1,044.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.76	19.09	22.22	24.52	29.72	32.40	37.62	18-34
35-39	19.04	24.55	28.52	31.39	37.63	41.34	47.63	35-39
40-44	24.85	31.98	37.05	40.68	48.20	53.39	61.02	40-44
45-49	32.91	42.24	48.82	53.48	62.66	69.97	79.31	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	163.48	207.87	237.70	257.63	285.24	331.79	359.38	75
76	181.32	230.68	260.34	276.96	307.43	354.51	380.33	76
77	199.88	254.43	275.01	292.56	324.74	374.48	401.28	77
78	217.49	276.98	307.66	327.30	363.31	418.95	448.93	78
79	235.47	300.03	340.32	362.04	401.87	463.41	496.58	79
80	253.81	323.55	370.22	396.78	440.20	507.88	544.24	80
81	272.50	347.55	397.66	430.72	471.46	552.35	591.89	81
82	291.54	372.00	425.63	460.90	503.07	591.29	636.80	82
83	310.89	396.86	454.07	491.56	534.96	630.12	677.17	83
84	330.57	422.17	483.00	522.74	567.19	669.56	717.97	84
85	350.59	447.93	512.45	554.46	599.78	709.60	759.21	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.03	10.64	11.94	13.37	14.91	17.26	18.88	18-34
35-39	10.88	12.91	14.50	16.18	17.99	20.87	22.78	35-39
40-44	14.02	16.77	18.87	20.94	23.23	26.98	29.39	40-44
45-49	19.29	23.22	26.14	28.92	31.96	37.22	40.45	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	182.16	226.87	256.91	276.54	297.99	353.34	376.62	75
76	200.17	249.55	275.53	293.11	326.47	375.60	398.19	76
77	219.22	271.48	290.13	309.65	345.05	397.01	417.97	77
78	238.73	298.09	324.43	345.14	383.64	441.78	464.59	78
79	259.15	323.80	357.92	381.77	423.76	488.67	513.91	79
80	280.48	350.68	390.51	416.66	460.76	534.06	561.71	80
81	302.73	378.71	423.03	451.27	496.52	578.34	608.03	81
82	325.87	407.88	455.46	485.79	533.59	622.50	654.19	82
83	349.92	438.19	487.79	520.20	571.94	666.53	700.16	83
84	374.86	469.64	520.05	554.50	611.62	710.40	745.96	84
85	400.69	502.23	552.21	588.73	652.59	754.16	791.59	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.48	5.82	6.79	7.53	9.17	9.96	11.62	18-34
35-39	5.82	7.53	8.77	9.67	11.63	12.75	14.73	35-39
40-44	8.09	10.42	12.08	13.28	15.76	17.43	19.95	40-44
45-49	11.72	15.05	17.38	19.04	22.27	24.90	28.19	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	111.16	139.87	158.47	170.02	184.04	217.47	232.96	75
76	125.90	158.49	175.39	186.59	208.10	239.29	253.44	76
77	141.45	176.57	188.65	201.39	224.61	258.27	271.83	77
78	156.66	196.68	211.01	224.48	250.09	287.64	302.60	78
79	172.42	216.73	233.38	248.30	275.62	317.82	334.52	79
80	188.75	236.75	254.89	272.11	302.07	348.32	366.63	80
81	205.65	256.73	276.35	295.01	328.51	378.21	397.67	81
82	223.11	276.70	297.78	317.86	354.04	407.46	428.24	82
83	241.10	296.60	319.14	340.64	379.28	436.63	461.64	83
84	259.68	316.45	340.50	366.23	404.45	467.35	496.03	84
85	278.81	336.27	365.63	393.19	429.55	501.44	531.34	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.67	12.70	14.33	15.93	17.99	20.64	22.79	18-34
35-39	13.01	15.59	17.60	19.52	21.98	25.27	27.83	35-39
40-44	16.90	20.39	23.05	25.46	28.57	32.91	36.14	40-44
45-49	23.26	28.21	31.90	35.17	39.28	45.39	49.71	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	197.63	247.14	280.67	301.94	326.19	385.86	411.74	75
76	216.46	270.96	299.42	318.52	355.79	408.54	435.30	76
77	236.31	293.85	314.16	336.22	375.88	431.68	457.00	77
78	256.51	321.55	351.16	373.58	415.74	478.18	505.24	78
79	277.56	348.14	386.55	413.23	458.68	528.94	558.88	79
80	299.48	375.85	420.13	449.39	498.50	576.69	609.48	80
81	322.26	404.64	453.57	485.00	535.31	622.23	657.12	81
82	345.87	434.50	486.83	520.42	573.29	667.52	704.44	82
83	370.33	465.42	519.89	555.62	612.40	712.54	751.38	83
84	395.62	497.40	552.81	590.61	652.72	757.26	797.98	84
85	421.73	530.45	585.53	625.45	694.18	801.75	844.24	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.43	7.06	8.26	9.17	11.26	12.16	14.27	18-34
35-39	7.10	9.20	10.74	11.86	14.38	15.68	18.22	35-39
40-44	9.85	12.72	14.78	16.27	19.47	21.41	24.65	40-44
45-49	14.16	18.23	21.10	23.15	27.30	30.35	34.56	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	120.94	152.72	173.40	185.90	201.75	237.80	255.38	75
76	136.44	172.38	190.82	203.01	227.31	260.76	277.76	76
77	152.75	191.48	204.62	219.08	245.31	281.40	298.03	77
78	168.61	212.50	228.83	243.44	272.05	312.21	330.40	78
79	184.99	233.41	253.07	269.27	298.90	344.66	365.07	79
80	201.92	254.25	275.58	295.07	327.58	377.73	400.12	80
81	219.38	275.02	298.00	319.06	356.25	409.59	433.04	81
82	237.37	295.75	320.35	342.94	383.09	440.16	465.01	82
83	255.84	316.36	342.57	366.69	409.37	470.58	499.72	83
84	274.88	336.87	364.76	393.21	435.50	502.47	535.33	84
85	294.44	357.31	390.66	421.05	461.48	537.66	571.77	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.31	14.76	16.72	18.49	21.07	24.02	26.70	18-34
35-39	15.14	18.27	20.70	22.86	25.97	29.67	32.88	35-39
40-44	19.78	24.01	27.23	29.98	33.91	38.84	42.89	40-44
45-49	27.23	33.20	37.66	41.42	46.60	53.56	58.97	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	213.10	267.41	304.43	327.34	354.39	418.38	446.86	75
76	232.75	292.37	323.31	343.93	385.11	441.48	472.41	76
77	253.40	316.22	338.19	362.79	406.71	466.35	496.03	77
78	274.29	345.01	377.89	402.02	447.84	514.58	545.89	78
79	295.97	372.48	415.18	444.69	493.60	569.21	603.85	79
80	318.48	401.02	449.75	482.12	536.24	619.32	657.25	80
81	341.79	430.57	484.11	518.73	574.10	666.12	706.21	81
82	365.87	461.12	518.20	555.05	612.99	712.54	754.69	82
83	390.74	492.65	551.99	591.04	652.86	758.55	802.60	83
84	416.38	525.16	585.57	626.72	693.82	804.12	850.00	84
85	442.77	558.67	618.85	662.17	735.77	849.34	896.89	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Simple 3% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.38	8.30	9.73	10.81	13.35	14.36	16.92	18-34
35-39	8.38	10.87	12.71	14.05	17.13	18.61	21.71	35-39
40-44	11.61	15.02	17.48	19.26	23.18	25.39	29.35	40-44
45-49	16.60	21.41	24.82	27.26	32.33	35.80	40.93	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	130.72	165.57	188.33	201.78	219.46	258.13	277.80	75
76	146.98	186.27	206.25	219.43	246.52	282.23	302.08	76
77	164.05	206.39	220.59	236.77	266.01	304.53	324.23	77
78	180.56	228.32	246.65	262.40	294.01	336.78	358.20	78
79	197.56	250.09	272.76	290.24	322.18	371.50	395.62	79
80	215.09	271.75	296.27	318.03	353.09	407.14	433.61	80
81	233.11	293.31	319.65	343.11	383.99	440.97	468.41	81
82	251.63	314.80	342.92	368.02	412.14	472.86	501.78	82
83	270.58	336.12	366.00	392.74	439.46	504.53	537.80	83
84	290.08	357.29	389.02	420.19	466.55	537.59	574.63	84
85	310.07	378.35	415.69	448.91	493.41	573.88	612.20	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.95	16.82	19.11	21.05	24.15	27.40	30.61	18-34
35-39	17.27	20.95	23.80	26.20	29.96	34.07	37.93	35-39
40-44	22.66	27.63	31.41	34.50	39.25	44.77	49.64	40-44
45-49	31.20	38.19	43.42	47.67	53.92	61.73	68.23	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	228.57	287.68	328.19	352.74	382.59	450.90	481.98	75
76	249.04	313.78	347.20	369.34	414.43	474.42	509.52	76
77	270.49	338.59	362.22	389.36	437.54	501.02	535.06	77
78	292.07	368.47	404.62	430.46	479.94	550.98	586.54	78
79	314.38	396.82	443.81	476.15	528.52	609.48	648.82	79
80	337.48	426.19	479.37	514.85	573.98	661.95	705.02	80
81	361.32	456.50	514.65	552.46	612.89	710.01	755.30	81
82	385.87	487.74	549.57	589.68	652.69	757.56	804.94	82
83	411.15	519.88	584.09	626.46	693.32	804.56	853.82	83
84	437.14	552.92	618.33	662.83	734.92	850.98	902.02	84
85	463.81	586.89	652.17	698.89	777.36	896.93	949.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.33	9.54	11.20	12.45	15.44	16.56	19.57	18-34
35-39	9.66	12.54	14.68	16.24	19.88	21.54	25.20	35-39
40-44	13.37	17.32	20.18	22.25	26.89	29.37	34.05	40-44
45-49	19.04	24.59	28.54	31.37	37.36	41.25	47.30	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	140.50	178.42	203.26	217.66	237.17	278.46	300.22	75
76	157.52	200.16	221.68	235.85	265.73	303.70	326.40	76
77	175.35	221.30	236.56	254.46	286.71	327.66	350.43	77
78	192.51	244.14	264.47	281.36	315.97	361.35	386.00	78
79	210.13	266.77	292.45	311.21	345.46	398.34	426.17	79
80	228.26	289.25	316.96	340.99	378.60	436.55	467.10	80
81	246.84	311.60	341.30	367.16	411.73	472.35	503.78	81
82	265.89	333.85	365.49	393.10	441.19	505.56	538.55	82
83	285.32	355.88	389.43	418.79	469.55	538.48	575.88	83
84	305.28	377.71	413.28	447.17	497.60	572.71	613.93	84
85	325.70	399.39	440.72	476.77	525.34	610.10	652.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.59	18.88	21.50	23.61	27.23	30.78	34.52	18-34
35-39	19.40	23.63	26.90	29.54	33.95	38.47	42.98	35-39
40-44	25.54	31.25	35.59	39.02	44.59	50.70	56.39	40-44
45-49	35.17	43.18	49.18	53.92	61.24	69.90	77.49	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	244.04	307.95	351.95	378.14	410.79	483.42	517.10	75
76	265.33	335.19	371.09	394.75	443.75	507.36	546.63	76
77	287.58	360.96	386.25	415.93	468.37	535.69	574.09	77
78	309.85	391.93	431.35	458.90	512.04	587.38	627.19	78
79	332.79	421.16	472.44	507.61	563.44	649.75	693.79	79
80	356.48	451.36	508.99	547.58	611.72	704.58	752.79	80
81	380.85	482.43	545.19	586.19	651.68	753.90	804.39	81
82	405.87	514.36	580.94	624.31	692.39	802.58	855.19	82
83	431.56	547.11	616.19	661.88	733.78	850.57	905.04	83
84	457.90	580.68	651.09	698.94	776.02	897.84	954.04	84
85	484.85	615.11	685.49	735.61	818.95	944.52	1,002.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.28	10.78	12.67	14.09	17.53	18.76	22.22	18-34
35-39	10.94	14.21	16.65	18.43	22.63	24.47	28.69	35-39
40-44	15.13	19.62	22.88	25.24	30.60	33.35	38.75	40-44
45-49	21.48	27.77	32.26	35.48	42.39	46.70	53.67	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	150.28	191.27	218.19	233.54	254.88	298.79	322.64	75
76	168.06	214.05	237.11	252.27	284.94	325.17	350.72	76
77	186.65	236.21	252.53	272.15	307.41	350.79	376.63	77
78	204.46	259.96	282.29	300.32	337.93	385.92	413.80	78
79	222.70	283.45	312.14	332.18	368.74	425.18	456.72	79
80	241.43	306.75	337.65	363.95	404.11	465.96	500.59	80
81	260.57	329.89	362.95	391.21	439.47	503.73	539.15	81
82	280.15	352.90	388.06	418.18	470.24	538.26	575.32	82
83	300.06	375.64	412.86	444.84	499.64	572.43	613.96	83
84	320.48	398.13	437.54	474.15	528.65	607.83	653.23	84
85	341.33	420.43	465.75	504.63	557.27	646.32	693.06	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.23	20.94	23.89	26.17	30.31	34.16	38.43	18-34
35-39	21.53	26.31	30.00	32.88	37.94	42.87	48.03	35-39
40-44	28.42	34.87	39.77	43.54	49.93	56.63	63.14	40-44
45-49	39.14	48.17	54.94	60.17	68.56	78.07	86.75	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	259.51	328.22	375.71	403.54	438.99	515.94	552.22	75
76	281.62	356.60	394.98	420.16	473.07	540.30	583.74	76
77	304.67	383.33	410.28	442.50	499.20	570.36	613.12	77
78	327.63	415.39	458.08	487.34	544.14	623.78	667.84	78
79	351.20	445.50	501.07	539.07	598.36	690.02	738.76	79
80	375.48	476.53	538.61	580.31	649.46	747.21	800.56	80
81	400.38	508.36	575.73	619.92	690.47	797.79	853.48	81
82	425.87	540.98	612.31	658.94	732.09	847.60	905.44	82
83	451.97	574.34	648.29	697.30	774.24	896.58	956.26	83
84	478.66	608.44	683.85	735.05	817.12	944.70	1,006.06	84
85	505.89	643.33	718.81	772.33	860.54	992.11	1,054.84	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.23	12.02	14.14	15.73	19.62	20.96	24.87	18-34
35-39	12.22	15.88	18.62	20.62	25.38	27.40	32.18	35-39
40-44	16.89	21.92	25.58	28.23	34.31	37.33	43.45	40-44
45-49	23.92	30.95	35.98	39.59	47.42	52.15	60.04	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	160.06	204.12	233.12	249.42	272.59	319.12	345.06	75
76	178.60	227.94	252.54	268.69	304.15	346.64	375.04	76
77	197.95	251.12	268.50	289.84	328.11	373.92	402.83	77
78	216.41	275.78	300.11	319.28	359.89	410.49	441.60	78
79	235.27	300.13	331.83	353.15	392.02	452.02	487.27	79
80	254.60	324.25	358.34	386.91	429.62	495.37	534.08	80
81	274.30	348.18	384.60	415.26	467.21	535.11	574.52	81
82	294.41	371.95	410.63	443.26	499.29	570.96	612.09	82
83	314.80	395.40	436.29	470.89	529.73	606.38	652.04	83
84	335.68	418.55	461.80	501.13	559.70	642.95	692.53	84
85	356.96	441.47	490.78	532.49	589.20	682.54	733.49	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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District of Columbia

Standard Underwriting Class Rates
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With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.82	24.16	27.44	30.14	34.32	39.12	43.44	18-34
35-39	24.82	30.37	34.51	37.87	42.92	49.08	54.32	35-39
40-44	31.75	39.00	44.35	48.56	54.81	62.88	69.38	40-44
45-49	41.77	51.50	58.57	64.04	71.97	82.81	91.10	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.44	80.07	87.48	97.87	112.98	123.88	51
52	61.13	75.51	85.84	93.75	104.79	121.05	132.64	52
53	64.68	79.96	90.93	99.28	110.89	128.17	140.37	53
54	68.15	84.35	95.94	104.74	116.91	135.19	147.97	54
55	71.59	88.71	100.92	110.14	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.43	97.39	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.10	125.46	139.57	161.78	176.67	58
59	84.48	105.08	119.59	130.30	144.80	167.98	183.29	59
60	87.87	109.41	124.50	135.59	150.53	174.76	190.53	60
61	91.72	114.28	130.04	141.56	156.96	182.38	198.68	61
62	96.14	119.87	136.35	147.78	164.35	190.35	207.94	62
63	101.92	127.16	144.67	157.37	174.06	202.61	220.33	63
64	108.40	135.32	153.95	167.41	184.94	215.47	234.10	64
65	115.55	144.34	164.20	178.52	196.98	229.69	249.34	65
66	123.38	154.19	175.41	190.65	210.14	245.23	266.00	66
67	131.85	164.86	187.55	203.77	224.40	262.05	284.05	67
68	140.03	175.15	199.26	216.41	238.17	278.25	301.48	68
69	149.05	186.51	212.19	230.36	253.37	296.15	320.72	69
70	159.12	199.21	226.67	245.97	270.37	316.16	342.24	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.52	311.22	364.28	393.94	72
73	199.46	250.24	284.91	308.93	338.99	396.90	429.10	73
74	217.14	272.68	310.51	336.66	369.22	432.46	467.37	74
75	236.09	296.72	337.95	366.35	401.47	470.49	505.82	75
76	256.08	322.09	361.44	384.51	426.81	492.17	524.07	76
77	276.92	347.99	374.99	398.92	442.80	510.62	541.80	77
78	297.57	374.77	419.51	446.29	495.38	571.26	606.14	78
79	318.85	401.78	454.88	491.09	538.82	629.99	670.47	79
80	340.72	429.57	487.05	525.51	574.51	673.75	720.78	80
81	363.20	458.10	519.65	560.32	610.60	717.98	766.77	81
82	386.27	487.39	552.65	595.53	647.34	762.63	813.04	82
83	409.86	517.35	585.98	631.05	684.61	807.61	859.45	83
84	434.03	548.06	619.70	666.92	722.53	852.99	906.11	84
85	458.76	579.49	653.82	703.18	761.05	898.78	953.01	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.39	14.74	17.15	18.93	22.93	25.01	29.03	18-34
35-39	14.69	18.94	22.00	24.22	29.01	31.88	36.71	35-39
40-44	19.29	24.82	28.75	31.56	37.36	41.41	47.29	40-44
45-49	25.82	33.13	38.27	41.92	49.03	54.81	62.06	45-49
50	30.94	39.65	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.44	52.95	61.48	69.10	77.82	51
52	34.70	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.06	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.81	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.15	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.76	103.13	57
58	46.48	59.23	68.00	74.05	84.21	96.08	106.60	58
59	48.27	61.48	70.55	76.77	87.06	99.52	110.20	59
60	50.23	63.93	73.31	79.71	90.14	103.26	114.10	60
61	52.41	66.66	76.38	83.02	93.58	107.44	118.46	61
62	54.89	69.77	79.89	86.77	97.53	112.17	123.45	62
63	58.06	73.75	84.40	91.60	102.66	118.37	129.96	63
64	61.60	78.18	89.42	97.00	108.43	125.26	137.26	64
65	65.50	83.10	94.97	102.98	114.80	132.87	145.33	65
66	69.75	88.44	101.03	109.48	121.80	141.18	154.16	66
67	74.34	94.23	107.59	116.54	129.37	150.20	163.75	67
68	77.96	98.77	112.72	122.04	135.23	157.20	171.17	68
69	82.25	104.16	118.81	128.59	142.26	165.57	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.79	146.89	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.94	205.35	222.69	72
73	114.92	145.54	165.95	179.50	197.82	230.88	250.40	73
74	129.21	163.71	186.72	201.98	222.55	259.78	281.72	74
75	144.85	183.62	209.45	226.58	249.57	291.40	314.73	75
76	161.53	204.86	230.23	244.92	271.87	313.50	334.97	76
77	178.96	226.60	244.31	259.90	288.49	332.68	354.59	77
78	195.66	248.14	273.32	290.77	322.76	372.19	396.69	78
79	212.78	270.04	302.33	321.63	357.01	411.68	438.80	79
80	230.34	292.26	329.41	352.49	391.11	451.19	480.91	80
81	248.33	314.82	354.77	382.79	420.25	490.69	523.01	81
82	266.73	337.70	380.50	410.46	449.65	526.33	563.20	82
83	285.53	360.85	406.56	438.47	479.23	561.89	601.09	83
84	304.74	384.33	432.97	467.69	509.05	598.36	639.60	84
85	324.37	408.12	460.90	497.72	539.13	636.29	678.72	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.15	30.83	35.11	38.43	43.96	49.94	55.64	18-34
35-39	31.71	39.00	44.42	48.59	55.31	63.05	70.00	35-39
40-44	40.58	50.08	57.06	62.34	70.63	80.80	89.41	40-44
45-49	53.11	65.76	74.93	81.77	92.26	105.85	116.78	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	265.83	335.34	382.87	415.72	457.91	534.64	576.24	75
76	287.02	362.36	408.50	434.57	482.38	556.25	593.92	76
77	308.97	390.36	421.66	448.57	497.91	574.17	611.59	77
78	330.41	417.69	471.72	501.83	557.03	642.35	684.22	78
79	352.32	445.63	508.71	551.43	603.09	707.82	756.84	79
80	374.68	474.16	541.12	586.18	639.44	751.89	809.42	80
81	397.49	503.24	574.15	621.51	676.12	796.63	855.84	81
82	420.72	532.87	607.74	657.40	713.10	841.98	902.66	82
83	444.29	562.95	641.82	693.73	750.24	887.79	949.67	83
84	468.28	593.56	676.45	730.58	787.67	934.18	997.04	84
85	492.67	624.70	711.65	767.97	825.36	981.16	1,044.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.76	19.09	22.22	24.52	29.72	32.40	37.62	18-34
35-39	19.04	24.55	28.52	31.39	37.63	41.34	47.63	35-39
40-44	24.85	31.98	37.05	40.68	48.20	53.39	61.02	40-44
45-49	32.91	42.24	48.82	53.48	62.66	69.97	79.31	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	163.48	207.87	237.70	257.63	285.24	331.79	359.38	75
76	181.32	230.68	260.34	276.96	307.43	354.51	380.33	76
77	199.88	254.43	275.01	292.56	324.74	374.48	401.28	77
78	217.49	276.98	307.66	327.30	363.31	418.95	448.93	78
79	235.47	300.03	340.32	362.04	401.87	463.41	496.58	79
80	253.81	323.55	370.22	396.78	440.20	507.88	544.24	80
81	272.50	347.55	397.66	430.72	471.46	552.35	591.89	81
82	291.54	372.00	425.63	460.90	503.07	591.29	636.80	82
83	310.89	396.86	454.07	491.56	534.96	630.12	677.17	83
84	330.57	422.17	483.00	522.74	567.19	669.56	717.97	84
85	350.59	447.93	512.45	554.46	599.78	709.60	759.21	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	30.07	36.99	42.19	46.08	52.86	59.93	66.91	18-34
35-39	38.07	46.97	53.57	58.49	66.75	75.95	84.48	35-39
40-44	48.73	60.31	68.80	75.06	85.24	97.35	107.91	40-44
45-49	63.58	78.93	90.04	98.14	110.99	127.12	140.49	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	272.00	60
61	127.94	160.40	183.16	199.15	222.49	257.10	281.61	61
62	133.09	166.96	190.68	207.81	231.26	268.19	292.84	62
63	140.12	175.88	200.83	218.22	243.24	281.56	307.90	63
64	147.98	185.83	212.19	230.52	256.66	297.34	324.90	64
65	156.57	196.75	224.67	244.05	271.45	314.70	343.60	65
66	165.90	208.56	238.15	258.70	287.48	333.51	363.90	66
67	175.87	221.20	252.62	274.39	304.66	353.66	385.66	67
68	185.15	232.98	266.08	289.09	320.83	372.55	406.11	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	395.33	437.64	509.12	553.98	73
74	271.94	343.69	393.02	427.33	472.81	550.25	598.50	74
75	293.29	371.00	424.34	461.31	510.02	593.87	641.26	75
76	315.59	399.54	451.95	480.79	533.69	615.41	658.42	76
77	338.56	429.49	464.75	494.41	548.79	632.85	676.03	77
78	360.73	457.32	519.92	553.11	613.95	707.99	756.32	78
79	383.23	486.12	558.41	607.14	662.44	779.68	836.59	79
80	406.04	515.34	591.04	642.20	699.39	824.04	891.27	80
81	429.15	544.92	624.47	678.01	736.61	869.25	938.08	81
82	452.53	574.87	658.61	714.53	773.82	915.25	985.41	82
83	476.08	605.05	693.38	751.61	810.84	961.82	1,032.97	83
84	499.91	635.58	728.85	789.36	847.82	1,009.15	1,081.00	84
85	523.98	666.44	765.04	827.79	884.74	1,057.22	1,129.47	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.87	23.11	26.90	29.68	35.99	39.23	45.56	18-34
35-39	23.06	29.73	34.54	38.01	45.59	50.07	57.71	35-39
40-44	29.98	38.59	44.71	49.10	58.21	64.45	73.70	40-44
45-49	39.46	50.65	58.56	64.16	75.24	83.96	95.23	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	159.52	59
60	71.45	91.15	104.72	114.06	129.63	147.94	164.09	60
61	73.97	94.34	108.31	117.93	133.64	152.85	169.18	61
62	76.87	97.97	112.44	122.33	138.29	158.49	175.05	62
63	80.69	102.79	117.91	128.22	144.57	165.96	183.00	63
64	84.93	108.14	124.00	134.78	151.61	174.34	191.90	64
65	89.58	114.05	130.69	142.01	159.36	183.57	201.73	65
66	94.64	120.43	137.96	149.83	167.83	193.57	212.43	66
67	100.06	127.29	145.78	158.28	176.94	204.38	223.97	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.73	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	231.52	257.31	298.47	325.70	73
74	162.86	207.41	237.52	257.74	286.48	332.28	362.64	74
75	180.68	230.27	263.78	286.30	318.18	369.09	400.61	75
76	199.59	254.52	288.15	306.54	340.27	392.37	422.22	76
77	219.20	280.13	303.36	322.71	358.21	413.08	444.40	77
78	237.65	303.61	339.37	361.03	400.75	462.13	497.16	78
79	256.42	327.72	375.40	399.35	443.29	511.17	549.93	79
80	275.48	352.44	407.90	437.67	485.53	560.22	602.71	80
81	294.82	377.77	437.26	474.97	518.74	609.28	655.49	81
82	314.45	403.67	467.30	507.47	552.40	651.27	704.76	82
83	334.30	430.11	497.94	540.58	586.42	693.12	747.42	83
84	354.42	457.11	529.19	573.57	620.87	735.30	790.33	84
85	374.80	484.69	560.05	606.85	655.78	777.29	833.53	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.71	12.44	13.84	15.68	17.15	20.12	21.70	18-34
35-39	12.67	14.84	16.53	18.61	20.31	23.88	25.71	35-39
40-44	16.16	19.06	21.29	23.82	25.94	30.54	32.84	40-44
45-49	22.22	26.43	29.56	32.87	35.73	42.12	45.22	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	194.98	241.66	266.90	283.94	315.17	363.45	382.74	75
76	213.27	264.59	286.46	304.74	338.26	390.07	408.11	76
77	232.44	286.47	306.00	325.53	361.34	416.68	433.47	77
78	251.19	312.20	342.34	364.19	404.25	466.17	484.94	78
79	270.82	336.88	378.68	402.85	438.47	515.65	536.42	79
80	291.48	362.84	409.77	441.25	471.56	562.90	587.89	80
81	313.30	390.28	440.80	474.60	506.41	605.19	639.37	81
82	336.46	419.39	473.70	509.94	543.27	649.99	687.69	82
83	361.97	451.45	509.95	548.88	583.84	699.34	739.04	83
84	388.86	485.27	548.16	589.92	626.53	751.31	793.07	84
85	417.05	520.71	588.23	632.94	671.18	805.78	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.12	6.63	7.72	8.54	10.26	11.25	12.99	18-34
35-39	6.59	8.49	9.86	10.85	12.88	14.25	16.30	35-39
40-44	9.17	11.77	13.61	14.92	17.47	19.51	22.11	40-44
45-49	13.46	17.22	19.81	21.64	24.99	28.19	31.64	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	118.49	148.46	164.80	175.32	194.39	224.41	236.70	75
76	133.74	167.64	181.69	193.29	214.55	247.41	259.58	76
77	149.67	185.91	198.59	211.26	234.50	270.42	282.47	77
78	164.47	206.35	222.17	236.35	262.35	302.53	316.01	78
79	179.78	225.67	245.75	261.44	290.20	334.64	349.56	79
80	195.69	245.75	269.33	286.52	318.04	366.74	383.10	80
81	212.30	266.74	292.91	311.61	345.89	398.86	416.64	81
82	229.72	288.77	316.49	336.70	373.74	430.98	450.19	82
83	248.69	312.75	340.08	361.79	401.58	463.10	483.73	83
84	268.50	337.82	363.66	386.87	429.42	495.19	517.27	84
85	289.12	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
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With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.39	14.38	15.98	18.11	19.80	23.24	25.07	18-34
35-39	14.64	17.14	19.10	21.49	23.46	27.58	29.70	35-39
40-44	18.67	22.02	24.59	27.51	29.96	35.28	37.93	40-44
45-49	25.67	30.54	34.14	37.97	41.27	48.66	52.24	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	207.03	256.60	282.80	300.85	333.94	385.09	405.57	75
76	225.70	280.03	302.79	322.11	357.55	412.30	431.39	76
77	245.17	302.17	322.77	343.37	381.14	439.51	457.21	77
78	263.77	327.84	361.10	384.15	426.41	491.72	511.50	78
79	283.21	352.28	397.80	424.92	458.54	543.90	565.80	79
80	303.70	378.05	426.94	459.76	491.34	586.51	620.09	80
81	325.46	405.42	457.89	493.00	526.05	628.66	665.89	81
82	348.69	434.63	490.93	528.48	563.02	673.63	712.69	82
83	374.92	467.61	528.21	568.52	604.74	724.36	765.49	83
84	402.73	502.57	567.71	610.95	648.86	778.10	821.34	84
85	431.98	539.34	609.28	655.59	695.20	834.61	880.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.91	7.67	8.92	9.86	11.86	12.99	15.02	18-34
35-39	7.61	9.81	11.39	12.53	14.87	16.46	18.83	35-39
40-44	10.59	13.60	15.72	17.24	20.17	22.55	25.54	40-44
45-49	15.55	19.88	22.88	24.99	28.88	32.57	36.55	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	125.77	157.59	174.52	185.66	206.08	237.64	250.69	75
76	141.52	177.39	191.99	204.24	226.71	261.43	274.32	76
77	157.87	196.09	209.46	222.83	247.34	285.23	297.95	77
78	172.70	216.67	234.33	249.29	276.71	319.10	333.33	78
79	187.99	235.96	259.20	275.75	306.09	352.96	368.71	79
80	203.87	256.04	284.08	302.21	333.07	386.83	404.09	80
81	220.53	277.07	308.95	328.67	359.71	420.70	439.48	81
82	238.08	299.28	333.82	355.13	387.73	454.57	474.86	82
83	257.60	323.95	358.70	381.60	418.85	488.45	510.24	83
84	278.09	349.89	383.58	408.06	451.46	522.31	545.62	84
85	299.49	376.97	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.05	16.30	18.14	20.54	22.46	26.37	28.44	18-34
35-39	16.61	19.44	21.66	24.39	26.62	31.28	33.69	35-39
40-44	21.18	24.98	27.90	31.21	33.99	40.01	43.02	40-44
45-49	29.12	34.64	38.73	43.07	46.82	55.19	59.26	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	218.89	271.29	299.82	318.96	354.04	408.27	431.48	75
76	237.93	295.20	319.56	339.95	377.35	435.14	456.03	76
77	257.71	317.62	339.28	360.93	400.63	461.99	480.58	77
78	276.18	343.27	379.56	403.79	447.41	516.86	537.65	78
79	295.46	367.52	415.02	446.65	478.39	570.43	594.72	79
80	315.83	393.15	444.00	478.13	510.97	609.94	646.80	80
81	337.57	420.50	474.93	511.34	545.63	652.05	690.67	81
82	360.92	449.89	508.16	547.03	582.79	697.27	737.70	82
83	387.89	483.79	546.48	588.19	625.66	749.42	791.97	83
84	416.60	519.88	587.28	632.02	671.22	804.93	849.64	84
85	446.92	558.00	630.34	678.26	719.24	863.48	910.43	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.71	8.69	10.13	11.19	13.45	14.74	17.03	18-34
35-39	8.64	11.13	12.91	14.21	16.87	18.67	21.36	35-39
40-44	12.01	15.43	17.83	19.55	22.89	25.56	28.97	40-44
45-49	17.64	22.55	25.96	28.36	32.76	36.95	41.46	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	132.95	166.57	184.85	196.65	218.10	251.71	266.35	75
76	149.16	186.97	202.51	215.44	239.14	275.77	289.76	76
77	165.94	206.12	220.17	234.22	259.99	299.81	313.18	77
78	180.82	226.85	246.32	262.04	290.87	335.42	350.37	78
79	196.11	246.16	272.46	289.85	320.85	371.01	387.56	79
80	212.01	266.24	298.60	317.66	346.37	406.60	424.75	80
81	228.72	287.38	324.75	345.48	373.09	442.22	461.94	81
82	246.43	309.77	350.30	373.29	401.34	477.81	499.13	82
83	266.51	335.17	377.04	401.11	433.36	513.43	536.32	83
84	287.68	361.96	403.19	428.92	467.05	549.02	573.51	84
85	309.86	390.03	429.33	456.73	502.25	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

District of Columbia

New Increased Rates effective 1/1/2014

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

District of Columbia

New Increased Rates effective 1/1/2014

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.06	9.36	10.42	11.80	12.90	15.14	16.33	18-34
35-39	9.54	11.16	12.43	14.00	15.28	17.96	19.34	35-39
40-44	12.16	14.34	16.02	17.92	19.51	22.97	24.70	40-44
45-49	16.72	19.88	22.24	24.73	26.88	31.69	34.02	45-49
50	24.05	28.67	32.05	35.52	38.51	45.49	48.74	50
51	26.78	31.96	35.75	39.58	42.88	50.68	54.28	51
52	29.53	35.29	39.49	43.67	47.29	55.91	59.87	52
53	31.73	38.02	42.58	46.99	50.90	60.17	64.43	53
54	33.90	40.73	45.65	50.30	54.49	64.40	68.98	54
55	36.11	43.50	48.79	53.68	58.15	68.72	73.61	55
56	38.38	46.37	52.04	57.17	61.92	73.19	78.38	56
57	40.76	49.38	55.46	60.84	65.89	77.89	83.40	57
58	43.15	52.39	58.86	64.02	69.84	81.95	88.40	58
59	45.79	55.69	62.60	66.75	74.09	85.44	93.34	59
60	48.76	59.41	65.31	69.48	77.12	88.93	97.20	60
61	52.12	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	60.62	74.23	79.44	84.51	93.81	108.17	118.43	63
64	65.88	80.77	88.43	94.07	104.42	120.41	131.93	64
65	71.77	88.09	97.42	103.64	115.04	132.66	145.44	65
66	78.32	96.25	106.42	113.21	125.66	144.91	158.94	66
67	85.58	105.29	115.41	122.78	136.29	157.16	172.44	67
68	93.05	114.54	128.94	139.45	150.42	178.50	190.40	68
69	101.41	124.92	140.68	152.29	163.72	194.58	207.24	69
70	110.83	136.64	153.92	166.32	178.75	212.50	226.27	70
71	121.49	149.90	168.92	182.24	195.83	232.82	247.88	71
72	133.54	164.93	185.93	200.34	215.22	255.92	272.44	72
73	148.21	183.28	206.69	221.54	239.24	283.57	302.84	73
74	164.35	203.47	222.70	236.92	262.98	303.26	325.35	74
75	181.85	222.03	237.17	252.31	280.06	322.96	343.22	75
76	198.10	235.58	251.64	267.70	297.15	342.66	361.08	76
77	209.48	249.11	266.10	283.08	314.22	362.34	378.94	77
78	234.36	278.70	297.70	316.70	351.54	405.38	423.94	78
79	259.23	308.27	329.29	350.31	388.84	448.40	468.94	79
80	284.11	337.86	360.89	383.93	426.16	491.43	513.94	80
81	308.94	367.44	392.49	417.54	463.47	534.45	558.94	81
82	333.67	397.02	424.09	451.16	500.79	577.48	603.94	82
83	358.74	426.61	455.69	484.78	538.11	620.52	648.94	83
84	383.61	456.18	487.29	518.39	575.41	663.54	693.94	84
85	408.49	485.77	518.89	552.01	612.73	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.85	4.99	5.81	6.42	7.73	8.46	9.78	18-34
35-39	4.96	6.40	7.42	8.16	9.68	10.72	12.26	35-39
40-44	6.90	8.86	10.24	11.22	13.14	14.68	16.63	40-44
45-49	10.13	12.95	14.90	16.28	18.80	21.22	23.81	45-49
50	12.80	16.33	18.77	20.47	23.51	26.63	29.76	50
51	13.85	17.65	20.27	22.09	25.31	28.72	32.03	51
52	14.98	19.07	21.88	23.83	27.23	30.96	34.46	52
53	16.22	20.64	23.65	25.74	29.32	33.41	37.10	53
54	17.57	22.32	25.55	27.78	31.51	36.01	39.89	54
55	18.98	24.08	27.55	29.93	33.82	38.76	42.80	55
56	20.47	25.94	29.65	32.18	36.23	41.64	45.85	56
57	22.04	27.90	31.85	34.54	38.74	44.64	49.03	57
58	23.47	29.68	33.85	36.67	40.99	47.35	51.89	58
59	25.01	31.60	36.01	38.98	43.40	50.06	54.69	59
60	26.71	33.71	38.21	40.65	45.12	52.03	56.87	60
61	28.63	36.08	39.66	42.19	46.83	54.00	59.05	61
62	30.79	38.48	41.11	43.73	48.54	55.97	61.23	62
63	33.40	42.02	46.06	49.00	54.39	62.72	68.66	63
64	36.32	45.65	51.00	54.26	60.23	69.45	76.09	64
65	39.56	49.69	55.95	59.52	66.07	76.19	83.52	65
66	43.14	54.14	60.89	64.78	71.91	82.92	90.95	66
67	47.06	59.03	65.84	70.04	77.74	89.65	98.37	67
68	50.26	63.00	71.28	76.63	83.16	98.16	105.26	68
69	54.10	67.76	76.63	82.36	89.22	105.44	112.93	69
70	58.86	73.70	83.30	89.50	96.80	114.54	122.54	70
71	64.84	81.17	91.72	98.50	106.43	126.02	134.71	71
72	72.30	90.50	102.25	109.80	118.51	140.44	150.01	72
73	83.59	104.66	118.25	126.97	137.06	162.41	173.50	73
74	96.42	120.77	134.53	143.12	158.17	183.19	196.09	74
75	110.59	137.85	147.25	156.65	173.88	200.51	212.60	75
76	125.84	149.75	159.96	170.17	188.89	217.82	229.12	76
77	135.94	161.66	172.68	183.70	203.91	235.14	245.63	77
78	152.08	180.86	193.19	205.52	228.13	263.07	274.80	78
79	168.22	200.05	213.69	227.33	252.34	290.98	303.97	79
80	184.37	219.25	234.20	249.15	276.56	318.91	333.14	80
81	200.51	238.44	254.70	270.96	300.77	346.83	362.30	81
82	216.66	257.65	275.21	292.78	324.99	374.76	391.47	82
83	232.80	276.84	295.71	314.59	349.19	402.68	423.56	83
84	248.94	296.03	316.24	339.25	373.40	432.23	456.73	84
85	265.08	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.43	33.64	38.30	41.93	47.95	54.48	60.70	18-34
35-39	34.60	42.54	48.46	53.00	60.34	68.78	76.37	35-39
40-44	44.27	54.64	62.24	68.00	77.05	88.14	97.54	40-44
45-49	57.94	71.74	81.74	89.21	100.64	115.48	127.39	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.51	192.04	210.77	55
56	100.45	125.14	142.69	155.51	174.06	200.87	220.33	56
57	104.75	130.61	148.96	162.29	181.50	209.58	229.75	57
58	108.31	135.16	154.14	167.88	187.58	216.74	237.44	58
59	112.02	139.90	159.54	173.69	193.87	224.18	245.41	59
60	116.05	145.04	165.41	180.00	200.71	232.27	254.06	60
61	120.60	150.83	172.00	187.09	208.39	241.34	263.78	61
62	125.83	157.48	179.57	195.26	217.25	251.81	271.66	62
63	132.85	166.36	189.67	206.20	229.13	265.81	290.03	63
64	140.70	176.27	200.98	218.42	242.44	281.50	306.89	64
65	149.33	187.19	213.42	231.91	257.12	298.79	325.48	65
66	158.71	199.04	226.94	246.58	273.11	317.59	345.71	66
67	168.80	211.80	241.50	262.36	290.33	337.84	367.50	67
68	178.36	223.87	255.28	277.31	306.71	357.04	388.24	68
69	188.82	237.12	270.41	293.74	324.70	378.13	411.00	69
70	200.47	251.89	287.28	312.05	344.74	401.64	436.38	70
71	213.58	268.50	306.28	332.65	367.28	428.09	464.92	71
72	228.37	287.30	327.78	355.98	392.77	458.03	497.18	72
73	247.33	311.45	355.43	386.02	425.76	496.63	538.94	73
74	267.96	337.74	382.17	406.57	451.29	520.41	558.57	74
75	289.99	365.82	395.33	420.57	466.83	538.33	576.24	75
76	313.12	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	360.44	441.61	471.72	501.83	557.03	642.35	684.22	78
79	384.35	486.14	521.79	555.10	616.16	710.53	756.84	79
80	408.74	517.26	571.86	608.37	675.29	778.71	829.47	80
81	433.62	548.99	621.93	661.63	734.41	846.89	902.10	81
82	458.96	581.32	662.99	714.90	777.92	915.07	974.72	82
83	484.68	614.12	700.16	756.79	818.45	968.50	1,036.01	83
84	510.85	647.52	737.94	796.99	859.27	1,019.10	1,087.68	84
85	537.46	681.49	776.34	837.78	900.40	1,070.35	1,139.74	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.10	20.82	24.24	26.75	32.42	35.34	41.04	18-34
35-39	20.77	26.78	31.12	34.25	41.05	45.10	51.96	35-39
40-44	27.11	34.88	40.42	44.38	52.58	58.25	66.56	40-44
45-49	35.90	46.08	53.26	58.34	68.35	76.33	86.52	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	129.22	55
56	57.76	73.80	84.92	92.64	106.26	120.48	134.51	56
57	60.28	76.98	88.52	96.53	110.38	125.42	139.72	57
58	62.36	79.58	91.46	99.68	113.68	129.43	143.89	58
59	64.51	82.27	94.51	102.94	117.07	133.55	148.19	59
60	66.83	85.18	97.79	106.44	120.73	137.99	152.82	60
61	69.41	88.42	101.44	110.36	124.81	142.97	157.99	61
62	72.35	92.10	105.61	114.83	129.52	148.63	161.58	62
63	76.18	96.92	111.07	120.70	135.77	156.12	171.86	63
64	80.44	102.29	117.17	127.25	142.78	164.48	180.73	64
65	85.12	108.20	123.86	134.47	150.52	173.70	190.52	65
66	90.20	114.62	131.16	142.32	158.98	183.73	201.23	66
67	95.69	121.55	139.03	150.80	168.11	194.58	212.80	67
68	99.96	126.92	145.12	157.34	175.10	202.92	221.65	68
69	104.99	133.27	152.32	165.10	183.46	212.83	232.22	69
70	111.16	141.07	161.18	174.68	193.82	225.11	245.35	70
71	118.82	150.82	172.31	186.70	206.92	240.50	261.91	71
72	128.40	163.00	186.22	201.76	223.39	259.84	282.77	72
73	143.27	181.96	207.95	225.32	249.54	290.21	315.88	73
74	160.04	203.38	231.01	245.76	272.79	314.57	338.44	74
75	178.34	226.76	245.68	261.36	290.11	334.54	359.38	75
76	197.81	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	237.26	288.03	307.66	327.30	363.31	418.95	448.93	78
79	256.87	318.59	340.32	362.04	401.87	463.41	496.58	79
80	276.89	349.16	372.97	396.78	440.43	507.88	544.24	80
81	297.28	379.14	405.63	431.52	478.99	552.35	591.89	81
82	318.05	405.82	438.28	466.26	517.55	596.81	639.54	82
83	339.16	432.94	470.94	501.00	556.11	641.28	687.19	83
84	360.62	460.55	503.60	535.74	594.67	685.75	734.84	84
85	382.46	488.65	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.85	11.60	13.02	14.60	16.26	18.82	20.59	18-34
35-39	11.87	14.09	15.81	17.65	19.64	22.76	24.85	35-39
40-44	15.30	18.29	20.58	22.85	25.33	29.44	32.07	40-44
45-49	21.05	25.33	28.53	31.55	34.86	40.61	44.12	45-49
50	29.38	35.41	39.85	43.97	48.41	56.54	61.27	50
51	32.47	39.17	44.10	48.62	53.46	62.50	67.68	51
52	35.59	42.97	48.39	53.31	58.58	68.52	74.16	52
53	38.16	46.19	52.05	57.25	62.91	73.59	79.63	53
54	40.70	49.38	55.68	61.18	67.21	78.63	85.08	54
55	43.29	52.63	59.37	65.18	71.58	83.74	90.60	55
56	45.92	55.97	63.16	69.27	76.02	88.99	96.22	56
57	48.64	59.42	67.10	73.51	80.64	94.44	101.45	57
58	51.27	62.76	70.87	77.09	85.04	99.01	106.53	58
59	54.14	66.37	74.98	80.21	89.48	103.02	111.54	59
60	57.36	70.41	78.08	83.35	92.65	106.84	115.48	60
61	60.99	74.90	81.06	86.33	95.82	110.50	119.43	61
62	64.63	77.71	83.82	89.18	98.98	114.14	123.36	62
63	70.26	86.59	93.74	99.72	110.70	127.64	138.03	63
64	76.01	93.79	103.55	110.26	122.39	141.14	152.69	64
65	82.43	101.81	113.36	120.81	134.10	154.64	167.36	65
66	89.53	110.69	123.21	131.35	145.80	168.13	182.03	66
67	97.35	120.46	133.05	141.90	157.51	181.63	196.69	67
68	105.25	130.31	147.29	159.49	173.03	204.58	216.13	68
69	114.07	141.30	159.76	173.19	187.72	221.83	234.44	69
70	123.98	153.68	173.78	188.15	204.05	240.96	254.95	70
71	135.17	167.66	189.64	205.08	222.30	262.60	278.03	71
72	147.81	183.49	207.61	224.28	243.00	287.16	304.07	72
73	163.29	202.97	229.71	246.93	267.42	316.07	335.41	73
74	180.31	224.35	246.57	262.32	291.17	335.77	358.86	74
75	198.72	244.15	261.05	277.71	308.26	355.48	378.34	75
76	215.87	257.94	275.53	293.11	326.47	375.60	398.19	76
77	228.13	271.48	290.13	309.65	345.05	397.01	417.97	77
78	253.75	303.73	324.43	345.14	383.64	441.78	464.59	78
79	279.32	334.83	358.86	381.77	423.76	488.67	513.91	79
80	304.83	365.32	393.21	418.41	464.43	535.56	563.22	80
81	330.24	395.72	425.80	454.33	505.10	582.33	612.50	81
82	355.49	426.06	458.31	488.94	544.10	626.60	658.76	82
83	381.00	456.31	490.71	523.42	582.25	670.72	704.81	83
84	406.25	486.47	523.03	557.79	620.24	714.66	750.69	84
85	431.45	516.55	555.24	592.07	658.10	758.48	796.37	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.88	6.35	7.42	8.21	10.01	10.86	12.67	18-34
35-39	6.35	8.22	9.57	10.55	12.68	13.91	16.06	35-39
40-44	8.82	11.37	13.18	14.48	17.18	19.02	21.75	40-44
45-49	12.79	16.42	18.96	20.77	24.28	27.16	30.76	45-49
50	16.06	20.57	23.71	25.94	30.17	33.87	38.18	50
51	17.32	22.15	25.53	27.90	32.37	36.40	40.96	51
52	18.65	23.83	27.45	29.99	34.68	39.08	43.89	52
53	20.08	25.67	29.52	32.22	37.13	41.95	46.99	53
54	21.64	27.59	31.71	34.57	39.67	44.96	50.22	54
55	23.23	29.60	33.98	37.03	42.33	48.11	53.54	55
56	24.91	31.70	36.37	39.58	45.06	51.37	56.52	56
57	26.66	33.89	38.83	42.23	47.63	54.74	59.64	57
58	28.23	35.86	41.05	44.59	49.94	57.67	63.78	58
59	29.92	37.96	43.41	47.11	52.42	60.46	66.89	59
60	31.77	40.26	45.84	48.84	54.21	62.51	69.40	60
61	33.85	42.85	47.41	50.44	55.98	64.56	71.94	61
62	36.19	45.48	48.92	52.04	57.76	66.60	74.53	62
63	39.04	49.33	54.36	57.83	64.19	74.02	82.51	63
64	42.22	53.31	59.78	63.61	70.60	81.41	90.55	64
65	45.75	57.71	65.22	69.39	77.02	88.82	98.65	65
66	49.62	62.55	70.65	75.17	83.44	96.22	106.27	66
67	53.85	67.85	76.09	80.95	89.85	103.61	112.20	67
68	57.29	72.12	81.90	88.21	96.01	112.98	119.89	68
69	61.38	77.23	87.66	94.48	102.83	121.13	128.35	69
70	66.46	83.58	94.80	102.15	111.16	131.04	138.76	70
71	72.80	91.53	103.79	111.80	121.54	143.36	151.72	71
72	80.70	101.46	115.03	123.88	134.37	158.73	167.82	72
73	92.69	116.55	132.16	141.79	153.51	181.38	192.68	73
74	106.28	133.69	148.96	158.47	175.21	202.84	216.66	74
75	121.26	151.82	162.18	172.53	191.59	220.84	235.02	75
76	137.34	164.19	175.39	186.59	208.10	239.29	253.44	76
77	148.26	176.57	188.65	201.39	224.61	258.27	271.83	77
78	165.11	197.54	211.01	224.48	250.09	287.64	302.60	78
79	181.94	218.24	233.40	248.30	275.62	317.82	334.52	79
80	198.73	238.34	255.80	272.13	302.07	348.32	366.63	80
81	215.49	258.40	278.19	295.95	328.51	378.82	398.72	81
82	232.21	278.43	299.83	319.79	354.97	409.33	430.82	82
83	248.88	298.39	321.27	343.01	381.40	439.71	465.10	83
84	265.52	318.30	342.70	368.69	407.28	470.55	499.61	84
85	282.13	338.19	367.90	395.73	432.46	504.74	535.01	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.64	13.84	15.62	17.40	19.62	22.50	24.85	18-34
35-39	14.20	17.02	19.19	21.30	24.00	27.56	30.36	35-39
40-44	18.44	22.24	25.14	27.78	31.15	35.91	39.44	40-44
45-49	25.38	30.78	34.82	38.37	42.84	49.53	54.22	45-49
50	34.71	42.15	47.65	52.42	58.31	67.59	73.80	50
51	38.16	46.38	52.45	57.66	64.04	74.32	81.08	51
52	41.65	50.65	57.29	62.95	69.87	81.13	88.45	52
53	44.59	54.36	61.52	67.51	74.92	87.01	94.83	53
54	47.50	58.03	65.71	72.06	79.93	92.86	101.18	54
55	50.47	61.76	69.95	76.68	85.01	98.76	107.59	55
56	53.46	65.57	74.28	81.37	90.12	104.79	114.06	56
57	56.52	69.46	78.74	86.18	95.39	110.99	119.50	57
58	59.39	73.13	82.88	90.16	100.24	116.07	124.66	58
59	62.49	77.05	87.36	93.67	104.87	120.60	129.74	59
60	65.96	81.41	90.85	97.22	108.18	124.75	133.76	60
61	69.86	86.26	94.24	100.45	111.49	128.57	137.79	61
62	73.80	89.47	97.20	103.42	114.78	132.36	141.79	62
63	79.90	98.95	108.04	114.93	127.59	147.11	157.63	63
64	86.14	106.81	118.67	126.45	140.36	161.87	173.45	64
65	93.09	115.53	129.30	137.98	153.16	176.62	189.28	65
66	100.74	125.13	140.00	149.49	165.94	191.35	205.12	66
67	109.12	135.63	150.69	161.02	178.73	206.10	220.94	67
68	117.45	146.08	165.64	179.53	195.64	230.66	241.86	68
69	126.73	157.68	178.84	194.09	211.72	249.08	261.64	69
70	137.13	170.72	193.64	209.98	229.35	269.42	283.63	70
71	148.85	185.42	210.36	227.92	248.77	292.38	308.18	71
72	162.08	202.05	229.29	248.22	270.78	318.40	335.70	72
73	178.37	222.66	252.73	272.32	295.60	348.57	367.98	73
74	196.27	245.23	270.44	287.72	319.36	368.28	392.37	74
75	215.59	266.27	284.93	303.11	336.46	388.00	413.46	75
76	233.64	280.30	299.42	318.52	355.79	408.54	435.30	76
77	246.78	293.85	314.16	336.22	375.88	431.68	457.00	77
78	273.14	328.76	351.16	373.58	415.74	478.18	505.24	78
79	299.41	361.39	388.43	413.23	458.68	528.94	558.88	79
80	325.55	392.78	425.53	452.89	502.70	579.69	612.50	80
81	351.54	424.00	459.11	491.12	546.73	630.21	666.06	81
82	377.31	455.10	492.53	526.72	587.41	675.72	713.58	82
83	403.26	486.01	525.73	562.06	626.39	720.92	760.68	83
84	428.89	516.76	558.77	597.19	665.07	765.78	807.44	84
85	454.41	547.33	591.59	632.13	703.47	810.39	853.80	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.91	7.71	9.03	10.00	12.29	13.26	15.56	18-34
35-39	7.74	10.04	11.72	12.94	15.68	17.10	19.86	35-39
40-44	10.74	13.88	16.12	17.74	21.22	23.36	26.87	40-44
45-49	15.45	19.89	23.02	25.26	29.76	33.10	37.71	45-49
50	19.32	24.81	28.65	31.41	36.83	41.11	46.60	50
51	20.79	26.65	30.79	33.71	39.43	44.08	49.89	51
52	22.32	28.59	33.02	36.15	42.13	47.20	53.32	52
53	23.94	30.70	35.39	38.70	44.94	50.49	56.88	53
54	25.71	32.86	37.87	41.36	47.83	53.91	60.55	54
55	27.48	35.12	40.41	44.13	50.84	57.46	64.28	55
56	29.35	37.46	43.09	46.98	53.89	61.10	67.19	56
57	31.28	39.88	45.81	49.92	56.52	64.84	70.25	57
58	32.99	42.04	48.25	52.51	58.89	67.99	75.67	58
59	34.83	44.32	50.81	55.24	61.44	70.86	79.09	59
60	36.83	46.81	53.47	57.03	63.30	72.99	81.93	60
61	39.07	49.62	55.16	58.69	65.13	75.12	84.83	61
62	41.59	52.48	56.73	60.35	66.98	77.23	87.83	62
63	44.68	56.64	62.66	66.66	73.99	85.32	96.36	63
64	48.12	60.97	68.56	72.96	80.97	93.37	105.01	64
65	51.94	65.73	74.49	79.26	87.97	101.45	113.78	65
66	56.10	70.96	80.41	85.56	94.97	109.52	121.59	66
67	60.64	76.67	86.34	91.86	101.96	117.57	126.03	67
68	64.32	81.24	92.52	99.79	108.86	127.80	134.52	68
69	68.66	86.70	98.69	106.60	116.44	136.82	143.77	69
70	74.06	93.46	106.30	114.80	125.52	147.54	154.98	70
71	80.76	101.89	115.86	125.10	136.65	160.70	168.73	71
72	89.10	112.42	127.81	137.96	150.23	177.02	185.63	72
73	101.79	128.44	146.07	156.61	169.96	200.35	211.86	73
74	116.14	146.61	163.39	173.82	192.25	222.49	237.23	74
75	131.93	165.79	177.11	188.41	209.30	241.17	257.44	75
76	148.84	178.63	190.82	203.01	227.31	260.76	277.76	76
77	160.58	191.48	204.62	219.08	245.31	281.40	298.03	77
78	178.14	214.22	228.83	243.44	272.05	312.21	330.40	78
79	195.66	236.43	253.11	269.27	298.90	344.66	365.07	79
80	213.09	257.43	277.40	295.11	327.58	377.73	400.12	80
81	230.47	278.36	301.68	320.94	356.25	410.81	435.14	81
82	247.76	299.21	324.45	346.80	384.95	443.90	470.17	82
83	264.96	319.94	346.83	371.43	413.61	476.74	506.64	83
84	282.10	340.57	369.16	398.13	441.16	508.87	542.49	84
85	299.18	361.15	395.20	426.13	467.30	544.26	579.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.43	16.08	18.22	20.20	22.98	26.18	29.11	18-34
35-39	16.53	19.95	22.57	24.95	28.36	32.36	35.87	35-39
40-44	21.58	26.19	29.70	32.71	36.97	42.38	46.81	40-44
45-49	29.71	36.23	41.11	45.19	50.82	58.45	64.32	45-49
50	40.04	48.89	55.45	60.87	68.21	78.64	86.33	50
51	43.85	53.59	60.80	66.70	74.62	86.14	94.48	51
52	47.71	58.33	66.19	72.59	81.16	93.74	102.74	52
53	51.02	62.53	70.99	77.77	86.93	100.43	110.03	53
54	54.30	66.68	75.74	82.94	92.65	107.09	117.28	54
55	57.65	70.89	80.53	88.18	98.44	113.78	124.58	55
56	61.00	75.17	85.40	93.47	104.22	120.59	131.90	56
57	64.40	79.50	90.38	98.85	110.14	127.54	137.55	57
58	67.51	83.50	94.89	103.23	115.44	133.13	142.79	58
59	70.84	87.73	99.74	107.13	120.26	138.18	147.94	59
60	74.56	92.41	103.62	111.09	123.71	142.66	152.04	60
61	78.73	97.62	107.42	114.57	127.16	146.64	156.15	61
62	82.97	101.23	110.58	117.66	130.58	150.58	160.22	62
63	89.54	111.31	122.34	130.14	144.48	166.58	177.23	63
64	96.27	119.83	133.79	142.64	158.33	182.60	194.21	64
65	103.75	129.25	145.24	155.15	172.22	198.60	211.20	65
66	111.95	139.57	156.79	167.63	186.08	214.57	228.21	66
67	120.89	150.80	168.33	180.14	199.95	230.57	245.19	67
68	129.65	161.85	183.99	199.57	218.25	256.74	267.59	68
69	139.39	174.06	197.92	214.99	235.72	276.33	288.84	69
70	150.28	187.76	213.50	231.81	254.65	297.88	312.31	70
71	162.53	203.18	231.08	250.76	275.24	322.16	338.33	71
72	176.35	220.61	250.97	272.16	298.56	349.64	367.33	72
73	193.45	242.35	275.75	297.71	323.78	381.07	400.55	73
74	212.23	266.11	294.31	313.12	347.55	400.79	425.88	74
75	232.46	288.39	308.81	328.51	364.66	420.52	448.58	75
76	251.41	302.66	323.31	343.93	385.11	441.48	472.41	76
77	265.43	316.22	338.19	362.79	406.71	466.35	496.03	77
78	292.53	353.79	377.89	402.02	447.84	514.58	545.89	78
79	319.50	387.95	418.00	444.69	493.60	569.21	603.85	79
80	346.27	420.24	457.85	487.37	540.97	623.82	661.78	80
81	372.84	452.28	492.42	527.91	588.36	678.09	719.62	81
82	399.13	484.14	526.75	564.50	630.72	724.84	768.40	82
83	425.52	515.71	560.75	600.70	670.53	771.12	816.55	83
84	451.53	547.05	594.51	636.59	709.90	816.90	864.19	84
85	477.37	578.11	627.94	672.19	748.84	862.30	911.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.94	9.07	10.64	11.79	14.57	15.66	18.45	18-34
35-39	9.13	11.86	13.87	15.33	18.68	20.29	23.66	35-39
40-44	12.66	16.39	19.06	21.00	25.26	27.70	31.99	40-44
45-49	18.11	23.36	27.08	29.75	35.24	39.04	44.66	45-49
50	22.58	29.05	33.59	36.88	43.49	48.35	55.02	50
51	24.26	31.15	36.05	39.52	46.49	51.76	58.82	51
52	25.99	33.35	38.59	42.31	49.58	55.32	62.75	52
53	27.80	35.73	41.26	45.18	52.75	59.03	66.77	53
54	29.78	38.13	44.03	48.15	55.99	62.86	70.88	54
55	31.73	40.64	46.84	51.23	59.35	66.81	75.02	55
56	33.79	43.22	49.81	54.38	62.72	70.83	77.86	56
57	35.90	45.87	52.79	57.61	65.41	74.94	80.86	57
58	37.75	48.22	55.45	60.43	67.84	78.31	87.56	58
59	39.74	50.68	58.21	63.37	70.46	81.26	91.29	59
60	41.89	53.36	61.10	65.22	72.39	83.47	94.46	60
61	44.29	56.39	62.91	66.94	74.28	85.68	97.72	61
62	46.99	59.48	64.54	68.66	76.20	87.86	101.13	62
63	50.32	63.95	70.96	75.49	83.79	96.62	110.21	63
64	54.02	68.63	77.34	82.31	91.34	105.33	119.47	64
65	58.13	73.75	83.76	89.13	98.92	114.08	128.91	65
66	62.58	79.37	90.17	95.95	106.50	122.82	136.91	66
67	67.43	85.49	96.59	102.77	114.07	131.53	139.86	67
68	71.35	90.36	103.14	111.37	121.71	142.62	149.15	68
69	75.94	96.17	109.72	118.72	130.05	152.51	159.19	69
70	81.66	103.34	117.80	127.45	139.88	164.04	171.20	70
71	88.72	112.25	127.93	138.40	151.76	178.04	185.74	71
72	97.50	123.38	140.59	152.04	166.09	195.31	203.44	72
73	110.89	140.33	159.98	171.43	186.41	219.32	231.04	73
74	126.00	159.53	177.82	189.17	209.29	242.14	257.80	74
75	142.60	179.76	192.04	204.29	227.01	261.50	279.86	75
76	160.34	193.07	206.25	219.43	246.52	282.23	302.08	76
77	172.90	206.39	220.59	236.77	266.01	304.53	324.23	77
78	191.17	230.90	246.65	262.40	294.01	336.78	358.20	78
79	209.38	254.62	272.82	290.24	322.18	371.50	395.62	79
80	227.45	276.52	299.00	318.09	353.09	407.14	433.61	80
81	245.45	298.32	325.17	345.93	383.99	442.80	471.56	81
82	263.31	319.99	349.07	373.81	414.93	478.47	509.52	82
83	281.04	341.49	372.39	399.85	445.82	513.77	548.18	83
84	298.68	362.84	395.62	427.57	475.04	547.19	585.37	84
85	316.23	384.11	422.50	456.53	502.14	583.78	623.21	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.22	18.32	20.82	23.00	26.34	29.86	33.37	18-34
35-39	18.86	22.88	25.95	28.60	32.72	37.16	41.38	35-39
40-44	24.72	30.14	34.26	37.64	42.79	48.85	54.18	40-44
45-49	34.04	41.68	47.40	52.01	58.80	67.37	74.42	45-49
50	45.37	55.63	63.25	69.32	78.11	89.69	98.86	50
51	49.54	60.80	69.15	75.74	85.20	97.96	107.88	51
52	53.77	66.01	75.09	82.23	92.45	106.35	117.03	52
53	57.45	70.70	80.46	88.03	98.94	113.85	125.23	53
54	61.10	75.33	85.77	93.82	105.37	121.32	133.38	54
55	64.83	80.02	91.11	99.68	111.87	128.80	141.57	55
56	68.54	84.77	96.52	105.57	118.32	136.39	149.74	56
57	72.28	89.54	102.02	111.52	124.89	144.09	155.60	57
58	75.63	93.87	106.90	116.30	130.64	150.19	160.92	58
59	79.19	98.41	112.12	120.59	135.65	155.76	166.14	59
60	83.16	103.41	116.39	124.96	139.24	160.57	170.32	60
61	87.60	108.98	120.60	128.69	142.83	164.71	174.51	61
62	92.14	112.99	123.96	131.90	146.38	168.80	178.65	62
63	99.18	123.67	136.64	145.35	161.37	186.05	196.83	63
64	106.40	132.85	148.91	158.83	176.30	203.33	214.97	64
65	114.41	142.97	161.18	172.32	191.28	220.58	233.12	65
66	123.16	154.01	173.58	185.77	206.22	237.79	251.30	66
67	132.66	165.97	185.97	199.26	221.17	255.04	269.44	67
68	141.85	177.62	202.34	219.61	240.86	282.82	293.32	68
69	152.05	190.44	217.00	235.89	259.72	303.58	316.04	69
70	163.43	204.80	233.36	253.64	279.95	326.34	340.99	70
71	176.21	220.94	251.80	273.60	301.71	351.94	368.48	71
72	190.62	239.17	272.65	296.10	326.34	380.88	398.96	72
73	208.53	262.04	298.77	323.10	351.96	413.57	433.12	73
74	228.19	286.99	318.18	338.52	375.74	433.30	459.39	74
75	249.33	310.51	332.69	353.91	392.86	453.04	483.70	75
76	269.18	325.02	347.20	369.34	414.43	474.42	509.52	76
77	284.08	338.59	362.22	389.36	437.54	501.02	535.06	77
78	311.92	378.82	404.62	430.46	479.94	550.98	586.54	78
79	339.59	414.51	447.57	476.15	528.52	609.48	648.82	79
80	366.99	447.70	490.17	521.85	579.24	667.95	711.06	80
81	394.14	480.56	525.73	564.70	629.99	725.97	773.18	81
82	420.95	513.18	560.97	602.28	674.03	773.96	823.22	82
83	447.78	545.41	595.77	639.34	714.67	821.32	872.42	83
84	474.17	577.34	630.25	675.99	754.73	868.02	920.94	84
85	500.33	608.89	664.29	712.25	794.21	914.21	968.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.97	10.43	12.25	13.58	16.85	18.06	21.34	18-34
35-39	10.52	13.68	16.02	17.72	21.68	23.48	27.46	35-39
40-44	14.58	18.90	22.00	24.26	29.30	32.04	37.11	40-44
45-49	20.77	26.83	31.14	34.24	40.72	44.98	51.61	45-49
50	25.84	33.29	38.53	42.35	50.15	55.59	63.44	50
51	27.73	35.65	41.31	45.33	53.55	59.44	67.75	51
52	29.66	38.11	44.16	48.47	57.03	63.44	72.18	52
53	31.66	40.76	47.13	51.66	60.56	67.57	76.66	53
54	33.85	43.40	50.19	54.94	64.15	71.81	81.21	54
55	35.98	46.16	53.27	58.33	67.86	76.16	85.76	55
56	38.23	48.98	56.53	61.78	71.55	80.56	88.53	56
57	40.52	51.86	59.77	65.30	74.30	85.04	91.47	57
58	42.51	54.40	62.65	68.35	76.79	88.63	99.45	58
59	44.65	57.04	65.61	71.50	79.48	91.66	103.49	59
60	46.95	59.91	68.73	73.41	81.48	93.95	106.99	60
61	49.51	63.16	70.66	75.19	83.43	96.24	110.61	61
62	52.39	66.48	72.35	76.97	85.42	98.49	114.43	62
63	55.96	71.26	79.26	84.32	93.59	107.92	124.06	63
64	59.92	76.29	86.12	91.66	101.71	117.29	133.93	64
65	64.32	81.77	93.03	99.00	109.87	126.71	144.04	65
66	69.06	87.78	99.93	106.34	118.03	136.12	152.23	66
67	74.22	94.31	106.84	113.68	126.18	145.49	153.69	67
68	78.38	99.48	113.76	122.95	134.56	157.44	163.78	68
69	83.22	105.64	120.75	130.84	143.66	168.20	174.61	69
70	89.26	113.22	129.30	140.10	154.24	180.54	187.42	70
71	96.68	122.61	140.00	151.70	166.87	195.38	202.75	71
72	105.90	134.34	153.37	166.12	181.95	213.60	221.25	72
73	119.99	152.22	173.89	186.25	202.86	238.29	250.22	73
74	135.86	172.45	192.25	204.52	226.33	261.79	278.37	74
75	153.27	193.73	206.97	220.17	244.72	281.83	302.28	75
76	171.84	207.51	221.68	235.85	265.73	303.70	326.40	76
77	185.22	221.30	236.56	254.46	286.71	327.66	350.43	77
78	204.20	247.58	264.47	281.36	315.97	361.35	386.00	78
79	223.10	272.81	292.53	311.21	345.46	398.34	426.17	79
80	241.81	295.61	320.60	341.07	378.60	436.55	467.10	80
81	260.43	318.28	348.66	370.92	411.73	474.79	507.98	81
82	278.86	340.77	373.69	400.82	444.91	513.04	548.87	82
83	297.12	363.04	397.95	428.27	478.03	550.80	589.72	83
84	315.26	385.11	422.08	457.01	508.92	585.51	628.25	84
85	333.28	407.07	449.80	486.93	536.98	623.30	667.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.01	20.56	23.42	25.80	29.70	33.54	37.63	18-34
35-39	21.19	25.81	29.33	32.25	37.08	41.96	46.89	35-39
40-44	27.86	34.09	38.82	42.57	48.61	55.32	61.55	40-44
45-49	38.37	47.13	53.69	58.83	66.78	76.29	84.52	45-49
50	50.70	62.37	71.05	77.77	88.01	100.74	111.39	50
51	55.23	68.01	77.50	84.78	95.78	109.78	121.28	51
52	59.83	73.69	83.99	91.87	103.74	118.96	131.32	52
53	63.88	78.87	89.93	98.29	110.95	127.27	140.43	53
54	67.90	83.98	95.80	104.70	118.09	135.55	149.48	54
55	72.01	89.15	101.69	111.18	125.30	143.82	158.56	55
56	76.08	94.37	107.64	117.67	132.42	152.19	167.58	56
57	80.16	99.58	113.66	124.19	139.64	160.64	173.65	57
58	83.75	104.24	118.91	129.37	145.84	167.25	179.05	58
59	87.54	109.09	124.50	134.05	151.04	173.34	184.34	59
60	91.76	114.41	129.16	138.83	154.77	178.48	188.60	60
61	96.47	120.34	133.78	142.81	158.50	182.78	192.87	61
62	101.31	124.75	137.34	146.14	162.18	187.02	197.08	62
63	108.82	136.03	150.94	160.56	178.26	205.52	216.43	63
64	116.53	145.87	164.03	175.02	194.27	224.06	235.73	64
65	125.07	156.69	177.12	189.49	210.34	242.56	255.04	65
66	134.37	168.45	190.37	203.91	226.36	261.01	274.39	66
67	144.43	181.14	203.61	218.38	242.39	279.51	293.69	67
68	154.05	193.39	220.69	239.65	263.47	308.90	319.05	68
69	164.71	206.82	236.08	256.79	283.72	330.83	343.24	69
70	176.58	221.84	253.22	275.47	305.25	354.80	369.67	70
71	189.89	238.70	272.52	296.44	328.18	381.72	398.63	71
72	204.89	257.73	294.33	320.04	354.12	412.12	430.59	72
73	223.61	281.73	321.79	348.49	380.14	446.07	465.69	73
74	244.15	307.87	342.05	363.92	403.93	465.81	492.90	74
75	266.20	332.63	356.57	379.31	421.06	485.56	518.82	75
76	286.95	347.38	371.09	394.75	443.75	507.36	546.63	76
77	302.73	360.96	386.25	415.93	468.37	535.69	574.09	77
78	331.31	403.85	431.35	458.90	512.04	587.38	627.19	78
79	359.68	441.07	477.14	507.61	563.44	649.75	693.79	79
80	387.71	475.16	522.49	556.33	617.51	712.08	760.34	80
81	415.44	508.84	559.04	601.49	671.62	773.85	826.74	81
82	442.77	542.22	595.19	640.06	717.34	823.08	878.04	82
83	470.04	575.11	630.79	677.98	758.81	871.52	928.29	83
84	496.81	607.63	665.99	715.39	799.56	919.14	977.69	84
85	523.29	639.67	700.64	752.31	839.58	966.12	1,026.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.00	11.79	13.86	15.37	19.13	20.46	24.23	18-34
35-39	11.91	15.50	18.17	20.11	24.68	26.67	31.26	35-39
40-44	16.50	21.41	24.94	27.52	33.34	36.38	42.23	40-44
45-49	23.43	30.30	35.20	38.73	46.20	50.92	58.56	45-49
50	29.10	37.53	43.47	47.82	56.81	62.83	71.86	50
51	31.20	40.15	46.57	51.14	60.61	67.12	76.68	51
52	33.33	42.87	49.73	54.63	64.48	71.56	81.61	52
53	35.52	45.79	53.00	58.14	68.37	76.11	86.55	53
54	37.92	48.67	56.35	61.73	72.31	80.76	91.54	54
55	40.23	51.68	59.70	65.43	76.37	85.51	96.50	55
56	42.67	54.74	63.25	69.18	80.38	90.29	99.20	56
57	45.14	57.85	66.75	72.99	83.19	95.14	102.08	57
58	47.27	60.58	69.85	76.27	85.74	98.95	111.34	58
59	49.56	63.40	73.01	79.63	88.50	102.06	115.69	59
60	52.01	66.46	76.36	81.60	90.57	104.43	119.52	60
61	54.73	69.93	78.41	83.44	92.58	106.80	123.50	61
62	57.79	73.48	80.16	85.28	94.64	109.12	127.73	62
63	61.60	78.57	87.56	93.15	103.39	119.22	137.91	63
64	65.82	83.95	94.90	101.01	112.08	129.25	148.39	64
65	70.51	89.79	102.30	108.87	120.82	139.34	159.17	65
66	75.54	96.19	109.69	116.73	129.56	149.42	167.55	66
67	81.01	103.13	117.09	124.59	138.29	159.45	167.52	67
68	85.41	108.60	124.38	134.53	147.41	172.26	178.41	68
69	90.50	115.11	131.78	142.96	157.27	183.89	190.03	69
70	96.86	123.10	140.80	152.75	168.60	197.04	203.64	70
71	104.64	132.97	152.07	165.00	181.98	212.72	219.76	71
72	114.30	145.30	166.15	180.20	197.81	231.89	239.06	72
73	129.09	164.11	187.80	201.07	219.31	257.26	269.40	73
74	145.72	185.37	206.68	219.87	243.37	281.44	298.94	74
75	163.94	207.70	221.90	236.05	262.43	302.16	324.70	75
76	183.34	221.95	237.11	252.27	284.94	325.17	350.72	76
77	197.54	236.21	252.53	272.15	307.41	350.79	376.63	77
78	217.23	264.26	282.29	300.32	337.93	385.92	413.80	78
79	236.82	291.00	312.24	332.18	368.74	425.18	456.72	79
80	256.17	314.70	342.20	364.05	404.11	465.96	500.59	80
81	275.41	338.24	372.15	395.91	439.47	506.78	544.40	81
82	294.41	361.55	398.31	427.83	474.89	547.61	588.22	82
83	313.20	384.59	423.51	456.69	510.24	587.83	631.26	83
84	331.84	407.38	448.54	486.45	542.80	623.83	671.13	84
85	350.33	430.03	477.10	517.33	571.82	662.82	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.80	22.80	26.02	28.60	33.06	37.22	41.89	18-34
35-39	23.52	28.74	32.71	35.90	41.44	46.76	52.40	35-39
40-44	31.00	38.04	43.38	47.50	54.43	61.79	68.92	40-44
45-49	42.70	52.58	59.98	65.65	74.76	85.21	94.62	45-49
50	56.03	69.11	78.85	86.22	97.91	111.79	123.92	50
51	60.92	75.22	85.85	93.82	106.36	121.60	134.68	51
52	65.89	81.37	92.89	101.51	115.03	131.57	145.61	52
53	70.31	87.04	99.40	108.55	122.96	140.69	155.63	53
54	74.70	92.63	105.83	115.58	130.81	149.78	165.58	54
55	79.19	98.28	112.27	122.68	138.73	158.84	175.55	55
56	83.62	103.97	118.76	129.77	146.52	167.99	185.42	56
57	88.04	109.62	125.30	136.86	154.39	177.19	191.70	57
58	91.87	114.61	130.92	142.44	161.04	184.31	197.18	58
59	95.89	119.77	136.88	147.51	166.43	190.92	202.54	59
60	100.36	125.41	141.93	152.70	170.30	196.39	206.88	60
61	105.34	131.70	146.96	156.93	174.17	200.85	211.23	61
62	110.48	136.51	150.72	160.38	177.98	205.24	215.51	62
63	118.46	148.39	165.24	175.77	195.15	224.99	236.03	63
64	126.66	158.89	179.15	191.21	212.24	244.79	256.49	64
65	135.73	170.41	193.06	206.66	229.40	264.54	276.96	65
66	145.58	182.89	207.16	222.05	246.50	284.23	297.48	66
67	156.20	196.31	221.25	237.50	263.61	303.98	317.94	67
68	166.25	209.16	239.04	259.69	286.08	334.98	344.78	68
69	177.37	223.20	255.16	277.69	307.72	358.08	370.44	69
70	189.73	238.88	273.08	297.30	330.55	383.26	398.35	70
71	203.57	256.46	293.24	319.28	354.65	411.50	428.78	71
72	219.16	276.29	316.01	343.98	381.90	443.36	462.22	72
73	238.69	301.42	344.81	373.88	408.32	478.57	498.26	73
74	260.11	328.75	365.92	389.32	432.12	498.32	526.41	74
75	283.07	354.75	380.45	404.71	449.26	518.08	553.94	75
76	304.72	369.74	394.98	420.16	473.07	540.30	583.74	76
77	321.38	383.33	410.28	442.50	499.20	570.36	613.12	77
78	350.70	428.88	458.08	487.34	544.14	623.78	667.84	78
79	379.77	467.63	506.71	539.07	598.36	690.02	738.76	79
80	408.43	502.62	554.81	590.81	655.78	756.21	809.62	80
81	436.74	537.12	592.35	638.28	713.25	821.73	880.30	81
82	464.59	571.26	629.41	677.84	760.65	872.20	932.86	82
83	492.30	604.81	665.81	716.62	802.95	921.72	984.16	83
84	519.45	637.92	701.73	754.79	844.39	970.26	1,034.44	84
85	546.25	670.45	736.99	792.37	884.95	1,018.03	1,083.52	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
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With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.03	13.15	15.47	17.16	21.41	22.86	27.12	18-34
35-39	13.30	17.32	20.32	22.50	27.68	29.86	35.06	35-39
40-44	18.42	23.92	27.88	30.78	37.38	40.72	47.35	40-44
45-49	26.09	33.77	39.26	43.22	51.68	56.86	65.51	45-49
50	32.36	41.77	48.41	53.29	63.47	70.07	80.28	50
51	34.67	44.65	51.83	56.95	67.67	74.80	85.61	51
52	37.00	47.63	55.30	60.79	71.93	79.68	91.04	52
53	39.38	50.82	58.87	64.62	76.18	84.65	96.44	53
54	41.99	53.94	62.51	68.52	80.47	89.71	101.87	54
55	44.48	57.20	66.13	72.53	84.88	94.86	107.24	55
56	47.11	60.50	69.97	76.58	89.21	100.02	109.87	56
57	49.76	63.84	73.73	80.68	92.08	105.24	112.69	57
58	52.03	66.76	77.05	84.19	94.69	109.27	123.23	58
59	54.47	69.76	80.41	87.76	97.52	112.46	127.89	59
60	57.07	73.01	83.99	89.79	99.66	114.91	132.05	60
61	59.95	76.70	86.16	91.69	101.73	117.36	136.39	61
62	63.19	80.48	87.97	93.59	103.86	119.75	141.03	62
63	67.24	85.88	95.86	101.98	113.19	130.52	151.76	63
64	71.72	91.61	103.68	110.36	122.45	141.21	162.85	64
65	76.70	97.81	111.57	118.74	131.77	151.97	174.30	65
66	82.02	104.60	119.45	127.12	141.09	162.72	182.87	66
67	87.80	111.95	127.34	135.50	150.40	173.41	181.35	67
68	92.44	117.72	135.00	146.11	160.26	187.08	193.04	68
69	97.78	124.58	142.81	155.08	170.88	199.58	205.45	69
70	104.46	132.98	152.30	165.40	182.96	213.54	219.86	70
71	112.60	143.33	164.14	178.30	197.09	230.06	236.77	71
72	122.70	156.26	178.93	194.28	213.67	250.18	256.87	72
73	138.19	176.00	201.71	215.89	235.76	276.23	288.58	73
74	155.58	198.29	221.11	235.22	260.41	301.09	319.51	74
75	174.61	221.67	236.83	251.93	280.14	322.49	347.12	75
76	194.84	236.39	252.54	268.69	304.15	346.64	375.04	76
77	209.86	251.12	268.50	289.84	328.11	373.92	402.83	77
78	230.26	280.94	300.11	319.28	359.89	410.49	441.60	78
79	250.54	309.19	331.95	353.15	392.02	452.02	487.27	79
80	270.53	333.79	363.80	387.03	429.62	495.37	534.08	80
81	290.39	358.20	395.64	420.90	467.21	538.77	580.82	81
82	309.96	382.33	422.93	454.84	504.87	582.18	627.57	82
83	329.28	406.14	449.07	485.11	542.45	624.86	672.80	83
84	348.42	429.65	475.00	515.89	576.68	662.15	714.01	84
85	367.38	452.99	504.40	547.73	606.66	702.34	755.51	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.62	26.36	29.94	32.89	37.44	42.68	47.39	18-34
35-39	27.08	33.13	37.65	41.30	46.82	53.53	59.26	35-39
40-44	34.64	42.55	48.37	52.98	59.79	68.59	75.69	40-44
45-49	45.57	56.18	63.89	69.87	78.51	90.34	99.38	45-49
50	57.82	71.34	81.10	88.62	99.24	114.48	125.62	50
51	62.25	76.84	87.35	95.43	106.77	123.26	135.14	51
52	66.69	82.37	93.64	102.27	114.32	132.06	144.70	52
53	70.55	87.22	99.20	108.30	120.98	139.82	153.13	53
54	74.35	92.02	104.67	114.25	127.53	147.47	161.43	54
55	78.10	96.77	110.10	120.15	134.00	155.04	169.62	55
56	81.83	101.51	115.50	126.01	140.42	162.57	177.75	56
57	85.55	106.24	120.91	131.86	146.82	170.07	185.85	57
58	88.76	110.33	125.56	136.72	152.26	176.30	192.73	58
59	92.15	114.64	130.46	141.61	157.94	182.56	199.79	59
60	95.86	119.35	135.38	146.84	163.63	189.27	207.00	60
61	100.06	124.64	140.76	152.63	169.92	196.67	214.97	61
62	104.72	130.02	146.83	159.16	177.03	205.04	221.64	62
63	111.18	138.72	156.60	169.69	188.53	218.52	238.55	63
64	118.25	147.62	167.22	181.12	201.03	233.17	254.40	64
65	126.06	157.46	178.62	193.43	214.50	248.95	271.47	65
66	134.59	168.20	190.78	206.57	228.88	265.79	289.68	66
67	143.83	179.85	203.67	220.49	244.12	283.64	308.98	67
68	152.77	191.07	217.38	235.95	259.82	303.48	328.89	68
69	162.60	203.46	231.49	251.31	276.41	323.07	349.87	69
70	173.58	217.32	247.27	268.33	294.94	344.90	373.35	70
71	185.95	232.92	265.07	287.53	315.85	369.51	399.81	71
72	199.92	250.59	285.23	309.29	339.51	397.40	429.76	72
73	217.59	273.00	310.81	336.68	369.80	432.71	468.11	73
74	236.88	297.46	334.33	355.68	394.80	455.27	488.60	74
75	257.55	322.68	347.88	370.09	410.80	473.72	506.33	75
76	278.61	338.38	361.44	384.51	426.81	492.17	524.07	76
77	295.20	351.05	374.99	398.92	442.80	510.62	541.80	77
78	322.62	392.74	419.51	446.29	495.38	571.26	606.14	78
79	346.81	432.78	464.04	493.66	547.96	631.89	670.47	79
80	371.35	463.44	508.57	541.04	600.55	692.53	734.81	80
81	396.22	494.53	553.10	588.40	653.13	753.16	799.15	81
82	421.37	526.03	591.32	635.78	694.78	813.79	863.49	82
83	446.90	557.87	626.82	675.19	734.35	864.11	919.89	83
84	472.68	590.12	662.75	713.41	774.11	912.43	969.56	84
85	498.77	622.77	699.11	752.05	814.10	961.22	1,019.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							
Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.43	16.07	18.71	20.65	25.01	27.28	31.66	18-34
35-39	16.03	20.67	24.01	26.42	31.64	34.79	40.05	35-39
40-44	21.05	27.07	31.37	34.43	40.75	45.18	51.58	40-44
45-49	28.17	36.14	41.75	45.72	53.49	59.80	67.71	45-49
50	33.75	43.25	49.91	54.58	63.50	71.27	80.38	50
51	35.77	45.82	52.83	57.77	67.07	75.38	84.90	51
52	37.85	48.45	55.84	61.04	70.70	79.60	89.49	52
53	39.97	51.14	58.91	64.34	74.32	83.83	94.07	53
54	42.15	53.88	62.02	67.69	77.95	88.13	98.67	54
55	44.34	56.64	65.17	71.09	81.60	92.47	103.29	55
56	46.57	59.44	68.34	74.50	85.25	96.83	107.91	56
57	48.81	62.26	71.52	77.93	88.89	101.19	112.51	57
58	50.69	64.61	74.18	80.78	91.87	104.81	116.29	58
59	52.66	67.07	76.96	83.75	94.97	108.50	120.14	59
60	54.79	69.74	79.92	86.70	98.05	112.20	124.04	60
61	57.18	72.72	82.91	89.91	101.42	116.28	128.31	61
62	59.88	76.01	86.26	93.50	105.23	120.83	131.48	62
63	63.35	80.45	91.57	99.19	111.36	128.10	140.90	63
64	67.20	85.30	97.32	105.35	118.02	135.97	149.34	64
65	71.45	90.65	103.49	111.99	125.19	144.45	158.42	65
66	76.08	96.48	110.08	119.06	132.86	153.49	168.15	66
67	81.10	102.79	117.07	126.57	141.00	163.10	178.47	67
68	85.05	107.74	122.97	133.13	147.52	171.49	186.73	68
69	89.72	113.62	129.61	140.28	155.19	180.61	196.43	69
70	95.47	120.86	137.82	149.13	164.71	191.94	208.51	70
71	102.63	129.93	148.13	160.24	176.77	206.16	223.75	71
72	111.57	141.25	161.03	174.17	191.93	224.02	242.94	72
73	125.37	158.77	181.04	195.82	215.80	251.87	273.17	73
74	140.95	178.60	202.07	214.97	238.40	275.16	295.74	74
75	158.02	200.09	216.15	229.95	255.24	294.33	315.35	75
76	176.22	215.54	230.23	244.92	271.87	313.50	334.97	76
77	192.33	228.72	244.31	259.90	288.49	332.68	354.59	77
78	211.71	255.88	273.32	290.77	322.76	372.19	396.69	78
79	230.28	283.03	302.33	321.63	357.01	411.68	438.80	79
80	249.13	310.19	331.34	352.49	391.27	451.19	480.91	80
81	268.25	336.93	360.35	383.35	425.52	490.69	523.01	81
82	287.63	361.37	389.36	414.22	459.78	530.20	565.12	82
83	307.25	386.11	418.37	445.08	494.03	569.70	608.10	83
84	327.12	411.19	447.39	476.79	528.29	609.69	651.41	84
85	347.25	436.62	477.56	508.94	562.55	650.71	695.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.43	33.64	38.30	41.93	47.95	54.48	60.70	18-34
35-39	34.60	42.54	48.46	53.00	60.34	68.78	76.37	35-39
40-44	44.27	54.64	62.24	68.00	77.05	88.14	97.54	40-44
45-49	57.94	71.74	81.74	89.21	100.64	115.48	127.39	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.51	192.04	210.77	55
56	100.45	125.14	142.69	155.51	174.06	200.87	220.33	56
57	104.75	130.61	148.96	162.29	181.50	209.58	229.75	57
58	108.31	135.16	154.14	167.88	187.58	216.74	237.44	58
59	112.02	139.90	159.54	173.69	193.87	224.18	245.41	59
60	116.05	145.04	165.41	180.00	200.71	232.27	254.06	60
61	120.60	150.83	172.00	187.09	208.39	241.34	263.78	61
62	125.83	157.48	179.57	195.26	217.25	251.81	271.66	62
63	132.85	166.36	189.67	206.20	229.13	265.81	290.03	63
64	140.70	176.27	200.98	218.42	242.44	281.50	306.89	64
65	149.33	187.19	213.42	231.91	257.12	298.79	325.48	65
66	158.71	199.04	226.94	246.58	273.11	317.59	345.71	66
67	168.80	211.80	241.50	262.36	290.33	337.84	367.50	67
68	178.36	223.87	255.28	277.31	306.71	357.04	388.24	68
69	188.82	237.12	270.41	293.74	324.70	378.13	411.00	69
70	200.47	251.89	287.28	312.05	344.74	401.64	436.38	70
71	213.58	268.50	306.28	332.65	367.28	428.09	464.92	71
72	228.37	287.30	327.78	355.98	392.77	458.03	497.18	72
73	247.33	311.45	355.43	386.02	425.76	496.63	538.94	73
74	267.96	337.74	382.17	406.57	451.29	520.41	558.57	74
75	289.99	365.82	395.33	420.57	466.83	538.33	576.24	75
76	313.12	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	360.44	441.61	471.72	501.83	557.03	642.35	684.22	78
79	384.35	486.14	521.79	555.10	616.16	710.53	756.84	79
80	408.74	517.26	571.86	608.37	675.29	778.71	829.47	80
81	433.62	548.99	621.93	661.63	734.41	846.89	902.10	81
82	458.96	581.32	662.99	714.90	777.92	915.07	974.72	82
83	484.68	614.12	700.16	756.79	818.45	968.50	1,036.01	83
84	510.85	647.52	737.94	796.99	859.27	1,019.10	1,087.68	84
85	537.46	681.49	776.34	837.78	900.40	1,070.35	1,139.74	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.10	20.82	24.24	26.75	32.42	35.34	41.04	18-34
35-39	20.77	26.78	31.12	34.25	41.05	45.10	51.96	35-39
40-44	27.11	34.88	40.42	44.38	52.58	58.25	66.56	40-44
45-49	35.90	46.08	53.26	58.34	68.35	76.33	86.52	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	129.22	55
56	57.76	73.80	84.92	92.64	106.26	120.48	134.51	56
57	60.28	76.98	88.52	96.53	110.38	125.42	139.72	57
58	62.36	79.58	91.46	99.68	113.68	129.43	143.89	58
59	64.51	82.27	94.51	102.94	117.07	133.55	148.19	59
60	66.83	85.18	97.79	106.44	120.73	137.99	152.82	60
61	69.41	88.42	101.44	110.36	124.81	142.97	157.99	61
62	72.35	92.10	105.61	114.83	129.52	148.63	161.58	62
63	76.18	96.92	111.07	120.70	135.77	156.12	171.86	63
64	80.44	102.29	117.17	127.25	142.78	164.48	180.73	64
65	85.12	108.20	123.86	134.47	150.52	173.70	190.52	65
66	90.20	114.62	131.16	142.32	158.98	183.73	201.23	66
67	95.69	121.55	139.03	150.80	168.11	194.58	212.80	67
68	99.96	126.92	145.12	157.34	175.10	202.92	221.65	68
69	104.99	133.27	152.32	165.10	183.46	212.83	232.22	69
70	111.16	141.07	161.18	174.68	193.82	225.11	245.35	70
71	118.82	150.82	172.31	186.70	206.92	240.50	261.91	71
72	128.40	163.00	186.22	201.76	223.39	259.84	282.77	72
73	143.27	181.96	207.95	225.32	249.54	290.21	315.88	73
74	160.04	203.38	231.01	245.76	272.79	314.57	338.44	74
75	178.34	226.76	245.68	261.36	290.11	334.54	359.38	75
76	197.81	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	237.26	288.03	307.66	327.30	363.31	418.95	448.93	78
79	256.87	318.59	340.32	362.04	401.87	463.41	496.58	79
80	276.89	349.16	372.97	396.78	440.43	507.88	544.24	80
81	297.28	379.14	405.63	431.52	478.99	552.35	591.89	81
82	318.05	405.82	438.28	466.26	517.55	596.81	639.54	82
83	339.16	432.94	470.94	501.00	556.11	641.28	687.19	83
84	360.62	460.55	503.60	535.74	594.67	685.75	734.84	84
85	382.46	488.65	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.80	40.37	46.02	50.28	57.66	65.38	72.99	18-34
35-39	41.54	51.23	58.44	63.80	72.82	82.86	92.17	35-39
40-44	53.16	65.80	75.04	81.87	92.99	106.19	117.72	40-44
45-49	69.36	86.11	98.22	107.07	121.07	138.69	153.25	45-49
50	85.65	106.52	121.53	132.38	149.30	171.35	188.99	50
51	91.49	113.83	129.88	141.46	159.43	183.08	201.80	51
52	97.31	121.17	138.27	150.57	169.56	194.82	214.63	52
53	102.55	127.78	145.86	158.84	178.74	205.47	226.25	53
54	107.69	134.30	153.31	166.97	187.73	215.94	237.63	54
55	112.72	140.68	160.63	174.93	196.53	226.20	248.76	55
56	117.64	146.96	167.80	182.75	205.12	236.24	259.65	56
57	122.48	153.11	174.86	190.39	213.52	246.06	270.29	57
58	126.36	158.09	180.53	196.65	220.19	254.08	278.72	58
59	130.37	163.23	186.39	203.31	227.05	262.61	287.53	59
60	134.69	168.76	193.14	210.61	234.94	271.98	297.51	60
61	139.57	175.01	200.84	218.91	243.91	282.59	308.85	61
62	145.32	182.83	209.80	228.59	254.39	294.99	317.84	62
63	152.86	191.88	220.20	239.91	266.61	309.48	337.56	63
64	161.43	202.72	232.16	252.86	280.67	326.12	355.35	64
65	170.81	214.64	245.55	267.44	296.48	344.81	375.35	65
66	180.98	227.51	260.32	283.52	313.95	365.42	397.45	66
67	191.85	241.30	276.43	301.02	333.00	387.89	421.53	67
68	201.99	254.15	290.28	315.50	350.00	406.50	443.04	68
69	213.03	268.20	306.35	332.92	369.29	428.97	467.44	69
70	225.30	283.81	324.22	352.42	390.72	454.03	494.58	70
71	239.09	301.35	344.33	374.31	414.77	482.18	525.04	71
72	254.64	321.20	367.07	399.09	441.95	514.01	559.43	72
73	274.79	346.95	396.63	431.58	477.43	555.65	604.34	73
74	296.66	374.93	426.34	453.56	503.45	580.56	623.17	74
75	319.94	405.65	439.14	467.18	518.57	597.99	640.79	75
76	344.98	423.11	451.95	480.79	533.69	615.41	658.42	76
77	365.86	435.08	464.75	494.41	548.79	632.85	676.03	77
78	395.36	486.74	519.92	553.11	613.95	707.99	756.32	78
79	419.01	535.41	575.11	611.83	679.13	783.14	836.59	79
80	443.26	566.95	630.30	670.54	744.30	858.29	916.87	80
81	468.16	599.28	685.48	729.24	809.46	933.44	997.16	81
82	493.67	632.37	729.17	787.96	854.69	1,008.58	1,077.43	82
83	519.57	666.06	767.88	832.14	896.10	1,064.89	1,143.23	83
84	546.10	700.52	807.37	874.16	937.90	1,117.59	1,196.75	84
85	573.18	735.70	847.65	916.94	980.08	1,171.12	1,250.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.49	25.20	29.35	32.38	39.26	42.79	49.70	18-34
35-39	25.15	32.43	37.68	41.48	49.74	54.62	62.96	35-39
40-44	32.71	42.09	48.78	53.57	63.50	70.32	80.39	40-44
45-49	43.04	55.26	63.89	69.99	82.08	91.60	103.89	45-49
50	51.02	65.43	75.57	82.70	96.47	108.06	122.10	50
51	53.85	69.04	79.68	87.18	101.50	113.84	128.48	51
52	56.70	72.67	83.84	91.70	106.53	119.69	134.86	52
53	59.55	76.28	87.97	96.15	111.41	125.39	141.02	53
54	62.41	79.89	92.08	100.59	116.23	131.10	147.12	54
55	65.25	83.49	96.18	105.02	120.99	136.74	153.16	55
56	68.09	87.06	100.23	109.39	125.66	142.32	159.07	56
57	70.87	90.58	104.22	113.70	130.22	147.80	164.84	57
58	73.13	93.40	107.42	117.13	133.82	152.17	169.37	58
59	75.45	96.31	110.71	120.66	137.48	156.68	174.09	59
60	77.94	99.44	114.29	124.66	141.67	161.80	179.40	60
61	80.71	102.92	118.55	129.24	146.41	167.61	185.40	61
62	83.86	106.95	123.48	134.52	151.95	174.30	189.38	62
63	88.03	112.13	129.08	140.56	158.31	181.99	200.45	63
64	92.66	117.98	135.50	147.47	165.65	190.80	209.72	64
65	97.74	124.41	142.67	155.23	173.91	200.71	220.16	65
66	103.24	131.37	150.62	163.80	183.10	211.65	231.78	66
67	109.16	138.87	159.30	173.17	193.14	223.65	244.50	67
68	113.73	144.63	165.57	179.70	200.57	231.94	253.89	68
69	119.09	151.42	173.29	188.02	209.56	242.58	265.26	69
70	125.65	159.73	182.75	198.27	220.69	255.74	279.37	70
71	133.77	170.11	194.63	211.13	234.76	272.21	297.14	71
72	143.94	183.08	209.48	227.23	252.44	292.91	319.54	72
73	159.80	203.37	232.80	252.56	280.70	325.61	355.32	73
74	177.66	226.26	257.73	274.19	304.54	350.96	377.87	74
75	197.11	251.39	272.95	290.36	322.31	371.67	400.04	75
76	217.75	269.76	288.15	306.54	340.27	392.37	422.22	76
77	238.82	284.00	303.36	322.71	358.21	413.08	444.40	77
78	260.85	317.72	339.37	361.03	400.75	462.13	497.16	78
79	281.43	351.43	375.40	399.35	443.29	511.17	549.93	79
80	302.52	385.15	411.41	437.67	485.82	560.22	602.71	80
81	324.09	418.11	447.44	476.00	528.36	609.28	655.49	81
82	346.14	446.86	483.45	514.31	570.89	658.32	708.26	82
83	368.62	476.18	519.48	552.64	613.43	707.37	760.22	83
84	391.56	506.12	555.50	590.17	655.96	755.98	811.88	84
85	414.97	536.69	590.45	627.31	698.49	803.61	863.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.69	13.57	15.10	17.10	18.71	21.95	23.68	18-34
35-39	13.82	16.19	18.04	20.30	22.15	26.05	28.04	35-39
40-44	17.63	20.80	23.22	25.98	28.30	33.31	35.82	40-44
45-49	24.24	28.84	32.24	35.86	38.98	45.95	49.33	45-49
50	35.06	41.80	46.75	51.80	56.16	66.34	71.09	50
51	38.98	46.51	52.04	57.60	62.41	73.75	79.01	51
52	42.82	51.17	57.26	63.31	68.58	81.06	86.81	52
53	45.61	54.65	61.20	67.55	73.16	86.48	92.62	53
54	48.25	57.98	64.98	71.60	77.57	91.68	98.18	54
55	50.83	61.25	68.69	74.24	81.86	95.03	102.00	55
56	53.40	64.52	71.15	75.69	84.01	96.88	104.46	56
57	56.05	67.89	72.51	77.14	85.62	98.74	106.92	57
58	58.67	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	124.82	150.77	161.05	171.33	190.17	219.31	237.08	69
70	135.31	165.50	176.78	188.07	208.76	240.73	260.27	70
71	147.06	180.23	192.52	204.81	227.34	262.15	283.46	71
72	160.25	194.96	208.26	221.55	245.92	283.58	306.65	72
73	176.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	193.88	231.56	247.35	263.14	292.08	336.82	357.38	74
75	210.12	249.86	266.90	283.94	315.17	363.45	382.74	75
76	225.51	268.18	286.46	304.74	338.26	390.07	408.11	76
77	240.89	286.47	306.00	325.53	361.34	416.68	433.47	77
78	269.50	320.49	342.34	364.19	404.25	466.17	484.94	78
79	295.44	354.51	378.68	402.85	447.16	515.65	536.42	79
80	317.98	388.52	415.01	441.50	490.06	565.12	587.89	80
81	341.78	422.55	451.35	480.16	532.98	614.60	639.37	81
82	367.04	456.56	487.69	518.82	575.89	664.08	690.84	82
83	394.87	490.59	524.03	557.48	618.81	713.58	742.32	83
84	424.21	524.59	560.37	596.13	661.70	763.05	793.79	84
85	454.97	558.62	596.70	634.79	704.62	812.53	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.58	7.24	8.42	9.31	11.20	12.28	14.17	18-34
35-39	7.19	9.26	10.75	11.83	14.05	15.54	17.78	35-39
40-44	10.01	12.84	14.84	16.27	19.06	21.29	24.12	40-44
45-49	14.69	18.78	21.61	23.60	27.26	30.76	34.51	45-49
50	18.67	23.82	27.36	29.84	34.27	38.82	43.38	50
51	20.16	25.69	29.50	32.15	36.83	41.80	46.62	51
52	21.71	27.65	31.73	34.55	39.48	44.88	49.97	52
53	23.32	29.66	34.00	37.00	42.12	48.01	53.32	53
54	24.98	31.74	36.35	39.52	44.83	51.23	55.26	54
55	26.71	33.89	38.76	41.53	46.10	53.16	57.07	55
56	28.49	36.10	40.10	42.66	47.35	54.61	58.88	56
57	30.30	38.36	41.16	43.79	48.60	56.06	60.69	57
58	31.91	39.90	42.62	45.34	50.32	58.04	62.94	58
59	33.61	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.50	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	62.42	75.53	80.69	85.83	95.27	109.86	118.75	68
69	66.70	83.36	89.03	94.72	105.14	121.25	131.07	69
70	71.98	90.12	97.40	103.62	115.02	132.63	143.40	70
71	78.55	98.34	105.76	112.51	124.88	144.01	155.72	71
72	86.77	106.84	114.13	121.41	134.77	155.41	168.04	72
73	99.40	122.66	131.01	139.38	154.71	178.41	190.93	73
74	113.65	138.47	147.91	157.35	174.66	201.40	213.81	74
75	129.26	154.28	164.80	175.32	194.60	224.41	236.70	75
76	143.04	170.10	181.69	193.29	214.55	247.41	259.58	76
77	156.33	185.91	198.59	211.26	234.50	270.42	282.47	77
78	174.89	207.99	222.17	236.35	262.35	302.53	316.01	78
79	193.46	230.07	245.75	261.44	290.20	334.64	349.56	79
80	212.02	252.14	269.33	286.52	318.04	366.74	383.10	80
81	230.59	274.21	292.91	311.61	345.89	398.86	416.64	81
82	249.16	296.30	316.49	336.70	373.74	430.98	450.19	82
83	267.73	318.38	340.08	361.79	401.58	463.10	483.73	83
84	286.29	340.44	363.66	386.87	429.42	495.19	517.27	84
85	304.85	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
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With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.51	15.68	17.44	19.75	21.60	25.36	27.35	18-34
35-39	15.97	18.70	20.83	23.45	25.60	30.08	32.40	35-39
40-44	20.36	24.02	26.82	30.01	32.69	38.48	41.38	40-44
45-49	28.01	33.31	37.25	41.42	45.02	53.09	56.99	45-49
50	40.58	48.38	54.12	59.96	65.00	76.79	82.28	50
51	45.08	53.81	60.20	66.64	72.20	85.32	91.39	51
52	49.46	59.11	66.16	73.14	79.21	93.64	100.27	52
53	52.51	62.92	70.46	76.34	84.24	97.72	103.88	53
54	55.34	66.49	73.21	77.89	86.46	99.70	106.51	54
55	58.06	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.25	161.32	172.32	183.32	203.48	234.65	253.67	69
70	146.12	177.09	189.16	201.24	223.38	257.58	278.49	70
71	158.27	192.85	206.00	219.15	243.25	280.51	303.30	71
72	171.86	208.61	222.84	237.06	263.14	303.43	328.12	72
73	188.48	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.54	246.03	262.80	279.58	310.33	357.86	379.75	74
75	222.63	264.75	282.80	300.85	333.94	385.09	405.57	75
76	238.36	283.46	302.79	322.11	357.55	412.30	431.39	76
77	254.09	302.17	322.77	343.37	381.14	439.51	457.21	77
78	284.27	338.06	361.10	384.15	426.41	491.72	511.50	78
79	308.95	373.93	399.42	424.92	471.66	543.90	565.80	79
80	331.31	409.82	437.75	465.70	516.92	596.10	620.09	80
81	355.04	442.27	476.08	506.47	562.18	648.28	674.38	81
82	380.39	474.14	514.41	547.25	607.45	700.48	728.68	82
83	409.01	510.12	552.75	588.03	652.72	752.68	782.97	83
84	439.34	548.26	591.08	628.80	697.97	804.86	837.27	84
85	471.25	588.37	629.41	669.58	743.23	857.06	891.56	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.44	8.36	9.73	10.75	12.94	14.17	16.38	18-34
35-39	8.30	10.70	12.42	13.67	16.22	17.95	20.54	35-39
40-44	11.56	14.83	17.15	18.80	22.01	24.60	27.86	40-44
45-49	16.97	21.68	24.96	27.26	31.50	35.53	39.88	45-49
50	21.61	27.58	31.68	34.55	39.66	44.94	50.21	50
51	23.33	29.72	34.13	37.19	42.61	48.35	53.94	51
52	25.08	31.94	36.65	39.91	45.30	51.85	55.25	52
53	26.84	34.15	39.13	42.02	46.64	53.78	57.19	53
54	28.66	36.40	40.64	43.23	47.98	55.33	59.13	54
55	30.49	38.70	41.76	44.43	49.32	56.87	61.06	55
56	32.38	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.30	41.23	44.04	46.85	52.00	59.97	64.94	57
58	35.95	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.88	80.82	86.33	91.84	101.94	117.56	127.06	68
69	72.31	89.19	95.27	101.35	112.50	129.73	140.25	69
70	77.77	97.38	104.22	110.87	123.06	141.91	153.43	70
71	84.58	105.86	113.17	120.39	133.63	154.10	166.62	71
72	93.06	114.31	122.11	129.90	144.19	166.28	179.80	72
73	106.21	130.67	139.58	148.49	164.82	190.07	203.43	73
74	121.04	147.03	157.04	167.07	185.44	213.85	227.06	74
75	137.21	163.38	174.52	185.66	206.08	237.64	250.69	75
76	151.14	179.73	191.99	204.24	226.71	261.43	274.32	76
77	164.90	196.09	209.46	222.83	247.34	285.23	297.95	77
78	184.47	219.38	234.33	249.29	276.71	319.10	333.33	78
79	204.05	242.66	259.20	275.75	306.09	352.96	368.71	79
80	222.41	265.94	284.08	302.21	335.46	386.83	404.09	80
81	240.58	289.22	308.95	328.67	364.83	420.70	439.48	81
82	259.73	312.52	333.82	355.13	394.20	454.57	474.86	82
83	281.02	335.81	358.70	381.60	423.57	488.45	510.24	83
84	301.97	359.09	383.58	408.06	452.94	522.31	545.62	84
85	321.54	382.37	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.32	17.78	19.79	22.40	24.50	28.76	31.02	18-34
35-39	18.12	21.20	23.63	26.60	29.04	34.13	36.76	35-39
40-44	23.10	27.25	30.43	34.04	37.08	43.64	46.93	40-44
45-49	31.76	37.79	42.25	46.98	51.07	60.20	64.64	45-49
50	46.10	54.97	61.49	68.12	73.86	87.24	93.49	50
51	51.20	61.10	68.36	75.66	81.98	96.88	103.78	51
52	56.11	67.06	75.04	80.77	89.65	103.38	110.42	52
53	59.42	71.20	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	145.57	174.23	186.11	197.99	219.76	253.43	276.65	69
70	156.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	169.36	208.28	222.48	236.68	262.71	302.95	330.78	71
72	183.35	225.30	240.66	256.02	284.19	327.70	357.84	72
73	200.47	243.76	260.38	277.00	307.47	354.56	382.39	73
74	219.02	262.22	280.10	297.98	330.76	381.42	406.94	74
75	236.03	280.68	299.82	318.96	354.04	408.27	431.48	75
76	251.57	299.16	319.56	339.95	377.35	435.14	456.03	76
77	267.09	317.62	339.28	360.93	400.63	461.99	480.58	77
78	298.81	355.34	379.56	403.79	448.21	516.86	537.65	78
79	322.32	393.05	419.85	446.65	495.78	571.72	594.72	79
80	344.54	428.89	460.14	489.51	543.35	626.57	651.79	80
81	368.26	458.72	500.43	532.37	590.93	681.43	708.86	81
82	393.73	490.79	540.72	575.23	635.77	736.29	765.92	82
83	423.16	527.77	581.00	618.09	682.54	791.16	822.99	83
84	454.48	567.14	621.30	660.95	732.24	846.02	880.06	84
85	487.55	608.72	661.58	703.81	781.23	900.87	937.13	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.32	9.48	11.05	12.20	14.68	16.08	18.58	18-34
35-39	9.42	12.14	14.09	15.50	18.41	20.36	23.30	35-39
40-44	13.10	16.84	19.45	21.32	24.97	27.89	31.61	40-44
45-49	19.25	24.60	28.32	30.94	35.74	40.31	45.23	45-49
50	24.56	31.33	35.99	39.24	45.07	51.05	57.05	50
51	26.48	33.76	38.75	42.24	48.38	54.91	59.84	51
52	28.45	36.24	41.43	44.07	48.92	56.41	60.25	52
53	30.37	38.64	42.66	45.38	50.37	58.08	62.37	53
54	32.33	41.06	43.88	46.68	51.81	59.75	64.48	54
55	34.30	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.29	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.30	87.28	93.23	99.18	110.09	126.95	138.57	68
69	77.88	96.33	102.89	109.46	121.50	140.11	152.95	69
70	83.51	104.56	112.55	119.74	132.91	153.27	167.33	70
71	90.53	113.32	122.22	130.02	144.32	166.42	181.71	71
72	99.28	123.46	131.89	140.30	155.74	179.59	196.09	72
73	112.94	139.99	149.53	159.08	176.57	203.63	219.51	73
74	128.32	156.53	167.20	177.87	197.43	227.67	242.93	74
75	145.03	173.05	184.85	196.65	218.28	251.71	266.35	75
76	159.43	189.59	202.51	215.44	239.14	275.77	289.76	76
77	173.32	206.12	220.17	234.22	259.99	299.81	313.18	77
78	193.90	230.60	246.32	262.04	290.87	335.42	350.37	78
79	213.94	255.07	272.46	289.85	321.74	371.01	387.56	79
80	231.29	279.54	298.60	317.66	352.61	406.60	424.75	80
81	249.52	304.02	324.75	345.48	383.49	442.22	461.94	81
82	268.84	328.50	350.89	373.29	414.36	477.81	499.13	82
83	290.74	352.98	377.04	401.11	445.23	513.43	536.32	83
84	313.84	377.45	403.19	428.92	476.10	549.02	573.51	84
85	337.98	401.92	429.33	456.73	506.97	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

District of Columbia

New Increased Rates effective 1/1/2015

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

District of Columbia

New Increased Rates effective 1/1/2015

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.74	10.14	11.28	12.78	13.98	16.41	17.69	18-34
35-39	10.34	12.09	13.47	15.17	16.55	19.46	20.96	35-39
40-44	13.17	15.54	17.36	19.41	21.14	24.88	26.75	40-44
45-49	18.11	21.54	24.09	26.79	29.12	34.33	36.86	45-49
50	25.07	29.89	33.41	37.03	40.14	47.43	50.82	50
51	27.92	33.31	37.27	41.26	44.70	52.83	56.58	51
52	30.79	36.79	41.17	45.52	49.30	58.28	62.41	52
53	33.08	39.63	44.39	48.99	53.07	62.73	67.17	53
54	35.34	42.46	47.59	52.44	56.81	67.14	71.91	54
55	37.64	45.35	50.87	55.96	60.62	71.64	76.74	55
56	40.01	48.34	54.26	59.57	64.55	76.25	81.72	56
57	42.50	51.48	57.61	61.29	68.03	78.45	85.62	57
58	44.99	54.62	60.18	64.02	71.06	81.95	89.48	58
59	47.74	58.06	62.75	66.75	74.09	85.44	93.34	59
60	50.83	61.14	65.31	69.48	77.12	88.93	97.20	60
61	53.44	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	62.54	74.37	79.44	84.51	93.81	108.17	118.43	63
64	68.68	82.78	88.43	94.07	104.42	120.41	131.93	64
65	74.82	91.20	97.42	103.64	115.04	132.66	145.44	65
66	81.65	99.62	106.42	113.21	125.66	144.91	158.94	66
67	89.22	108.05	115.41	122.78	136.29	157.16	172.44	67
68	97.00	119.41	131.08	139.45	154.79	178.50	195.88	68
69	105.72	130.23	146.65	156.13	170.67	199.85	216.05	69
70	115.54	142.45	160.47	172.80	186.35	221.18	235.89	70
71	126.65	156.27	176.10	189.48	204.15	242.53	258.42	71
72	139.21	171.94	193.78	206.15	224.37	263.87	284.01	72
73	154.51	191.07	208.25	221.54	245.91	283.57	307.49	73
74	171.34	208.49	222.70	236.92	262.98	303.26	325.35	74
75	186.71	222.03	237.17	252.31	280.06	322.96	343.22	75
76	198.10	235.58	251.64	267.70	297.15	342.66	361.08	76
77	209.48	249.11	266.10	283.08	314.22	362.34	378.94	77
78	234.36	278.70	297.70	316.70	351.54	405.38	423.94	78
79	259.23	308.27	329.29	350.31	388.84	448.40	468.94	79
80	284.11	337.86	360.89	383.93	426.16	491.43	513.94	80
81	308.98	367.44	392.49	417.54	463.47	534.45	558.94	81
82	333.86	397.02	424.09	451.16	500.79	577.48	603.94	82
83	358.74	426.61	455.69	484.78	538.11	620.52	648.94	83
84	383.61	456.18	487.29	518.39	575.41	663.54	693.94	84
85	408.49	485.77	518.89	552.01	612.73	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.17	5.41	6.29	6.96	8.37	9.17	10.60	18-34
35-39	5.37	6.93	8.03	8.84	10.49	11.61	13.29	35-39
40-44	7.48	9.59	11.09	12.16	14.24	15.90	18.02	40-44
45-49	10.97	14.03	16.15	17.64	20.37	22.98	25.79	45-49
50	13.35	17.03	19.57	21.34	24.51	27.76	31.02	50
51	14.44	18.40	21.13	23.03	26.38	29.94	33.39	51
52	15.61	19.88	22.81	24.84	28.39	32.28	35.93	52
53	16.91	21.52	24.66	26.83	30.56	34.83	38.68	53
54	18.31	23.27	26.63	28.96	32.85	37.54	41.58	54
55	19.79	25.11	28.72	31.20	35.25	40.41	44.62	55
56	21.34	27.05	30.91	33.55	37.77	43.41	47.80	56
57	22.98	29.09	33.20	36.00	39.98	46.11	50.32	57
58	24.47	30.94	35.29	37.57	41.70	48.09	52.50	58
59	26.07	32.94	36.76	39.11	43.41	50.06	54.69	59
60	27.85	35.14	38.21	40.65	45.12	52.03	56.87	60
61	29.85	37.13	39.66	42.19	46.83	54.00	59.05	61
62	32.10	38.48	41.11	43.73	48.54	55.97	61.23	62
63	34.82	43.12	46.06	49.00	54.39	62.72	68.66	63
64	37.87	47.59	51.00	54.26	60.23	69.45	76.09	64
65	41.25	51.80	55.95	59.52	66.07	76.19	83.52	65
66	44.97	56.45	60.89	64.78	71.91	82.92	90.95	66
67	49.06	61.54	65.84	70.04	77.74	89.65	98.37	67
68	52.39	65.68	74.31	79.25	86.69	101.44	109.74	68
69	56.40	70.64	79.89	85.86	93.01	109.93	117.73	69
70	61.36	76.84	86.84	93.30	100.92	119.41	127.75	70
71	67.59	84.62	95.61	102.68	110.95	131.38	140.44	71
72	75.37	94.35	106.60	114.47	123.55	146.40	156.39	72
73	87.14	109.11	121.81	129.59	142.89	165.88	179.57	73
74	100.52	125.90	134.53	143.12	158.86	183.19	196.09	74
75	115.29	137.85	147.25	156.65	173.88	200.51	212.60	75
76	125.93	149.75	159.96	170.17	188.89	217.82	229.12	76
77	135.94	161.66	172.68	183.70	203.91	235.14	245.63	77
78	152.08	180.86	193.19	205.52	228.13	263.07	274.80	78
79	168.22	200.05	213.69	227.33	252.34	290.98	303.97	79
80	184.37	219.25	234.20	249.15	276.56	318.91	333.14	80
81	200.51	238.44	254.70	270.96	300.77	346.83	362.30	81
82	216.66	257.65	275.21	292.78	324.99	374.76	391.47	82
83	232.80	276.84	295.71	314.59	349.19	402.68	423.56	83
84	248.94	296.03	316.24	339.25	373.40	432.23	456.73	84
85	265.08	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	302.32	370.10	395.33	420.57	466.83	538.33	576.24	75
76	321.58	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	371.36	441.61	471.72	501.83	557.03	642.35	684.22	78
79	400.68	488.49	521.79	555.10	616.16	710.53	756.84	79
80	426.12	535.37	571.86	608.37	675.29	778.71	829.47	80
81	452.05	572.32	621.93	661.63	734.41	846.89	902.10	81
82	478.47	606.02	672.01	714.90	793.54	915.07	974.72	82
83	505.28	640.22	722.08	768.17	852.67	983.26	1,047.35	83
84	532.56	675.04	769.30	821.44	895.79	1,051.44	1,119.97	84
85	560.30	710.46	809.33	873.39	938.66	1,115.84	1,188.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	185.92	229.99	245.68	261.36	290.11	334.54	359.38	75
76	204.95	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	242.20	288.03	307.66	327.30	363.31	418.95	448.93	78
79	267.79	318.59	340.32	362.04	401.87	463.41	496.58	79
80	288.66	349.16	372.97	396.78	440.43	507.88	544.24	80
81	309.91	379.73	405.63	431.52	478.99	552.35	591.89	81
82	331.57	410.31	438.28	466.26	517.55	596.81	639.54	82
83	353.57	440.88	470.94	501.00	556.11	641.28	687.19	83
84	375.95	471.45	503.60	535.74	594.67	685.75	734.84	84
85	398.72	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.68	12.57	14.10	15.81	17.62	20.40	22.31	18-34
35-39	12.86	15.26	17.14	19.12	21.27	24.66	26.93	35-39
40-44	16.58	19.82	22.30	24.75	27.45	31.89	34.73	40-44
45-49	22.80	27.44	30.90	34.17	37.77	43.99	47.81	45-49
50	30.62	36.92	41.54	45.84	50.46	58.95	63.88	50
51	33.85	40.83	45.98	50.68	55.73	65.15	70.55	51
52	37.11	44.80	50.45	55.57	61.07	71.43	77.31	52
53	39.79	48.15	54.26	59.69	65.59	76.72	83.02	53
54	42.43	51.48	58.05	63.79	70.07	81.98	88.70	54
55	45.12	54.87	61.90	67.94	74.62	87.30	94.45	55
56	47.87	58.35	65.86	72.18	79.25	92.73	99.61	56
57	50.72	61.95	69.74	74.50	83.15	95.70	103.67	57
58	53.46	65.43	72.70	77.64	86.32	99.55	107.61	58
59	56.45	69.19	75.66	80.62	89.48	103.19	111.54	59
60	59.80	72.61	78.46	83.47	92.65	106.84	115.48	60
61	62.68	75.39	81.15	86.33	95.82	110.50	119.43	61
62	65.02	78.21	83.82	89.18	98.98	114.14	123.36	62
63	72.59	87.26	93.74	99.72	110.70	127.64	138.03	63
64	79.24	96.35	103.65	110.26	122.39	141.14	152.69	64
65	85.93	105.50	113.56	120.81	134.10	154.64	167.36	65
66	93.33	114.67	123.47	131.35	145.80	168.13	182.03	66
67	101.49	123.86	133.38	141.90	157.51	181.63	196.69	67
68	109.72	135.85	150.21	159.82	177.40	204.58	221.61	68
69	118.92	147.31	166.54	177.75	194.67	227.52	243.25	69
70	129.25	160.21	181.17	195.56	211.74	250.46	264.57	70
71	140.91	174.78	197.70	213.29	230.93	273.41	288.57	71
72	154.08	191.29	216.39	231.11	252.54	296.35	315.64	72
73	170.24	211.60	232.11	246.93	274.09	316.07	340.06	73
74	187.98	230.26	246.57	262.32	291.17	335.77	358.86	74
75	204.30	244.39	261.05	277.71	308.26	355.48	378.34	75
76	216.63	257.94	275.53	293.11	326.47	375.60	398.19	76
77	228.29	271.48	290.13	309.65	345.05	397.01	417.97	77
78	254.58	303.73	324.43	345.14	383.64	441.78	464.59	78
79	280.17	335.95	358.86	381.77	423.76	488.67	513.91	79
80	305.71	366.48	393.30	418.41	464.43	535.56	563.22	80
81	331.19	396.93	427.22	455.04	505.10	582.45	612.54	81
82	356.60	427.29	459.77	490.54	545.77	628.68	661.09	82
83	381.95	457.57	492.19	525.06	584.12	672.85	707.19	83
84	407.22	487.76	524.54	559.46	622.15	716.83	753.10	84
85	432.42	517.86	556.78	593.77	660.03	760.69	798.81	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
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With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.29	6.88	8.03	8.90	10.84	11.77	13.73	18-34
35-39	6.88	8.91	10.36	11.43	13.74	15.07	17.41	35-39
40-44	9.56	12.31	14.28	15.70	18.62	20.61	23.57	40-44
45-49	13.86	17.79	20.54	22.50	26.31	29.42	33.32	45-49
50	16.75	21.45	24.72	27.04	31.45	35.30	39.80	50
51	18.06	23.09	26.61	29.08	33.74	37.95	42.70	51
52	19.44	24.85	28.61	31.26	36.16	40.75	45.76	52
53	20.94	26.76	30.78	33.59	38.70	43.74	48.99	53
54	22.55	28.76	33.05	36.04	41.36	46.87	52.35	54
55	24.22	30.86	35.43	38.61	44.12	50.16	55.36	55
56	25.97	33.05	37.92	41.27	46.67	53.56	58.47	56
57	27.80	35.33	40.48	44.01	48.87	56.36	60.93	57
58	29.44	37.38	42.80	45.63	50.65	58.41	64.90	58
59	31.19	39.57	44.40	47.24	52.43	60.46	67.41	59
60	33.13	41.97	45.90	48.84	54.21	62.51	69.93	60
61	35.29	44.19	47.41	50.44	55.98	64.56	72.49	61
62	37.73	45.77	48.92	52.04	57.76	66.60	75.09	62
63	40.70	50.74	54.36	57.83	64.19	74.02	83.10	63
64	44.02	55.57	59.78	63.61	70.60	81.41	91.16	64
65	47.71	60.16	65.22	69.39	77.02	88.82	99.30	65
66	51.73	65.22	70.65	75.17	83.44	96.22	106.27	66
67	56.14	70.73	76.09	80.95	89.85	103.61	112.20	67
68	59.72	75.19	85.20	90.83	99.54	116.26	124.37	68
69	63.99	80.51	91.39	98.12	106.62	125.62	133.15	69
70	69.28	87.14	98.82	106.23	115.28	135.97	143.97	70
71	75.88	95.42	108.20	116.29	126.06	148.80	157.45	71
72	84.13	105.77	119.92	128.76	139.41	164.69	174.20	72
73	96.62	121.51	135.74	144.41	159.34	184.85	198.75	73
74	110.80	139.37	148.96	158.47	175.90	202.84	216.66	74
75	126.41	151.82	162.18	172.53	191.59	220.84	235.02	75
76	137.91	164.19	175.39	186.59	208.10	239.29	253.44	76
77	148.48	176.57	188.65	201.39	224.61	258.27	271.83	77
78	165.67	197.54	211.01	224.48	250.09	287.64	302.60	78
79	182.52	218.50	233.40	248.30	275.62	317.82	334.52	79
80	199.34	239.15	255.80	272.13	302.07	348.32	366.63	80
81	216.12	259.24	278.19	295.95	328.51	378.82	398.72	81
82	232.87	279.32	300.60	319.79	354.97	409.33	430.82	82
83	249.56	299.31	322.36	343.61	381.40	439.83	465.84	83
84	266.23	319.25	343.82	369.94	407.85	471.95	501.43	84
85	282.86	339.16	369.06	397.02	433.94	506.42	536.88	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.62	15.00	16.92	18.84	21.26	24.39	26.93	18-34
35-39	15.38	18.43	20.81	23.07	25.99	29.86	32.90	35-39
40-44	19.99	24.10	27.24	30.09	33.76	38.90	42.71	40-44
45-49	27.49	33.34	37.71	41.55	46.42	53.65	58.76	45-49
50	36.17	43.95	49.67	54.65	60.78	70.47	76.94	50
51	39.78	48.35	54.69	60.10	66.76	77.47	84.52	51
52	43.43	52.81	59.73	65.62	72.84	84.58	92.21	52
53	46.50	56.67	64.13	70.39	78.11	90.71	98.87	53
54	49.52	60.50	68.51	75.14	83.33	96.82	105.49	54
55	52.60	64.39	72.93	79.92	88.62	102.96	112.16	55
56	55.73	68.36	77.46	84.79	93.95	109.21	117.50	56
57	58.94	72.42	81.87	87.71	98.27	112.95	121.72	57
58	61.93	76.24	85.22	91.26	101.58	117.15	125.74	58
59	65.16	80.32	88.57	94.49	104.87	120.94	129.74	59
60	68.77	84.08	91.61	97.46	108.18	124.75	133.76	60
61	71.92	87.24	94.42	100.45	111.49	128.57	137.79	61
62	74.58	90.47	97.20	103.42	114.78	132.36	141.79	62
63	82.64	100.15	108.04	114.93	127.59	147.11	157.63	63
64	89.80	109.92	118.87	126.45	140.36	161.87	173.45	64
65	97.04	119.80	129.70	137.98	153.16	176.62	189.28	65
66	105.01	129.72	140.52	149.49	165.94	191.35	205.12	66
67	113.76	139.67	151.35	161.02	178.73	206.10	220.94	67
68	122.44	152.29	169.34	180.19	200.01	230.66	247.34	68
69	132.12	164.39	186.43	199.37	218.67	255.19	270.45	69
70	142.96	177.97	201.87	218.32	237.13	279.74	293.25	70
71	155.17	193.29	219.30	237.10	257.71	304.29	318.72	71
72	168.95	210.64	239.00	256.07	280.71	328.83	347.27	72
73	185.97	232.13	255.97	272.32	302.27	348.57	372.63	73
74	204.62	252.03	270.44	287.72	319.36	368.28	392.37	74
75	221.89	266.75	284.93	303.11	336.46	388.00	413.46	75
76	235.16	280.30	299.42	318.52	355.79	408.54	435.30	76
77	247.10	293.85	314.16	336.22	375.88	431.68	457.00	77
78	274.80	328.76	351.16	373.58	415.74	478.18	505.24	78
79	301.11	363.63	388.43	413.23	458.68	528.94	558.88	79
80	327.31	395.10	425.71	452.89	502.70	579.69	612.50	80
81	353.40	426.42	461.95	492.54	546.73	630.45	666.14	81
82	379.34	457.56	495.45	529.92	590.75	679.88	718.24	82
83	405.16	488.53	528.69	565.34	630.13	725.18	765.44	83
84	430.83	519.34	561.79	600.53	668.89	770.12	812.26	84
85	456.35	549.95	594.67	635.53	707.33	814.81	858.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.41	8.35	9.77	10.84	13.31	14.37	16.86	18-34
35-39	8.39	10.89	12.69	14.02	16.99	18.53	21.53	35-39
40-44	11.64	15.03	17.47	19.24	23.00	25.32	29.12	40-44
45-49	16.75	21.55	24.93	27.36	32.25	35.86	40.85	45-49
50	20.15	25.87	29.87	32.74	38.39	42.84	48.58	50
51	21.68	27.78	32.09	35.13	41.10	45.96	52.01	51
52	23.27	29.82	34.41	37.68	43.93	49.22	55.59	52
53	24.97	32.00	36.90	40.35	46.84	52.65	59.30	53
54	26.79	34.25	39.47	43.12	49.87	56.20	63.12	54
55	28.65	36.61	42.14	46.02	52.99	59.91	66.10	55
56	30.60	39.05	44.93	48.99	55.57	63.71	69.14	56
57	32.62	41.57	47.76	52.02	57.76	66.61	71.54	57
58	34.41	43.82	50.31	53.69	59.60	68.73	77.30	58
59	36.31	46.20	52.04	55.37	61.45	70.86	80.13	59
60	38.41	48.80	53.59	57.03	63.30	72.99	82.99	60
61	40.73	51.25	55.16	58.69	65.13	75.12	85.93	61
62	43.36	53.06	56.73	60.35	66.98	77.23	88.95	62
63	46.58	58.36	62.66	66.66	73.99	85.32	97.54	63
64	50.17	63.55	68.56	72.96	80.97	93.37	106.23	64
65	54.17	68.52	74.49	79.26	87.97	101.45	115.08	65
66	58.49	73.99	80.41	85.56	94.97	109.52	121.59	66
67	63.22	79.92	86.34	91.86	101.96	117.57	126.03	67
68	67.05	84.70	96.09	102.41	112.39	131.08	139.00	68
69	71.58	90.38	102.89	110.38	120.23	141.31	148.57	69
70	77.20	97.44	110.80	119.16	129.64	152.53	160.19	70
71	84.17	106.22	120.79	129.90	141.17	166.22	174.46	71
72	92.89	117.19	133.24	143.05	155.27	182.98	192.01	72
73	106.10	133.91	149.67	159.23	175.79	203.82	217.93	73
74	121.08	152.84	163.39	173.82	192.94	222.49	237.23	74
75	137.53	165.79	177.11	188.41	209.30	241.17	257.44	75
76	149.89	178.63	190.82	203.01	227.31	260.76	277.76	76
77	161.02	191.48	204.62	219.08	245.31	281.40	298.03	77
78	179.26	214.22	228.83	243.44	272.05	312.21	330.40	78
79	196.82	236.95	253.11	269.27	298.90	344.66	365.07	79
80	214.31	259.05	277.40	295.11	327.58	377.73	400.12	80
81	231.73	280.04	301.68	320.94	356.25	410.81	435.14	81
82	249.08	300.99	325.99	346.80	384.95	443.90	470.17	82
83	266.32	321.78	349.01	372.63	413.61	476.98	508.12	83
84	283.52	342.47	371.40	400.63	442.30	511.67	546.13	84
85	300.64	363.09	397.52	428.71	470.26	547.62	582.85	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.56	17.43	19.74	21.87	24.90	28.38	31.55	18-34
35-39	17.90	21.60	24.48	27.02	30.71	35.06	38.87	35-39
40-44	23.40	28.38	32.18	35.43	40.07	45.91	50.69	40-44
45-49	32.18	39.24	44.52	48.93	55.07	63.31	69.71	45-49
50	41.72	50.98	57.80	63.46	71.10	81.99	90.00	50
51	45.71	55.87	63.40	69.52	77.79	89.79	98.49	51
52	49.75	60.82	69.01	75.67	84.61	97.73	107.11	52
53	53.21	65.19	74.00	81.09	90.63	104.70	114.72	53
54	56.61	69.52	78.97	86.49	96.59	111.66	122.28	54
55	60.08	73.91	83.96	91.90	102.62	118.62	129.87	55
56	63.59	78.37	89.06	97.40	108.65	125.69	135.39	56
57	67.16	82.89	94.00	100.92	113.39	130.20	139.77	57
58	70.40	87.05	97.74	104.88	116.84	134.75	143.87	58
59	73.87	91.45	101.48	108.36	120.26	138.69	147.94	59
60	77.74	95.55	104.76	111.45	123.71	142.66	152.04	60
61	81.16	99.09	107.69	114.57	127.16	146.64	156.15	61
62	84.14	102.73	110.58	117.66	130.58	150.58	160.22	62
63	92.69	113.04	122.34	130.14	144.48	166.58	177.23	63
64	100.36	123.49	134.09	142.64	158.33	182.60	194.21	64
65	108.15	134.10	145.84	155.15	172.22	198.60	211.20	65
66	116.69	144.77	157.57	167.63	186.08	214.57	228.21	66
67	126.03	155.48	169.32	180.14	199.95	230.57	245.19	67
68	135.16	168.73	188.47	200.56	222.62	256.74	273.07	68
69	145.32	181.47	206.32	220.99	242.67	282.86	297.65	69
70	156.67	195.73	222.57	241.08	262.52	309.02	321.93	70
71	169.43	211.80	240.90	260.91	284.49	335.17	348.87	71
72	183.82	229.99	261.61	281.03	308.88	361.31	378.90	72
73	201.70	252.66	279.83	297.71	330.45	381.07	405.20	73
74	221.26	273.80	294.31	313.12	347.55	400.79	425.88	74
75	239.48	289.11	308.81	328.51	364.66	420.52	448.58	75
76	253.69	302.66	323.31	343.93	385.11	441.48	472.41	76
77	265.91	316.22	338.19	362.79	406.71	466.35	496.03	77
78	295.02	353.79	377.89	402.02	447.84	514.58	545.89	78
79	322.05	391.31	418.00	444.69	493.60	569.21	603.85	79
80	348.91	423.72	458.12	487.37	540.97	623.82	661.78	80
81	375.61	455.91	496.68	530.04	588.36	678.45	719.74	81
82	402.08	487.83	531.13	569.30	635.73	731.08	775.39	82
83	428.37	519.49	565.19	605.62	676.14	777.51	823.69	83
84	454.44	550.92	599.04	641.60	715.63	823.41	871.42	84
85	480.28	582.04	632.56	677.29	754.63	868.93	918.55	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.53	9.82	11.51	12.78	15.78	16.97	19.99	18-34
35-39	9.90	12.87	15.02	16.61	20.24	21.99	25.65	35-39
40-44	13.72	17.75	20.66	22.78	27.38	30.03	34.67	40-44
45-49	19.64	25.31	29.32	32.22	38.19	42.30	48.38	45-49
50	23.55	30.29	35.02	38.44	45.33	50.38	57.36	50
51	25.30	32.47	37.57	41.18	48.46	53.97	61.32	51
52	27.10	34.79	40.21	44.10	51.70	57.69	65.42	52
53	29.00	37.24	43.02	47.11	54.98	61.56	69.61	53
54	31.03	39.74	45.89	50.20	58.38	65.53	73.89	54
55	33.08	42.36	48.85	53.43	61.86	69.66	76.84	55
56	35.23	45.05	51.94	56.71	64.47	73.86	79.81	56
57	37.44	47.81	55.04	60.03	66.65	76.86	82.15	57
58	39.38	50.26	57.82	61.75	68.55	79.05	89.70	58
59	41.43	52.83	59.68	63.50	70.47	81.26	92.85	59
60	43.69	55.63	61.28	65.22	72.39	83.47	96.05	60
61	46.17	58.31	62.91	66.94	74.28	85.68	99.37	61
62	48.99	60.35	64.54	68.66	76.20	87.86	102.81	62
63	52.46	65.98	70.96	75.49	83.79	96.62	111.98	63
64	56.32	71.53	77.34	82.31	91.34	105.33	121.30	64
65	60.63	76.88	83.76	89.13	98.92	114.08	130.86	65
66	65.25	82.76	90.17	95.95	106.50	122.82	136.91	66
67	70.30	89.11	96.59	102.77	114.07	131.53	139.86	67
68	74.38	94.21	106.98	113.99	125.24	145.90	153.63	68
69	79.17	100.25	114.39	122.64	133.84	157.00	163.99	69
70	85.12	107.74	122.78	132.09	144.00	169.09	176.41	70
71	92.46	117.02	133.38	143.51	156.28	183.64	191.47	71
72	101.65	128.61	146.56	157.34	171.13	201.27	209.82	72
73	115.58	146.31	163.60	174.05	192.24	222.79	237.11	73
74	131.36	166.31	177.82	189.17	209.98	242.14	257.80	74
75	148.65	179.76	192.04	204.29	227.01	261.50	279.86	75
76	161.87	193.07	206.25	219.43	246.52	282.23	302.08	76
77	173.56	206.39	220.59	236.77	266.01	304.53	324.23	77
78	192.85	230.90	246.65	262.40	294.01	336.78	358.20	78
79	211.12	255.40	272.82	290.24	322.18	371.50	395.62	79
80	229.28	278.95	299.00	318.09	353.09	407.14	433.61	80
81	247.34	300.84	325.17	345.93	383.99	442.80	471.56	81
82	265.29	322.66	351.38	373.81	414.93	478.47	509.52	82
83	283.08	344.25	375.66	401.65	445.82	514.13	550.40	83
84	300.81	365.69	398.98	431.32	476.75	551.39	590.83	84
85	318.42	387.02	425.98	460.40	506.58	588.82	628.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.50	19.86	22.56	24.90	28.54	32.37	36.17	18-34
35-39	20.42	24.77	28.15	30.97	35.43	40.26	44.84	35-39
40-44	26.81	32.66	37.12	40.77	46.38	52.92	58.67	40-44
45-49	36.87	45.14	51.33	56.31	63.72	72.97	80.66	45-49
50	47.27	58.01	65.93	72.27	81.42	93.51	103.06	50
51	51.64	63.39	72.11	78.94	88.82	102.11	112.46	51
52	56.07	68.83	78.29	85.72	96.38	110.88	122.01	52
53	59.92	73.71	83.87	91.79	103.15	118.69	130.57	53
54	63.70	78.54	89.43	97.84	109.85	126.50	139.07	54
55	67.56	83.43	94.99	103.88	116.62	134.28	147.58	55
56	71.45	88.38	100.66	110.01	123.35	142.17	153.28	56
57	75.38	93.36	106.13	114.13	128.51	147.45	157.82	57
58	78.87	97.86	110.26	118.50	132.10	152.35	162.00	58
59	82.58	102.58	114.39	122.23	135.65	156.44	166.14	59
60	86.71	107.02	117.91	125.44	139.24	160.57	170.32	60
61	90.40	110.94	120.96	128.69	142.83	164.71	174.51	61
62	93.70	114.99	123.96	131.90	146.38	168.80	178.65	62
63	102.74	125.93	136.64	145.35	161.37	186.05	196.83	63
64	110.92	137.06	149.31	158.83	176.30	203.33	214.97	64
65	119.26	148.40	161.98	172.32	191.28	220.58	233.12	65
66	128.37	159.82	174.62	185.77	206.22	237.79	251.30	66
67	138.30	171.29	187.29	199.26	221.17	255.04	269.44	67
68	147.88	185.17	207.60	220.93	245.23	282.82	298.80	68
69	158.52	198.55	226.21	242.61	266.67	310.53	324.85	69
70	170.38	213.49	243.27	263.84	287.91	338.30	350.61	70
71	183.69	230.31	262.50	284.72	311.27	366.05	379.02	71
72	198.69	249.34	284.22	305.99	337.05	393.79	410.53	72
73	217.43	273.19	303.69	323.10	358.63	413.57	437.77	73
74	237.90	295.57	318.18	338.52	375.74	433.30	459.39	74
75	257.07	311.47	332.69	353.91	392.86	453.04	483.70	75
76	272.22	325.02	347.20	369.34	414.43	474.42	509.52	76
77	284.72	338.59	362.22	389.36	437.54	501.02	535.06	77
78	315.24	378.82	404.62	430.46	479.94	550.98	586.54	78
79	342.99	418.99	447.57	476.15	528.52	609.48	648.82	79
80	370.51	452.34	490.53	521.85	579.24	667.95	711.06	80
81	397.82	485.40	531.41	567.54	629.99	726.45	773.34	81
82	424.82	518.10	566.81	608.68	680.71	782.28	832.54	82
83	451.58	550.45	601.69	645.90	722.15	829.84	881.94	83
84	478.05	582.50	636.29	682.67	762.37	876.70	930.58	84
85	504.21	614.13	670.45	719.05	801.93	923.05	978.42	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.65	11.29	13.25	14.72	18.25	19.57	23.12	18-34
35-39	11.41	14.85	17.35	19.20	23.49	25.45	29.77	35-39
40-44	15.80	20.47	23.85	26.32	31.76	34.74	40.22	40-44
45-49	22.53	29.07	33.71	37.08	44.13	48.74	55.91	45-49
50	26.95	34.71	40.17	44.14	52.27	57.92	66.14	50
51	28.92	37.16	43.05	47.23	55.82	61.98	70.63	51
52	30.93	39.76	46.01	50.52	59.47	66.16	75.25	52
53	33.03	42.48	49.14	53.87	63.12	70.47	79.92	53
54	35.27	45.23	52.31	57.28	66.89	74.86	84.66	54
55	37.51	48.11	55.56	60.84	70.73	79.41	87.58	55
56	39.86	51.05	58.95	64.43	73.37	84.01	90.48	56
57	42.26	54.05	62.32	68.04	75.54	87.11	92.76	57
58	44.35	56.70	65.33	69.81	77.50	89.37	102.10	58
59	46.55	59.46	67.32	71.63	79.49	91.66	105.57	59
60	48.97	62.46	68.97	73.41	81.48	93.95	109.11	60
61	51.61	65.37	70.66	75.19	83.43	96.24	112.81	61
62	54.62	67.64	72.35	76.97	85.42	98.49	116.67	62
63	58.34	73.60	79.26	84.32	93.59	107.92	126.42	63
64	62.47	79.51	86.12	91.66	101.71	117.29	136.37	64
65	67.09	85.24	93.03	99.00	109.87	126.71	146.64	65
66	72.01	91.53	99.93	106.34	118.03	136.12	152.23	66
67	77.38	98.30	106.84	113.68	126.18	145.49	153.69	67
68	81.71	103.72	117.87	125.57	138.09	160.72	168.26	68
69	86.76	110.12	125.89	134.90	147.45	172.69	179.41	69
70	93.04	118.04	134.76	145.02	158.36	185.65	192.63	70
71	100.75	127.82	145.97	157.12	171.39	201.06	208.48	71
72	110.41	140.03	159.88	171.63	186.99	219.56	227.63	72
73	125.06	158.71	177.53	188.87	208.69	241.76	256.29	73
74	141.64	179.78	192.25	204.52	227.02	261.79	278.37	74
75	159.77	193.73	206.97	220.17	244.72	281.83	302.28	75
76	173.85	207.51	221.68	235.85	265.73	303.70	326.40	76
77	186.10	221.30	236.56	254.46	286.71	327.66	350.43	77
78	206.44	247.58	264.47	281.36	315.97	361.35	386.00	78
79	225.42	273.85	292.53	311.21	345.46	398.34	426.17	79
80	244.25	298.85	320.60	341.07	378.60	436.55	467.10	80
81	262.95	321.64	348.66	370.92	411.73	474.79	507.98	81
82	281.50	344.33	376.77	400.82	444.91	513.04	548.87	82
83	299.84	366.72	402.31	430.67	478.03	551.28	592.68	83
84	318.10	388.91	426.56	462.01	511.20	591.11	635.53	84
85	336.20	410.95	454.44	492.09	542.90	630.02	674.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.44	22.29	25.38	27.93	32.18	36.36	40.79	18-34
35-39	22.94	27.94	31.82	34.92	40.15	45.46	50.81	35-39
40-44	30.22	36.94	42.06	46.11	52.69	59.93	66.65	40-44
45-49	41.56	51.04	58.14	63.69	72.37	82.63	91.61	45-49
50	52.82	65.04	74.06	81.08	91.74	105.03	116.12	50
51	57.57	70.91	80.82	88.36	99.85	114.43	126.43	51
52	62.39	76.84	87.57	95.77	108.15	124.03	136.91	52
53	66.63	82.23	93.74	102.49	115.67	132.68	146.42	53
54	70.79	87.56	99.89	109.19	123.11	141.34	155.86	54
55	75.04	92.95	106.02	115.86	130.62	149.94	165.29	55
56	79.31	98.39	112.26	122.62	138.05	158.65	171.17	56
57	83.60	103.83	118.26	127.34	143.63	164.70	175.87	57
58	87.34	108.67	122.78	132.12	147.36	169.95	180.13	58
59	91.29	113.71	127.30	136.10	151.04	174.19	184.34	59
60	95.68	118.49	131.06	139.43	154.77	178.48	188.60	60
61	99.64	122.79	134.23	142.81	158.50	182.78	192.87	61
62	103.26	127.25	137.34	146.14	162.18	187.02	197.08	62
63	112.79	138.82	150.94	160.56	178.26	205.52	216.43	63
64	121.48	150.63	164.53	175.02	194.27	224.06	235.73	64
65	130.37	162.70	178.12	189.49	210.34	242.56	255.04	65
66	140.05	174.87	191.67	203.91	226.36	261.01	274.39	66
67	150.57	187.10	205.26	218.38	242.39	279.51	293.69	67
68	160.60	201.61	226.73	241.30	267.84	308.90	324.53	68
69	171.72	215.63	246.10	264.23	290.67	338.20	352.05	69
70	184.09	231.25	263.97	286.60	313.30	367.58	379.29	70
71	197.95	248.82	284.10	308.53	338.05	396.93	409.17	71
72	213.56	268.69	306.83	330.95	365.22	426.27	442.16	72
73	233.16	293.72	327.55	348.49	386.81	446.07	470.34	73
74	254.54	317.34	342.05	363.92	403.93	465.81	492.90	74
75	274.66	333.83	356.57	379.31	421.06	485.56	518.82	75
76	290.75	347.38	371.09	394.75	443.75	507.36	546.63	76
77	303.53	360.96	386.25	415.93	468.37	535.69	574.09	77
78	335.46	403.85	431.35	458.90	512.04	587.38	627.19	78
79	363.93	446.67	477.14	507.61	563.44	649.75	693.79	79
80	392.11	480.96	522.94	556.33	617.51	712.08	760.34	80
81	420.03	514.89	566.14	605.04	671.62	774.45	826.94	81
82	447.56	548.37	602.49	648.06	725.69	833.48	889.69	82
83	474.79	581.41	638.19	686.18	768.16	882.17	940.19	83
84	501.66	614.08	673.54	723.74	809.11	929.99	989.74	84
85	528.14	646.22	708.34	760.81	849.23	977.17	1,038.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.77	12.76	14.99	16.66	20.72	22.17	26.25	18-34
35-39	12.92	16.83	19.68	21.79	26.74	28.91	33.89	35-39
40-44	17.88	23.19	27.04	29.86	36.14	39.45	45.77	40-44
45-49	25.42	32.83	38.10	41.94	50.07	55.18	63.44	45-49
50	30.35	39.13	45.32	49.84	59.21	65.46	74.92	50
51	32.54	41.85	48.53	53.28	63.18	69.99	79.94	51
52	34.76	44.73	51.81	56.94	67.24	74.63	85.08	52
53	37.06	47.72	55.26	60.63	71.26	79.38	90.23	53
54	39.51	50.72	58.73	64.36	75.40	84.19	95.43	54
55	41.94	53.86	62.27	68.25	79.60	89.16	98.32	55
56	44.49	57.05	65.96	72.15	82.27	94.16	101.15	56
57	47.08	60.29	69.60	76.05	84.43	97.36	103.37	57
58	49.32	63.14	72.84	77.87	86.45	99.69	114.50	58
59	51.67	66.09	74.96	79.76	88.51	102.06	118.29	59
60	54.25	69.29	76.66	81.60	90.57	104.43	122.17	60
61	57.05	72.43	78.41	83.44	92.58	106.80	126.25	61
62	60.25	74.93	80.16	85.28	94.64	109.12	130.53	62
63	64.22	81.22	87.56	93.15	103.39	119.22	140.86	63
64	68.62	87.49	94.90	101.01	112.08	129.25	151.44	64
65	73.55	93.60	102.30	108.87	120.82	139.34	162.42	65
66	78.77	100.30	109.69	116.73	129.56	149.42	167.55	66
67	84.46	107.49	117.09	124.59	138.29	159.45	167.52	67
68	89.04	113.23	128.76	137.15	150.94	175.54	182.89	68
69	94.35	119.99	137.39	147.16	161.06	188.38	194.83	69
70	100.96	128.34	146.74	157.95	172.72	202.21	208.85	70
71	109.04	138.62	158.56	170.73	186.50	218.48	225.49	71
72	119.17	151.45	173.20	185.92	202.85	237.85	245.44	72
73	134.54	171.11	191.46	203.69	225.14	260.73	275.47	73
74	151.92	193.25	206.68	219.87	244.06	281.44	298.94	74
75	170.89	207.70	221.90	236.05	262.43	302.16	324.70	75
76	185.83	221.95	237.11	252.27	284.94	325.17	350.72	76
77	198.64	236.21	252.53	272.15	307.41	350.79	376.63	77
78	220.03	264.26	282.29	300.32	337.93	385.92	413.80	78
79	239.72	292.30	312.24	332.18	368.74	425.18	456.72	79
80	259.22	318.75	342.20	364.05	404.11	465.96	500.59	80
81	278.56	342.44	372.15	395.91	439.47	506.78	544.40	81
82	297.71	366.00	402.16	427.83	474.89	547.61	588.22	82
83	316.60	389.19	428.96	459.69	510.24	588.43	634.96	83
84	335.39	412.13	454.14	492.70	545.65	630.83	680.23	84
85	353.98	434.88	482.90	523.78	579.22	671.22	720.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.38	24.72	28.20	30.96	35.82	40.35	45.41	18-34
35-39	25.46	31.11	35.49	38.87	44.87	50.66	56.78	35-39
40-44	33.63	41.22	47.00	51.45	59.00	66.94	74.63	40-44
45-49	46.25	56.94	64.95	71.07	81.02	92.29	102.56	45-49
50	58.37	72.07	82.19	89.89	102.06	116.55	129.18	50
51	63.50	78.43	89.53	97.78	110.88	126.75	140.40	51
52	68.71	84.85	96.85	105.82	119.92	137.18	151.81	52
53	73.34	90.75	103.61	113.19	128.19	146.67	162.27	53
54	77.88	96.58	110.35	120.54	136.37	156.18	172.65	54
55	82.52	102.47	117.05	127.84	144.62	165.60	183.00	55
56	87.17	108.40	123.86	135.23	152.75	175.13	189.06	56
57	91.82	114.30	130.39	140.55	158.75	181.95	193.92	57
58	95.81	119.48	135.30	145.74	162.62	187.55	198.26	58
59	100.00	124.84	140.21	149.97	166.43	191.94	202.54	59
60	104.65	129.96	144.21	153.42	170.30	196.39	206.88	60
61	108.88	134.64	147.50	156.93	174.17	200.85	211.23	61
62	112.82	139.51	150.72	160.38	177.98	205.24	215.51	62
63	122.84	151.71	165.24	175.77	195.15	224.99	236.03	63
64	132.04	164.20	179.75	191.21	212.24	244.79	256.49	64
65	141.48	177.00	194.26	206.66	229.40	264.54	276.96	65
66	151.73	189.92	208.72	222.05	246.50	284.23	297.48	66
67	162.84	202.91	223.23	237.50	263.61	303.98	317.94	67
68	173.32	218.05	245.86	261.67	290.45	334.98	350.26	68
69	184.92	232.71	265.99	285.85	314.67	365.87	379.25	69
70	197.80	249.01	284.67	309.36	338.69	396.86	407.97	70
71	212.21	267.33	305.70	332.34	364.83	427.81	439.32	71
72	228.43	288.04	329.44	355.91	393.39	458.75	473.79	72
73	248.89	314.25	351.41	373.88	414.99	478.57	502.91	73
74	271.18	339.11	365.92	389.32	432.12	498.32	526.41	74
75	292.25	356.19	380.45	404.71	449.26	518.08	553.94	75
76	309.28	369.74	394.98	420.16	473.07	540.30	583.74	76
77	322.34	383.33	410.28	442.50	499.20	570.36	613.12	77
78	355.68	428.88	458.08	487.34	544.14	623.78	667.84	78
79	384.87	474.35	506.71	539.07	598.36	690.02	738.76	79
80	413.71	509.58	555.35	590.81	655.78	756.21	809.62	80
81	442.24	544.38	600.87	642.54	713.25	822.45	880.54	81
82	470.30	578.64	638.17	687.44	770.67	884.68	946.84	82
83	498.00	612.37	674.69	726.46	814.17	934.50	998.44	83
84	525.27	645.66	710.79	764.81	855.85	983.28	1,048.90	84
85	552.07	678.31	746.23	802.57	896.53	1,031.29	1,098.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.89	14.23	16.73	18.60	23.19	24.77	29.38	18-34
35-39	14.43	18.81	22.01	24.38	29.99	32.37	38.01	35-39
40-44	19.96	25.91	30.23	33.40	40.52	44.16	51.32	40-44
45-49	28.31	36.59	42.49	46.80	56.01	61.62	70.97	45-49
50	33.75	43.55	50.47	55.54	66.15	73.00	83.70	50
51	36.16	46.54	54.01	59.33	70.54	78.00	89.25	51
52	38.59	49.70	57.61	63.36	75.01	83.10	94.91	52
53	41.09	52.96	61.38	67.39	79.40	88.29	100.54	53
54	43.75	56.21	65.15	71.44	83.91	93.52	106.20	54
55	46.37	59.61	68.98	75.66	88.47	98.91	109.06	55
56	49.12	63.05	72.97	79.87	91.17	104.31	111.82	56
57	51.90	66.53	76.88	84.06	93.32	107.61	113.98	57
58	54.29	69.58	80.35	85.93	95.40	110.01	126.90	58
59	56.79	72.72	82.60	87.89	97.53	112.46	131.01	59
60	59.53	76.12	84.35	89.79	99.66	114.91	135.23	60
61	62.49	79.49	86.16	91.69	101.73	117.36	139.69	61
62	65.88	82.22	87.97	93.59	103.86	119.75	144.39	62
63	70.10	88.84	95.86	101.98	113.19	130.52	155.30	63
64	74.77	95.47	103.68	110.36	122.45	141.21	166.51	64
65	80.01	101.96	111.57	118.74	131.77	151.97	178.20	65
66	85.53	109.07	119.45	127.12	141.09	162.72	182.87	66
67	91.54	116.68	127.34	135.50	150.40	173.41	181.35	67
68	96.37	122.74	139.65	148.73	163.79	190.36	197.52	68
69	101.94	129.86	148.89	159.42	174.67	204.07	210.25	69
70	108.88	138.64	158.72	170.88	187.08	218.77	225.07	70
71	117.33	149.42	171.15	184.34	201.61	235.90	242.50	71
72	127.93	162.87	186.52	200.21	218.71	256.14	263.25	72
73	144.02	183.51	205.39	218.51	241.59	279.70	294.65	73
74	162.20	206.72	221.11	235.22	261.10	301.09	319.51	74
75	182.01	221.67	236.83	251.93	280.14	322.49	347.12	75
76	197.81	236.39	252.54	268.69	304.15	346.64	375.04	76
77	211.18	251.12	268.50	289.84	328.11	373.92	402.83	77
78	233.62	280.94	300.11	319.28	359.89	410.49	441.60	78
79	254.02	310.75	331.95	353.15	392.02	452.02	487.27	79
80	274.19	338.65	363.80	387.03	429.62	495.37	534.08	80
81	294.17	363.24	395.64	420.90	467.21	538.77	580.82	81
82	313.92	387.67	427.55	454.84	504.87	582.18	627.57	82
83	333.36	411.66	455.61	488.71	542.45	625.58	677.24	83
84	352.68	435.35	481.72	523.39	580.10	670.55	724.93	84
85	371.76	458.81	511.36	555.47	615.54	712.42	766.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	23.43	28.55	32.43	35.63	40.56	46.24	51.33	18-34
35-39	29.34	35.89	40.78	44.75	50.72	58.00	64.20	35-39
40-44	37.52	46.10	52.41	57.39	64.77	74.31	81.99	40-44
45-49	49.37	60.86	69.22	75.69	85.06	97.87	107.67	45-49
50	60.27	74.38	84.55	92.39	103.46	119.35	130.96	50
51	64.89	80.11	91.07	99.49	111.31	128.49	140.89	51
52	69.52	85.87	97.62	106.61	119.17	137.67	150.85	52
53	73.55	90.93	103.41	112.91	126.12	145.76	159.64	53
54	77.51	95.93	109.11	119.11	132.95	153.74	168.29	54
55	81.42	100.89	114.77	125.25	139.70	161.63	176.83	55
56	85.31	105.82	120.41	131.36	146.39	169.46	185.31	56
57	89.19	110.76	125.99	136.82	152.86	176.48	193.35	57
58	92.54	115.02	130.54	141.71	158.21	182.76	200.12	58
59	96.07	119.51	135.25	146.77	163.70	189.23	207.09	59
60	99.94	124.19	140.30	152.20	169.60	196.18	214.56	60
61	104.04	129.13	145.88	158.19	176.12	203.72	219.41	61
62	108.46	134.70	151.70	161.38	179.13	206.57	221.64	62
63	115.71	143.71	162.24	174.02	193.17	222.74	240.30	63
64	123.28	153.47	173.19	186.65	207.19	238.91	258.97	64
65	131.42	163.96	184.97	199.29	221.21	255.09	277.63	65
66	140.32	175.14	197.54	211.92	235.22	271.25	296.29	66
67	149.95	186.98	210.86	224.55	249.26	287.43	314.96	67
68	159.26	199.20	225.62	244.20	270.26	313.61	342.08	68
69	169.50	212.11	241.33	261.19	288.15	335.90	364.74	69
70	180.96	226.56	257.78	279.56	307.48	359.45	389.22	70
71	193.85	242.82	276.33	299.60	329.27	385.16	416.80	71
72	208.42	261.24	297.33	321.62	353.93	413.40	448.02	72
73	226.84	284.60	320.79	341.26	378.80	436.81	470.87	73
74	246.95	309.01	334.33	355.68	394.80	455.27	488.60	74
75	267.64	325.68	347.88	370.09	410.80	473.72	506.33	75
76	284.54	338.38	361.44	384.51	426.81	492.17	524.07	76
77	295.20	351.05	374.99	398.92	442.80	510.62	541.80	77
78	330.26	392.74	419.51	446.29	495.38	571.26	606.14	78
79	358.25	434.42	464.04	493.66	547.96	631.89	670.47	79
80	383.52	476.12	508.57	541.04	600.55	692.53	734.81	80
81	409.13	510.86	553.10	588.40	653.13	753.16	799.15	81
82	435.09	543.32	597.63	635.78	705.72	813.79	863.49	82
83	461.32	576.14	642.16	683.15	758.30	874.44	927.83	83
84	487.88	609.38	684.70	730.53	799.68	935.07	992.16	84
85	514.76	643.05	722.20	776.98	840.88	993.06	1,053.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.47	17.42	20.27	22.37	27.10	29.55	34.30	18-34
35-39	17.36	22.39	26.01	28.62	34.28	37.68	43.39	35-39
40-44	22.80	29.33	33.97	37.30	44.15	48.94	55.88	40-44
45-49	30.52	39.15	45.23	49.54	57.95	64.78	73.35	45-49
50	35.19	45.09	52.03	56.91	66.20	74.30	83.79	50
51	37.30	47.77	55.08	60.22	69.92	78.58	88.51	51
52	39.46	50.51	58.22	63.63	73.70	82.98	93.30	52
53	41.67	53.31	61.41	67.07	77.47	87.40	98.06	53
54	43.94	56.17	64.65	70.58	81.26	91.88	102.87	54
55	46.23	59.05	67.93	74.11	85.07	96.40	107.68	55
56	48.55	61.97	71.24	77.67	88.88	100.94	112.49	56
57	50.88	64.90	74.56	81.24	92.54	105.36	117.05	57
58	52.85	67.36	77.33	84.02	95.47	108.88	120.76	58
59	54.90	69.92	80.00	86.85	98.46	112.47	124.55	59
60	57.12	72.70	82.82	89.87	101.64	116.30	128.58	60
61	59.61	75.66	85.92	93.19	105.13	120.53	130.18	61
62	62.42	78.75	89.12	94.80	105.23	121.34	131.48	62
63	66.03	83.66	94.87	101.63	112.81	130.08	141.34	63
64	70.06	88.93	100.81	108.45	120.38	138.81	151.21	64
65	74.49	94.50	107.18	115.27	127.95	147.55	161.08	65
66	79.32	100.59	113.98	122.10	135.53	156.29	170.95	66
67	84.54	107.16	121.18	128.92	143.09	165.01	180.82	67
68	88.66	112.33	128.19	138.60	153.79	178.51	194.67	68
69	93.54	118.45	135.12	146.24	161.78	188.30	204.78	69
70	99.52	126.00	143.67	155.47	171.72	200.10	217.37	70
71	106.99	135.45	154.42	167.05	184.28	214.93	233.26	71
72	116.31	147.25	167.87	181.57	200.09	233.54	253.27	72
73	130.69	165.52	187.99	199.99	221.70	255.99	276.11	73
74	146.95	186.18	202.07	214.97	238.61	275.16	295.74	74
75	164.73	202.35	216.15	229.95	255.24	294.33	315.35	75
76	181.24	215.54	230.23	244.92	271.87	313.50	334.97	76
77	192.33	228.72	244.31	259.90	288.49	332.68	354.59	77
78	215.16	255.88	273.32	290.77	322.76	372.19	396.69	78
79	237.92	283.03	302.33	321.63	357.01	411.68	438.80	79
80	257.37	310.19	331.34	352.49	391.27	451.19	480.91	80
81	277.09	337.34	360.35	383.35	425.52	490.69	523.01	81
82	297.10	364.51	389.36	414.22	459.78	530.20	565.12	82
83	317.34	391.67	418.37	445.08	494.03	569.70	608.10	83
84	337.85	418.82	447.39	476.79	528.29	609.69	651.41	84
85	358.63	445.98	477.56	508.94	562.55	650.71	695.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	302.32	370.10	395.33	420.57	466.83	538.33	576.24	75
76	321.58	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	371.36	441.61	471.72	501.83	557.03	642.35	684.22	78
79	400.68	488.49	521.79	555.10	616.16	710.53	756.84	79
80	426.12	535.37	571.86	608.37	675.29	778.71	829.47	80
81	452.05	572.32	621.93	661.63	734.41	846.89	902.10	81
82	478.47	606.02	672.01	714.90	793.54	915.07	974.72	82
83	505.28	640.22	722.08	768.17	852.67	983.26	1,047.35	83
84	532.56	675.04	769.30	821.44	895.79	1,051.44	1,119.97	84
85	560.30	710.46	809.33	873.39	938.66	1,115.84	1,188.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	185.92	229.99	245.68	261.36	290.11	334.54	359.38	75
76	204.95	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	242.20	288.03	307.66	327.30	363.31	418.95	448.93	78
79	267.79	318.59	340.32	362.04	401.87	463.41	496.58	79
80	288.66	349.16	372.97	396.78	440.43	507.88	544.24	80
81	309.91	379.73	405.63	431.52	478.99	552.35	591.89	81
82	331.57	410.31	438.28	466.26	517.55	596.81	639.54	82
83	353.57	440.88	470.94	501.00	556.11	641.28	687.19	83
84	375.95	471.45	503.60	535.74	594.67	685.75	734.84	84
85	398.72	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	35.53	43.73	49.87	54.46	62.47	70.82	79.06	18-34
35-39	45.00	55.51	63.30	69.12	78.88	89.77	99.84	35-39
40-44	57.60	71.28	81.30	88.70	100.74	115.05	127.52	40-44
45-49	75.13	93.27	106.42	115.99	131.17	150.24	166.03	45-49
50	89.29	111.04	126.69	138.02	155.64	178.63	197.02	50
51	95.37	118.68	135.41	147.48	166.21	190.86	210.38	51
52	101.45	126.32	144.15	156.96	176.77	203.10	223.75	52
53	106.92	133.22	152.05	165.59	186.34	214.19	235.86	53
54	112.27	140.01	159.83	174.06	195.71	225.12	247.73	54
55	117.50	146.67	167.45	182.37	204.88	235.81	259.34	55
56	122.64	153.19	174.94	190.53	213.84	246.28	270.69	56
57	127.68	159.62	182.35	199.08	222.78	257.28	282.15	57
58	131.74	164.80	188.53	205.75	230.05	265.85	291.32	58
59	135.90	170.16	195.01	212.74	237.57	274.78	300.85	59
60	140.41	176.16	202.12	220.38	245.84	284.58	311.30	60
61	145.75	183.19	210.18	229.06	255.23	295.46	316.96	61
62	152.15	191.38	218.67	232.64	258.22	297.78	317.84	62
63	159.54	200.87	230.50	247.80	275.07	317.18	340.76	63
64	168.29	211.73	243.06	262.97	291.90	336.59	363.68	64
65	178.07	223.93	257.13	278.13	308.72	356.01	386.59	65
66	188.68	237.38	272.65	293.28	325.54	375.40	409.51	66
67	200.01	252.03	289.53	308.44	342.37	394.81	432.44	67
68	210.58	264.96	303.54	330.54	365.43	424.99	462.59	68
69	222.08	279.60	319.36	347.79	384.99	448.03	487.31	69
70	234.88	295.88	338.00	367.56	407.32	473.43	515.60	70
71	249.24	314.16	358.95	390.36	432.40	502.72	547.34	71
72	265.47	334.85	382.69	416.80	460.73	536.66	583.21	72
73	286.46	361.69	413.55	439.95	488.34	563.13	605.54	73
74	309.27	391.87	426.34	453.56	503.45	580.56	623.17	74
75	334.34	411.12	439.14	467.18	518.57	597.99	640.79	75
76	355.78	423.11	451.95	480.79	533.69	615.41	658.42	76
77	365.86	435.08	464.75	494.41	548.79	632.85	676.03	77
78	409.31	486.74	519.92	553.11	613.95	707.99	756.32	78
79	439.86	538.41	575.11	611.83	679.13	783.14	836.59	79
80	465.46	590.08	630.30	670.54	744.30	858.29	916.87	80
81	491.68	629.07	685.48	729.24	809.46	933.44	997.16	81
82	518.53	663.91	740.68	787.96	874.63	1,008.58	1,077.43	82
83	545.87	699.39	795.87	846.67	939.80	1,083.74	1,157.71	83
84	573.82	735.66	847.42	905.38	984.54	1,158.89	1,237.98	84
85	602.35	772.70	889.78	962.41	1,028.94	1,229.21	1,312.61	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.13	27.31	31.79	35.08	42.54	46.36	53.84	18-34
35-39	27.25	35.14	40.82	44.93	53.88	59.17	68.20	35-39
40-44	35.43	45.60	52.84	58.02	68.81	76.17	87.09	40-44
45-49	46.64	59.86	69.20	75.83	88.92	99.23	112.55	45-49
50	53.19	68.21	78.78	86.22	100.57	112.65	127.29	50
51	56.13	71.97	83.06	90.88	105.81	118.68	133.94	51
52	59.12	75.76	87.41	95.60	111.05	124.77	140.58	52
53	62.08	79.52	91.70	100.24	116.14	130.73	147.01	53
54	65.06	83.29	96.00	104.88	121.17	136.67	153.38	54
55	68.02	87.03	100.26	109.48	126.13	142.56	159.66	55
56	70.98	90.76	104.49	114.04	131.00	148.37	165.82	56
57	73.88	94.42	108.66	118.53	135.87	154.20	172.06	57
58	76.24	97.38	111.99	122.30	139.79	158.98	177.02	58
59	78.66	100.40	115.64	126.20	143.83	163.92	182.13	59
60	81.25	103.66	119.59	130.44	148.22	169.28	187.69	60
61	84.14	107.42	124.06	135.23	153.19	175.37	188.82	61
62	87.42	111.95	128.69	136.90	151.96	175.23	189.38	62
63	91.76	117.08	135.11	145.00	160.96	185.61	201.25	63
64	96.59	123.00	141.86	153.11	169.96	195.98	213.14	64
65	101.88	129.70	149.40	161.22	178.96	206.37	225.01	65
66	107.63	136.96	157.74	169.34	187.98	216.76	236.89	66
67	113.79	144.76	166.80	177.45	196.96	227.13	248.78	67
68	118.56	150.78	172.60	187.51	209.10	242.04	264.68	68
69	124.14	157.86	180.65	196.00	218.46	252.89	276.54	69
70	130.98	166.52	190.52	206.71	230.08	266.61	291.24	70
71	139.46	177.34	202.90	220.10	244.73	283.79	309.77	71
72	150.06	190.85	218.38	236.88	263.18	305.36	333.13	72
73	166.59	212.01	242.54	258.02	286.65	330.27	355.69	73
74	185.22	235.88	257.73	274.19	304.35	350.96	377.87	74
75	205.48	255.51	272.95	290.36	322.31	371.67	400.04	75
76	226.84	269.76	288.15	306.54	340.27	392.37	422.22	76
77	238.82	284.00	303.36	322.71	358.21	413.08	444.40	77
78	267.16	317.72	339.37	361.03	400.75	462.13	497.16	78
79	295.37	351.43	375.40	399.35	443.29	511.17	549.93	79
80	317.55	385.15	411.41	437.67	485.82	560.22	602.71	80
81	340.21	418.87	447.44	476.00	528.36	609.28	655.49	81
82	363.40	452.60	483.45	514.31	570.89	658.32	708.26	82
83	387.02	486.32	519.48	552.64	613.43	707.37	760.22	83
84	411.13	520.04	555.50	590.17	655.96	755.98	811.88	84
85	435.74	553.76	590.45	627.31	698.49	803.61	863.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.66	14.70	16.35	18.53	20.27	23.78	25.65	18-34
35-39	14.98	17.54	19.54	22.00	24.00	28.22	30.38	35-39
40-44	19.10	22.53	25.16	28.15	30.65	36.09	38.81	40-44
45-49	26.26	31.24	34.93	38.84	42.22	49.78	53.44	45-49
50	36.55	43.57	48.74	54.01	58.55	69.16	74.11	50
51	40.63	48.49	54.26	60.05	65.06	76.89	82.37	51
52	44.64	53.34	59.70	66.00	71.49	84.51	90.50	52
53	47.55	56.97	63.80	70.42	76.27	90.16	96.55	53
54	50.30	60.45	67.74	72.79	80.79	93.17	99.54	54
55	52.99	63.85	69.79	74.24	82.40	95.03	102.00	55
56	55.67	66.61	71.15	75.69	84.01	96.88	104.46	56
57	57.08	67.89	72.51	77.14	85.62	98.74	106.92	57
58	59.14	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	126.79	150.77	161.05	171.33	190.17	219.31	237.08	69
70	139.17	165.50	176.78	188.07	208.76	240.73	260.27	70
71	151.56	180.23	192.52	204.81	227.34	262.15	283.46	71
72	163.95	194.96	208.26	221.55	245.92	283.58	306.65	72
73	179.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.72	231.56	247.35	263.14	292.08	336.82	357.38	74
75	210.12	249.86	266.90	283.94	315.17	363.45	382.74	75
76	225.51	268.18	286.46	304.74	338.26	390.07	408.11	76
77	240.89	286.47	306.00	325.53	361.34	416.68	433.47	77
78	269.50	320.49	342.34	364.19	404.25	466.17	484.94	78
79	298.11	354.51	378.68	402.85	447.16	515.65	536.42	79
80	326.71	388.52	415.01	441.50	490.06	565.12	587.89	80
81	355.32	422.55	451.35	480.16	532.98	614.60	639.37	81
82	382.64	456.56	487.69	518.82	575.89	664.08	690.84	82
83	411.65	490.59	524.03	557.48	618.81	713.58	742.32	83
84	441.14	524.59	560.37	596.13	661.70	763.05	793.79	84
85	469.75	558.62	596.70	634.79	704.62	812.53	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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District of Columbia

Standard Underwriting Class Rates
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With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.05	7.84	9.13	10.09	12.13	13.30	15.35	18-34
35-39	7.79	10.04	11.65	12.82	15.22	16.84	19.27	35-39
40-44	10.84	13.91	16.08	17.63	20.64	23.06	26.13	40-44
45-49	15.91	20.35	23.41	25.57	29.54	33.32	37.39	45-49
50	19.47	24.83	28.52	31.11	35.73	40.47	45.22	50
51	21.02	26.78	30.75	33.51	38.39	43.57	48.60	51
52	22.63	28.82	33.08	36.02	41.16	46.79	51.63	52
53	24.31	30.92	35.44	38.57	43.59	50.05	53.45	53
54	26.05	33.09	37.89	40.40	44.84	51.71	55.26	54
55	27.85	35.33	39.03	41.53	46.10	53.16	57.07	55
56	29.70	37.54	40.10	42.66	47.35	54.61	58.88	56
57	31.59	38.54	41.16	43.79	48.60	56.06	60.69	57
58	33.26	39.90	42.62	45.34	50.32	58.04	62.94	58
59	34.70	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.84	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	63.52	75.53	80.69	85.83	95.27	109.86	118.75	68
69	69.53	83.36	89.03	94.72	105.14	121.25	131.07	69
70	75.03	91.18	97.40	103.62	115.02	132.63	143.40	70
71	81.89	99.01	105.76	112.51	124.88	144.01	155.72	71
72	89.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	103.14	122.66	131.01	139.38	154.71	178.41	190.93	73
74	116.44	138.47	147.91	157.35	174.66	201.40	213.81	74
75	129.74	154.28	164.80	175.32	194.60	224.41	236.70	75
76	143.04	170.10	181.69	193.29	214.55	247.41	259.58	76
77	156.33	185.91	198.59	211.26	234.50	270.42	282.47	77
78	174.89	207.99	222.17	236.35	262.35	302.53	316.01	78
79	193.46	230.07	245.75	261.44	290.20	334.64	349.56	79
80	212.02	252.14	269.33	286.52	318.04	366.74	383.10	80
81	230.59	274.21	292.91	311.61	345.89	398.86	416.64	81
82	249.16	296.30	316.49	336.70	373.74	430.98	450.19	82
83	267.73	318.38	340.08	361.79	401.58	463.10	483.73	83
84	286.29	340.44	363.66	386.87	429.42	495.19	517.27	84
85	304.85	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
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With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.64	16.99	18.89	21.40	23.40	27.47	29.63	18-34
35-39	17.30	20.25	22.57	25.40	27.73	32.59	35.10	35-39
40-44	22.06	26.03	29.06	32.51	35.41	41.69	44.82	40-44
45-49	30.34	36.09	40.35	44.88	48.78	57.51	61.74	45-49
50	42.31	50.44	56.42	62.51	67.77	80.05	85.78	50
51	47.00	56.09	62.76	69.47	75.27	88.95	95.28	51
52	51.57	61.62	68.97	74.78	82.58	95.72	101.25	52
53	54.74	65.59	71.76	76.34	84.74	97.72	103.88	53
54	57.64	68.55	73.21	77.89	86.46	99.70	106.51	54
55	58.78	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.66	161.32	172.32	183.32	203.48	234.65	253.67	69
70	148.92	177.09	189.16	201.24	223.38	257.58	278.49	70
71	162.18	192.85	206.00	219.15	243.25	280.51	303.30	71
72	175.42	208.61	222.84	237.06	263.14	303.43	328.12	72
73	191.16	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.89	246.03	262.80	279.58	310.33	357.86	379.75	74
75	222.63	264.75	282.80	300.85	333.94	385.09	405.57	75
76	238.36	283.46	302.79	322.11	357.55	412.30	431.39	76
77	254.09	302.17	322.77	343.37	381.14	439.51	457.21	77
78	284.27	338.06	361.10	384.15	426.41	491.72	511.50	78
79	314.44	373.93	399.42	424.92	471.66	543.90	565.80	79
80	344.62	409.82	437.75	465.70	516.92	596.10	620.09	80
81	370.13	445.70	476.08	506.47	562.18	648.28	674.38	81
82	396.55	481.58	514.41	547.25	607.45	700.48	728.68	82
83	426.39	517.47	552.75	588.03	652.72	752.68	782.97	83
84	458.02	553.34	591.08	628.80	697.97	804.86	837.27	84
85	491.28	589.23	629.41	669.58	743.23	857.06	891.56	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.98	9.06	10.54	11.65	14.01	15.35	17.75	18-34
35-39	9.00	11.60	13.46	14.81	17.58	19.45	22.26	35-39
40-44	12.52	16.07	18.58	20.37	23.84	26.65	30.19	40-44
45-49	18.38	23.49	27.04	29.54	34.13	38.49	43.20	45-49
50	22.53	28.75	33.03	36.02	41.35	46.85	52.34	50
51	24.32	30.99	35.58	38.77	44.42	50.40	54.87	51
52	26.15	33.30	38.21	40.81	45.30	52.24	55.25	52
53	27.98	35.60	39.50	42.02	46.64	53.78	57.19	53
54	29.87	37.94	40.64	43.23	47.98	55.33	59.13	54
55	31.79	39.10	41.76	44.43	49.32	56.87	61.06	55
56	33.75	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.66	41.23	44.04	46.85	52.00	59.97	64.94	57
58	36.18	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.97	80.82	86.33	91.84	101.94	117.56	127.06	68
69	75.00	89.19	95.27	101.35	112.50	129.73	140.25	69
70	81.08	97.56	104.22	110.87	123.06	141.91	153.43	70
71	88.17	105.95	113.17	120.39	133.63	154.10	166.62	71
72	96.12	114.31	122.11	129.90	144.19	166.28	179.80	72
73	109.89	130.67	139.58	148.49	164.82	190.07	203.43	73
74	123.63	147.03	157.04	167.07	185.44	213.85	227.06	74
75	137.39	163.38	174.52	185.66	206.08	237.64	250.69	75
76	151.14	179.73	191.99	204.24	226.71	261.43	274.32	76
77	164.90	196.09	209.46	222.83	247.34	285.23	297.95	77
78	184.47	219.38	234.33	249.29	276.71	319.10	333.33	78
79	204.05	242.66	259.20	275.75	306.09	352.96	368.71	79
80	223.63	265.94	284.08	302.21	335.46	386.83	404.09	80
81	243.22	289.22	308.95	328.67	364.83	420.70	439.48	81
82	262.80	312.52	333.82	355.13	394.20	454.57	474.86	82
83	282.39	335.81	358.70	381.60	423.57	488.45	510.24	83
84	301.97	359.09	383.58	408.06	452.94	522.31	545.62	84
85	321.54	382.37	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.60	19.27	21.44	24.27	26.55	31.16	33.61	18-34
35-39	19.63	22.97	25.60	28.82	31.46	36.97	39.82	35-39
40-44	25.03	29.52	32.97	36.88	40.17	47.28	50.84	40-44
45-49	34.41	40.94	45.77	50.90	55.33	65.22	70.03	45-49
50	48.06	57.31	64.10	71.02	77.00	90.95	97.47	50
51	53.38	63.70	71.27	77.33	85.47	98.98	106.02	51
52	58.50	69.91	75.92	80.77	89.65	103.38	110.42	52
53	61.00	72.54	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	146.52	174.23	186.11	197.99	219.76	253.43	276.65	69
70	160.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	175.15	208.28	222.48	236.68	262.71	302.95	330.78	71
72	189.45	225.30	240.66	256.02	284.19	327.70	357.84	72
73	204.98	243.76	260.38	277.00	307.47	354.56	382.39	73
74	220.50	262.22	280.10	297.98	330.76	381.42	406.94	74
75	236.03	280.68	299.82	318.96	354.04	408.27	431.48	75
76	251.57	299.16	319.56	339.95	377.35	435.14	456.03	76
77	267.09	317.62	339.28	360.93	400.63	461.99	480.58	77
78	298.81	355.34	379.56	403.79	448.21	516.86	537.65	78
79	330.52	393.05	419.85	446.65	495.78	571.72	594.72	79
80	359.19	430.77	460.14	489.51	543.35	626.57	651.79	80
81	383.91	468.49	500.43	532.37	590.93	681.43	708.86	81
82	410.47	506.20	540.72	575.23	638.51	736.29	765.92	82
83	441.14	543.92	581.00	618.09	686.08	791.16	822.99	83
84	473.79	581.63	621.30	660.95	733.65	846.02	880.06	84
85	508.27	619.35	661.58	703.81	781.23	900.87	937.13	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.93	10.27	11.97	13.22	15.90	17.42	20.12	18-34
35-39	10.21	13.16	15.26	16.80	19.94	22.06	25.25	35-39
40-44	14.20	18.24	21.07	23.10	27.05	30.21	34.24	40-44
45-49	20.85	26.65	30.68	33.51	38.71	43.67	49.00	45-49
50	25.61	32.66	37.52	40.91	46.99	53.22	59.43	50
51	27.61	35.19	40.39	43.63	48.43	55.85	59.84	51
52	29.66	37.78	41.43	44.07	48.92	56.41	60.25	52
53	31.66	39.94	42.66	45.38	50.37	58.08	62.37	53
54	33.70	41.08	43.88	46.68	51.81	59.75	64.48	54
55	35.51	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.47	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.40	87.28	93.23	99.18	110.09	126.95	138.57	68
69	81.00	96.33	102.89	109.46	121.50	140.11	152.95	69
70	87.06	105.37	112.55	119.74	132.91	153.27	167.33	70
71	94.38	114.42	122.22	130.02	144.32	166.42	181.71	71
72	103.50	123.46	131.89	140.30	155.74	179.59	196.09	72
73	117.72	139.99	149.53	159.08	176.57	203.63	219.51	73
74	131.63	156.53	167.20	177.87	197.43	227.67	242.93	74
75	145.52	173.05	184.85	196.65	218.28	251.71	266.35	75
76	159.43	189.59	202.51	215.44	239.14	275.77	289.76	76
77	173.32	206.12	220.17	234.22	259.99	299.81	313.18	77
78	193.90	230.60	246.32	262.04	290.87	335.42	350.37	78
79	214.48	255.07	272.46	289.85	321.74	371.01	387.56	79
80	235.07	279.54	298.60	317.66	352.61	406.60	424.75	80
81	255.65	304.02	324.75	345.48	383.49	442.22	461.94	81
82	276.24	328.50	350.89	373.29	414.36	477.81	499.13	82
83	296.82	352.98	377.04	401.11	445.23	513.43	536.32	83
84	317.40	377.45	403.19	428.92	476.10	549.02	573.51	84
85	337.98	401.92	429.33	456.73	506.97	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

District of Columbia

New Increased Rates effective 1/1/2016

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

District of Columbia

New Increased Rates effective 1/1/2016

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	10.92	12.15	13.76	15.05	17.67	19.05	18-34
35-39	11.13	13.02	14.50	16.34	17.82	20.96	22.57	35-39
40-44	14.18	16.73	18.69	20.90	22.76	26.80	28.81	40-44
45-49	19.50	23.20	25.94	28.85	31.36	36.97	39.69	45-49
50	25.07	29.89	33.41	37.03	40.14	47.43	50.82	50
51	27.92	33.31	37.27	41.26	44.70	52.83	56.58	51
52	30.79	36.79	41.17	45.52	49.30	58.28	62.41	52
53	33.08	39.63	44.39	48.99	53.07	62.73	67.17	53
54	35.34	42.46	47.59	52.44	56.81	67.14	71.91	54
55	37.64	45.35	50.87	55.96	60.62	71.64	76.74	55
56	40.01	48.34	54.26	59.57	64.55	76.25	81.72	56
57	42.50	51.48	57.61	61.29	68.03	78.45	85.62	57
58	44.99	54.62	60.18	64.02	71.06	81.95	89.48	58
59	47.74	58.06	62.75	66.75	74.09	85.44	93.34	59
60	50.83	61.14	65.31	69.48	77.12	88.93	97.20	60
61	53.44	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	62.54	74.37	79.44	84.51	93.81	108.17	118.43	63
64	68.68	82.78	88.43	94.07	104.42	120.41	131.93	64
65	74.82	91.20	97.42	103.64	115.04	132.66	145.44	65
66	81.65	99.62	106.42	113.21	125.66	144.91	158.94	66
67	89.22	108.05	115.41	122.78	136.29	157.16	172.44	67
68	97.00	119.41	131.08	139.45	154.79	178.50	195.88	68
69	105.72	130.23	146.65	156.13	170.67	199.85	216.05	69
70	115.54	142.45	160.47	172.80	186.35	221.18	235.89	70
71	126.65	156.27	176.10	189.48	204.15	242.53	258.42	71
72	139.21	171.94	193.78	206.15	224.37	263.87	284.01	72
73	154.51	191.07	208.25	221.54	245.91	283.57	307.49	73
74	171.34	208.49	222.70	236.92	262.98	303.26	325.35	74
75	186.71	222.03	237.17	252.31	280.06	322.96	343.22	75
76	198.10	235.58	251.64	267.70	297.15	342.66	361.08	76
77	209.48	249.11	266.10	283.08	314.22	362.34	378.94	77
78	234.36	278.70	297.70	316.70	351.54	405.38	423.94	78
79	259.23	308.27	329.29	350.31	388.84	448.40	468.94	79
80	284.11	337.86	360.89	383.93	426.16	491.43	513.94	80
81	308.98	367.44	392.49	417.54	463.47	534.45	558.94	81
82	333.86	397.02	424.09	451.16	500.79	577.48	603.94	82
83	358.74	426.61	455.69	484.78	538.11	620.52	648.94	83
84	383.61	456.18	487.29	518.39	575.41	663.54	693.94	84
85	408.49	485.77	518.89	552.01	612.73	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.49	5.82	6.78	7.49	9.02	9.87	11.41	18-34
35-39	5.78	7.46	8.65	9.52	11.30	12.50	14.31	35-39
40-44	8.05	10.33	11.94	13.09	15.33	17.12	19.40	40-44
45-49	11.82	15.11	17.39	19.00	21.94	24.75	27.78	45-49
50	13.35	17.03	19.57	21.34	24.51	27.76	31.02	50
51	14.44	18.40	21.13	23.03	26.38	29.94	33.39	51
52	15.61	19.88	22.81	24.84	28.39	32.28	35.93	52
53	16.91	21.52	24.66	26.83	30.56	34.83	38.68	53
54	18.31	23.27	26.63	28.96	32.85	37.54	41.58	54
55	19.79	25.11	28.72	31.20	35.25	40.41	44.62	55
56	21.34	27.05	30.91	33.55	37.77	43.41	47.80	56
57	22.98	29.09	33.20	36.00	39.98	46.11	50.32	57
58	24.47	30.94	35.29	37.57	41.70	48.09	52.50	58
59	26.07	32.94	36.76	39.11	43.41	50.06	54.69	59
60	27.85	35.14	38.21	40.65	45.12	52.03	56.87	60
61	29.85	37.13	39.66	42.19	46.83	54.00	59.05	61
62	32.10	38.48	41.11	43.73	48.54	55.97	61.23	62
63	34.82	43.12	46.06	49.00	54.39	62.72	68.66	63
64	37.87	47.59	51.00	54.26	60.23	69.45	76.09	64
65	41.25	51.80	55.95	59.52	66.07	76.19	83.52	65
66	44.97	56.45	60.89	64.78	71.91	82.92	90.95	66
67	49.06	61.54	65.84	70.04	77.74	89.65	98.37	67
68	52.39	65.68	74.31	79.25	86.69	101.44	109.74	68
69	56.40	70.64	79.89	85.86	93.01	109.93	117.73	69
70	61.36	76.84	86.84	93.30	100.92	119.41	127.75	70
71	67.59	84.62	95.61	102.68	110.95	131.38	140.44	71
72	75.37	94.35	106.60	114.47	123.55	146.40	156.39	72
73	87.14	109.11	121.81	129.59	142.89	165.88	179.57	73
74	100.52	125.90	134.53	143.12	158.86	183.19	196.09	74
75	115.29	137.85	147.25	156.65	173.88	200.51	212.60	75
76	125.93	149.75	159.96	170.17	188.89	217.82	229.12	76
77	135.94	161.66	172.68	183.70	203.91	235.14	245.63	77
78	152.08	180.86	193.19	205.52	228.13	263.07	274.80	78
79	168.22	200.05	213.69	227.33	252.34	290.98	303.97	79
80	184.37	219.25	234.20	249.15	276.56	318.91	333.14	80
81	200.51	238.44	254.70	270.96	300.77	346.83	362.30	81
82	216.66	257.65	275.21	292.78	324.99	374.76	391.47	82
83	232.80	276.84	295.71	314.59	349.19	402.68	423.56	83
84	248.94	296.03	316.24	339.25	373.40	432.23	456.73	84
85	265.08	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	302.32	370.10	395.33	420.57	466.83	538.33	576.24	75
76	321.58	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	371.36	441.61	471.72	501.83	557.03	642.35	684.22	78
79	400.68	488.49	521.79	555.10	616.16	710.53	756.84	79
80	426.12	535.37	571.86	608.37	675.29	778.71	829.47	80
81	452.05	572.32	621.93	661.63	734.41	846.89	902.10	81
82	478.47	606.02	672.01	714.90	793.54	915.07	974.72	82
83	505.28	640.22	722.08	768.17	852.67	983.26	1,047.35	83
84	532.56	675.04	769.30	821.44	895.79	1,051.44	1,119.97	84
85	560.30	710.46	809.33	873.39	938.66	1,115.84	1,188.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	185.92	229.99	245.68	261.36	290.11	334.54	359.38	75
76	204.95	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	242.20	288.03	307.66	327.30	363.31	418.95	448.93	78
79	267.79	318.59	340.32	362.04	401.87	463.41	496.58	79
80	288.66	349.16	372.97	396.78	440.43	507.88	544.24	80
81	309.91	379.73	405.63	431.52	478.99	552.35	591.89	81
82	331.57	410.31	438.28	466.26	517.55	596.81	639.54	82
83	353.57	440.88	470.94	501.00	556.11	641.28	687.19	83
84	375.95	471.45	503.60	535.74	594.67	685.75	734.84	84
85	398.72	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.50	13.54	15.19	17.02	18.97	21.97	24.02	18-34
35-39	13.85	16.44	18.45	20.60	22.90	26.56	29.00	35-39
40-44	17.85	21.34	24.01	26.65	29.55	34.35	37.41	40-44
45-49	24.55	29.56	33.28	36.80	40.67	47.37	51.48	45-49
50	30.62	36.92	41.54	45.84	50.46	58.95	63.88	50
51	33.85	40.83	45.98	50.68	55.73	65.15	70.55	51
52	37.11	44.80	50.45	55.57	61.07	71.43	77.31	52
53	39.79	48.15	54.26	59.69	65.59	76.72	83.02	53
54	42.43	51.48	58.05	63.79	70.07	81.98	88.70	54
55	45.12	54.87	61.90	67.94	74.62	87.30	94.45	55
56	47.87	58.35	65.86	72.18	79.25	92.73	99.61	56
57	50.72	61.95	69.74	74.50	83.15	95.70	103.67	57
58	53.46	65.43	72.70	77.64	86.32	99.55	107.61	58
59	56.45	69.19	75.66	80.62	89.48	103.19	111.54	59
60	59.80	72.61	78.46	83.47	92.65	106.84	115.48	60
61	62.68	75.39	81.15	86.33	95.82	110.50	119.43	61
62	65.02	78.21	83.82	89.18	98.98	114.14	123.36	62
63	72.59	87.26	93.74	99.72	110.70	127.64	138.03	63
64	79.24	96.35	103.65	110.26	122.39	141.14	152.69	64
65	85.93	105.50	113.56	120.81	134.10	154.64	167.36	65
66	93.33	114.67	123.47	131.35	145.80	168.13	182.03	66
67	101.49	123.86	133.38	141.90	157.51	181.63	196.69	67
68	109.72	135.85	150.21	159.82	177.40	204.58	221.61	68
69	118.92	147.31	166.54	177.75	194.67	227.52	243.25	69
70	129.25	160.21	181.17	195.56	211.74	250.46	264.57	70
71	140.91	174.78	197.70	213.29	230.93	273.41	288.57	71
72	154.08	191.29	216.39	231.11	252.54	296.35	315.64	72
73	170.24	211.60	232.11	246.93	274.09	316.07	340.06	73
74	187.98	230.26	246.57	262.32	291.17	335.77	358.86	74
75	204.30	244.39	261.05	277.71	308.26	355.48	378.34	75
76	216.63	257.94	275.53	293.11	326.47	375.60	398.19	76
77	228.29	271.48	290.13	309.65	345.05	397.01	417.97	77
78	254.58	303.73	324.43	345.14	383.64	441.78	464.59	78
79	280.17	335.95	358.86	381.77	423.76	488.67	513.91	79
80	305.71	366.48	393.30	418.41	464.43	535.56	563.22	80
81	331.19	396.93	427.22	455.04	505.10	582.45	612.54	81
82	356.60	427.29	459.77	490.54	545.77	628.68	661.09	82
83	381.95	457.57	492.19	525.06	584.12	672.85	707.19	83
84	407.22	487.76	524.54	559.46	622.15	716.83	753.10	84
85	432.42	517.86	556.78	593.77	660.03	760.69	798.81	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.69	7.40	8.66	9.58	11.68	12.67	14.78	18-34
35-39	7.40	9.59	11.16	12.31	14.80	16.22	18.75	35-39
40-44	10.29	13.26	15.37	16.90	20.05	22.19	25.38	40-44
45-49	14.93	19.16	22.12	24.24	28.34	31.68	35.89	45-49
50	16.75	21.45	24.72	27.04	31.45	35.30	39.80	50
51	18.06	23.09	26.61	29.08	33.74	37.95	42.70	51
52	19.44	24.85	28.61	31.26	36.16	40.75	45.76	52
53	20.94	26.76	30.78	33.59	38.70	43.74	48.99	53
54	22.55	28.76	33.05	36.04	41.36	46.87	52.35	54
55	24.22	30.86	35.43	38.61	44.12	50.16	55.36	55
56	25.97	33.05	37.92	41.27	46.67	53.56	58.47	56
57	27.80	35.33	40.48	44.01	48.87	56.36	60.93	57
58	29.44	37.38	42.80	45.63	50.65	58.41	64.90	58
59	31.19	39.57	44.40	47.24	52.43	60.46	67.41	59
60	33.13	41.97	45.90	48.84	54.21	62.51	69.93	60
61	35.29	44.19	47.41	50.44	55.98	64.56	72.49	61
62	37.73	45.77	48.92	52.04	57.76	66.60	75.09	62
63	40.70	50.74	54.36	57.83	64.19	74.02	83.10	63
64	44.02	55.57	59.78	63.61	70.60	81.41	91.16	64
65	47.71	60.16	65.22	69.39	77.02	88.82	99.30	65
66	51.73	65.22	70.65	75.17	83.44	96.22	106.27	66
67	56.14	70.73	76.09	80.95	89.85	103.61	112.20	67
68	59.72	75.19	85.20	90.83	99.54	116.26	124.37	68
69	63.99	80.51	91.39	98.12	106.62	125.62	133.15	69
70	69.28	87.14	98.82	106.23	115.28	135.97	143.97	70
71	75.88	95.42	108.20	116.29	126.06	148.80	157.45	71
72	84.13	105.77	119.92	128.76	139.41	164.69	174.20	72
73	96.62	121.51	135.74	144.41	159.34	184.85	198.75	73
74	110.80	139.37	148.96	158.47	175.90	202.84	216.66	74
75	126.41	151.82	162.18	172.53	191.59	220.84	235.02	75
76	137.91	164.19	175.39	186.59	208.10	239.29	253.44	76
77	148.48	176.57	188.65	201.39	224.61	258.27	271.83	77
78	165.67	197.54	211.01	224.48	250.09	287.64	302.60	78
79	182.52	218.50	233.40	248.30	275.62	317.82	334.52	79
80	199.34	239.15	255.80	272.13	302.07	348.32	366.63	80
81	216.12	259.24	278.19	295.95	328.51	378.82	398.72	81
82	232.87	279.32	300.60	319.79	354.97	409.33	430.82	82
83	249.56	299.31	322.36	343.61	381.40	439.83	465.84	83
84	266.23	319.25	343.82	369.94	407.85	471.95	501.43	84
85	282.86	339.16	369.06	397.02	433.94	506.42	536.88	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.59	16.16	18.23	20.28	22.89	26.27	28.99	18-34
35-39	16.57	19.86	22.40	24.86	27.98	32.16	35.43	35-39
40-44	21.52	25.95	29.33	32.40	36.34	41.90	46.01	40-44
45-49	29.60	35.92	40.62	44.75	49.98	57.77	63.27	45-49
50	36.17	43.95	49.67	54.65	60.78	70.47	76.94	50
51	39.78	48.35	54.69	60.10	66.76	77.47	84.52	51
52	43.43	52.81	59.73	65.62	72.84	84.58	92.21	52
53	46.50	56.67	64.13	70.39	78.11	90.71	98.87	53
54	49.52	60.50	68.51	75.14	83.33	96.82	105.49	54
55	52.60	64.39	72.93	79.92	88.62	102.96	112.16	55
56	55.73	68.36	77.46	84.79	93.95	109.21	117.50	56
57	58.94	72.42	81.87	87.71	98.27	112.95	121.72	57
58	61.93	76.24	85.22	91.26	101.58	117.15	125.74	58
59	65.16	80.32	88.57	94.49	104.87	120.94	129.74	59
60	68.77	84.08	91.61	97.46	108.18	124.75	133.76	60
61	71.92	87.24	94.42	100.45	111.49	128.57	137.79	61
62	74.58	90.47	97.20	103.42	114.78	132.36	141.79	62
63	82.64	100.15	108.04	114.93	127.59	147.11	157.63	63
64	89.80	109.92	118.87	126.45	140.36	161.87	173.45	64
65	97.04	119.80	129.70	137.98	153.16	176.62	189.28	65
66	105.01	129.72	140.52	149.49	165.94	191.35	205.12	66
67	113.76	139.67	151.35	161.02	178.73	206.10	220.94	67
68	122.44	152.29	169.34	180.19	200.01	230.66	247.34	68
69	132.12	164.39	186.43	199.37	218.67	255.19	270.45	69
70	142.96	177.97	201.87	218.32	237.13	279.74	293.25	70
71	155.17	193.29	219.30	237.10	257.71	304.29	318.72	71
72	168.95	210.64	239.00	256.07	280.71	328.83	347.27	72
73	185.97	232.13	255.97	272.32	302.27	348.57	372.63	73
74	204.62	252.03	270.44	287.72	319.36	368.28	392.37	74
75	221.89	266.75	284.93	303.11	336.46	388.00	413.46	75
76	235.16	280.30	299.42	318.52	355.79	408.54	435.30	76
77	247.10	293.85	314.16	336.22	375.88	431.68	457.00	77
78	274.80	328.76	351.16	373.58	415.74	478.18	505.24	78
79	301.11	363.63	388.43	413.23	458.68	528.94	558.88	79
80	327.31	395.10	425.71	452.89	502.70	579.69	612.50	80
81	353.40	426.42	461.95	492.54	546.73	630.45	666.14	81
82	379.34	457.56	495.45	529.92	590.75	679.88	718.24	82
83	405.16	488.53	528.69	565.34	630.13	725.18	765.44	83
84	430.83	519.34	561.79	600.53	668.89	770.12	812.26	84
85	456.35	549.95	594.67	635.53	707.33	814.81	858.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.89	8.98	10.54	11.67	14.34	15.47	18.15	18-34
35-39	9.02	11.72	13.67	15.10	18.30	19.94	23.19	35-39
40-44	12.53	16.19	18.80	20.71	24.77	27.26	31.36	40-44
45-49	18.04	23.21	26.85	29.48	34.74	38.61	44.00	45-49
50	20.15	25.87	29.87	32.74	38.39	42.84	48.58	50
51	21.68	27.78	32.09	35.13	41.10	45.96	52.01	51
52	23.27	29.82	34.41	37.68	43.93	49.22	55.59	52
53	24.97	32.00	36.90	40.35	46.84	52.65	59.30	53
54	26.79	34.25	39.47	43.12	49.87	56.20	63.12	54
55	28.65	36.61	42.14	46.02	52.99	59.91	66.10	55
56	30.60	39.05	44.93	48.99	55.57	63.71	69.14	56
57	32.62	41.57	47.76	52.02	57.76	66.61	71.54	57
58	34.41	43.82	50.31	53.69	59.60	68.73	77.30	58
59	36.31	46.20	52.04	55.37	61.45	70.86	80.13	59
60	38.41	48.80	53.59	57.03	63.30	72.99	82.99	60
61	40.73	51.25	55.16	58.69	65.13	75.12	85.93	61
62	43.36	53.06	56.73	60.35	66.98	77.23	88.95	62
63	46.58	58.36	62.66	66.66	73.99	85.32	97.54	63
64	50.17	63.55	68.56	72.96	80.97	93.37	106.23	64
65	54.17	68.52	74.49	79.26	87.97	101.45	115.08	65
66	58.49	73.99	80.41	85.56	94.97	109.52	121.59	66
67	63.22	79.92	86.34	91.86	101.96	117.57	126.03	67
68	67.05	84.70	96.09	102.41	112.39	131.08	139.00	68
69	71.58	90.38	102.89	110.38	120.23	141.31	148.57	69
70	77.20	97.44	110.80	119.16	129.64	152.53	160.19	70
71	84.17	106.22	120.79	129.90	141.17	166.22	174.46	71
72	92.89	117.19	133.24	143.05	155.27	182.98	192.01	72
73	106.10	133.91	149.67	159.23	175.79	203.82	217.93	73
74	121.08	152.84	163.39	173.82	192.94	222.49	237.23	74
75	137.53	165.79	177.11	188.41	209.30	241.17	257.44	75
76	149.89	178.63	190.82	203.01	227.31	260.76	277.76	76
77	161.02	191.48	204.62	219.08	245.31	281.40	298.03	77
78	179.26	214.22	228.83	243.44	272.05	312.21	330.40	78
79	196.82	236.95	253.11	269.27	298.90	344.66	365.07	79
80	214.31	259.05	277.40	295.11	327.58	377.73	400.12	80
81	231.73	280.04	301.68	320.94	356.25	410.81	435.14	81
82	249.08	300.99	325.99	346.80	384.95	443.90	470.17	82
83	266.32	321.78	349.01	372.63	413.61	476.98	508.12	83
84	283.52	342.47	371.40	400.63	442.30	511.67	546.13	84
85	300.64	363.09	397.52	428.71	470.26	547.62	582.85	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.68	18.78	21.27	23.54	26.81	30.57	33.96	18-34
35-39	19.29	23.28	26.35	29.12	33.06	37.76	41.86	35-39
40-44	25.19	30.56	34.65	38.15	43.13	49.45	54.61	40-44
45-49	34.65	42.28	47.96	52.70	59.29	68.17	75.06	45-49
50	41.72	50.98	57.80	63.46	71.10	81.99	90.00	50
51	45.71	55.87	63.40	69.52	77.79	89.79	98.49	51
52	49.75	60.82	69.01	75.67	84.61	97.73	107.11	52
53	53.21	65.19	74.00	81.09	90.63	104.70	114.72	53
54	56.61	69.52	78.97	86.49	96.59	111.66	122.28	54
55	60.08	73.91	83.96	91.90	102.62	118.62	129.87	55
56	63.59	78.37	89.06	97.40	108.65	125.69	135.39	56
57	67.16	82.89	94.00	100.92	113.39	130.20	139.77	57
58	70.40	87.05	97.74	104.88	116.84	134.75	143.87	58
59	73.87	91.45	101.48	108.36	120.26	138.69	147.94	59
60	77.74	95.55	104.76	111.45	123.71	142.66	152.04	60
61	81.16	99.09	107.69	114.57	127.16	146.64	156.15	61
62	84.14	102.73	110.58	117.66	130.58	150.58	160.22	62
63	92.69	113.04	122.34	130.14	144.48	166.58	177.23	63
64	100.36	123.49	134.09	142.64	158.33	182.60	194.21	64
65	108.15	134.10	145.84	155.15	172.22	198.60	211.20	65
66	116.69	144.77	157.57	167.63	186.08	214.57	228.21	66
67	126.03	155.48	169.32	180.14	199.95	230.57	245.19	67
68	135.16	168.73	188.47	200.56	222.62	256.74	273.07	68
69	145.32	181.47	206.32	220.99	242.67	282.86	297.65	69
70	156.67	195.73	222.57	241.08	262.52	309.02	321.93	70
71	169.43	211.80	240.90	260.91	284.49	335.17	348.87	71
72	183.82	229.99	261.61	281.03	308.88	361.31	378.90	72
73	201.70	252.66	279.83	297.71	330.45	381.07	405.20	73
74	221.26	273.80	294.31	313.12	347.55	400.79	425.88	74
75	239.48	289.11	308.81	328.51	364.66	420.52	448.58	75
76	253.69	302.66	323.31	343.93	385.11	441.48	472.41	76
77	265.91	316.22	338.19	362.79	406.71	466.35	496.03	77
78	295.02	353.79	377.89	402.02	447.84	514.58	545.89	78
79	322.05	391.31	418.00	444.69	493.60	569.21	603.85	79
80	348.91	423.72	458.12	487.37	540.97	623.82	661.78	80
81	375.61	455.91	496.68	530.04	588.36	678.45	719.74	81
82	402.08	487.83	531.13	569.30	635.73	731.08	775.39	82
83	428.37	519.49	565.19	605.62	676.14	777.51	823.69	83
84	454.44	550.92	599.04	641.60	715.63	823.41	871.42	84
85	480.28	582.04	632.56	677.29	754.63	868.93	918.55	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.09	10.56	12.42	13.76	17.00	18.27	21.52	18-34
35-39	10.64	13.85	16.18	17.89	21.80	23.66	27.63	35-39
40-44	14.77	19.12	22.23	24.52	29.49	32.33	37.34	40-44
45-49	21.15	27.26	31.58	34.72	41.14	45.54	52.11	45-49
50	23.55	30.29	35.02	38.44	45.33	50.38	57.36	50
51	25.30	32.47	37.57	41.18	48.46	53.97	61.32	51
52	27.10	34.79	40.21	44.10	51.70	57.69	65.42	52
53	29.00	37.24	43.02	47.11	54.98	61.56	69.61	53
54	31.03	39.74	45.89	50.20	58.38	65.53	73.89	54
55	33.08	42.36	48.85	53.43	61.86	69.66	76.84	55
56	35.23	45.05	51.94	56.71	64.47	73.86	79.81	56
57	37.44	47.81	55.04	60.03	66.65	76.86	82.15	57
58	39.38	50.26	57.82	61.75	68.55	79.05	89.70	58
59	41.43	52.83	59.68	63.50	70.47	81.26	92.85	59
60	43.69	55.63	61.28	65.22	72.39	83.47	96.05	60
61	46.17	58.31	62.91	66.94	74.28	85.68	99.37	61
62	48.99	60.35	64.54	68.66	76.20	87.86	102.81	62
63	52.46	65.98	70.96	75.49	83.79	96.62	111.98	63
64	56.32	71.53	77.34	82.31	91.34	105.33	121.30	64
65	60.63	76.88	83.76	89.13	98.92	114.08	130.86	65
66	65.25	82.76	90.17	95.95	106.50	122.82	136.91	66
67	70.30	89.11	96.59	102.77	114.07	131.53	139.86	67
68	74.38	94.21	106.98	113.99	125.24	145.90	153.63	68
69	79.17	100.25	114.39	122.64	133.84	157.00	163.99	69
70	85.12	107.74	122.78	132.09	144.00	169.09	176.41	70
71	92.46	117.02	133.38	143.51	156.28	183.64	191.47	71
72	101.65	128.61	146.56	157.34	171.13	201.27	209.82	72
73	115.58	146.31	163.60	174.05	192.24	222.79	237.11	73
74	131.36	166.31	177.82	189.17	209.98	242.14	257.80	74
75	148.65	179.76	192.04	204.29	227.01	261.50	279.86	75
76	161.87	193.07	206.25	219.43	246.52	282.23	302.08	76
77	173.56	206.39	220.59	236.77	266.01	304.53	324.23	77
78	192.85	230.90	246.65	262.40	294.01	336.78	358.20	78
79	211.12	255.40	272.82	290.24	322.18	371.50	395.62	79
80	229.28	278.95	299.00	318.09	353.09	407.14	433.61	80
81	247.34	300.84	325.17	345.93	383.99	442.80	471.56	81
82	265.29	322.66	351.38	373.81	414.93	478.47	509.52	82
83	283.08	344.25	375.66	401.65	445.82	514.13	550.40	83
84	300.81	365.69	398.98	431.32	476.75	551.39	590.83	84
85	318.42	387.02	425.98	460.40	506.58	588.82	628.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.77	21.40	24.31	26.80	30.73	34.87	38.93	18-34
35-39	22.01	26.70	30.30	33.38	38.14	43.36	48.29	35-39
40-44	28.86	35.17	39.97	43.90	49.92	57.00	63.21	40-44
45-49	39.70	48.64	55.30	60.65	68.60	78.57	86.85	45-49
50	47.27	58.01	65.93	72.27	81.42	93.51	103.06	50
51	51.64	63.39	72.11	78.94	88.82	102.11	112.46	51
52	56.07	68.83	78.29	85.72	96.38	110.88	122.01	52
53	59.92	73.71	83.87	91.79	103.15	118.69	130.57	53
54	63.70	78.54	89.43	97.84	109.85	126.50	139.07	54
55	67.56	83.43	94.99	103.88	116.62	134.28	147.58	55
56	71.45	88.38	100.66	110.01	123.35	142.17	153.28	56
57	75.38	93.36	106.13	114.13	128.51	147.45	157.82	57
58	78.87	97.86	110.26	118.50	132.10	152.35	162.00	58
59	82.58	102.58	114.39	122.23	135.65	156.44	166.14	59
60	86.71	107.02	117.91	125.44	139.24	160.57	170.32	60
61	90.40	110.94	120.96	128.69	142.83	164.71	174.51	61
62	93.70	114.99	123.96	131.90	146.38	168.80	178.65	62
63	102.74	125.93	136.64	145.35	161.37	186.05	196.83	63
64	110.92	137.06	149.31	158.83	176.30	203.33	214.97	64
65	119.26	148.40	161.98	172.32	191.28	220.58	233.12	65
66	128.37	159.82	174.62	185.77	206.22	237.79	251.30	66
67	138.30	171.29	187.29	199.26	221.17	255.04	269.44	67
68	147.88	185.17	207.60	220.93	245.23	282.82	298.80	68
69	158.52	198.55	226.21	242.61	266.67	310.53	324.85	69
70	170.38	213.49	243.27	263.84	287.91	338.30	350.61	70
71	183.69	230.31	262.50	284.72	311.27	366.05	379.02	71
72	198.69	249.34	284.22	305.99	337.05	393.79	410.53	72
73	217.43	273.19	303.69	323.10	358.63	413.57	437.77	73
74	237.90	295.57	318.18	338.52	375.74	433.30	459.39	74
75	257.07	311.47	332.69	353.91	392.86	453.04	483.70	75
76	272.22	325.02	347.20	369.34	414.43	474.42	509.52	76
77	284.72	338.59	362.22	389.36	437.54	501.02	535.06	77
78	315.24	378.82	404.62	430.46	479.94	550.98	586.54	78
79	342.99	418.99	447.57	476.15	528.52	609.48	648.82	79
80	370.51	452.34	490.53	521.85	579.24	667.95	711.06	80
81	397.82	485.40	531.41	567.54	629.99	726.45	773.34	81
82	424.82	518.10	566.81	608.68	680.71	782.28	832.54	82
83	451.58	550.45	601.69	645.90	722.15	829.84	881.94	83
84	478.05	582.50	636.29	682.67	762.37	876.70	930.58	84
85	504.21	614.13	670.45	719.05	801.93	923.05	978.42	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.29	12.14	14.30	15.85	19.66	21.07	24.89	18-34
35-39	12.26	15.98	18.69	20.68	25.30	27.38	32.07	35-39
40-44	17.01	22.05	25.66	28.33	34.21	37.40	43.32	40-44
45-49	24.26	31.31	36.31	39.96	47.54	52.47	60.22	45-49
50	26.95	34.71	40.17	44.14	52.27	57.92	66.14	50
51	28.92	37.16	43.05	47.23	55.82	61.98	70.63	51
52	30.93	39.76	46.01	50.52	59.47	66.16	75.25	52
53	33.03	42.48	49.14	53.87	63.12	70.47	79.92	53
54	35.27	45.23	52.31	57.28	66.89	74.86	84.66	54
55	37.51	48.11	55.56	60.84	70.73	79.41	87.58	55
56	39.86	51.05	58.95	64.43	73.37	84.01	90.48	56
57	42.26	54.05	62.32	68.04	75.54	87.11	92.76	57
58	44.35	56.70	65.33	69.81	77.50	89.37	102.10	58
59	46.55	59.46	67.32	71.63	79.49	91.66	105.57	59
60	48.97	62.46	68.97	73.41	81.48	93.95	109.11	60
61	51.61	65.37	70.66	75.19	83.43	96.24	112.81	61
62	54.62	67.64	72.35	76.97	85.42	98.49	116.67	62
63	58.34	73.60	79.26	84.32	93.59	107.92	126.42	63
64	62.47	79.51	86.12	91.66	101.71	117.29	136.37	64
65	67.09	85.24	93.03	99.00	109.87	126.71	146.64	65
66	72.01	91.53	99.93	106.34	118.03	136.12	152.23	66
67	77.38	98.30	106.84	113.68	126.18	145.49	153.69	67
68	81.71	103.72	117.87	125.57	138.09	160.72	168.26	68
69	86.76	110.12	125.89	134.90	147.45	172.69	179.41	69
70	93.04	118.04	134.76	145.02	158.36	185.65	192.63	70
71	100.75	127.82	145.97	157.12	171.39	201.06	208.48	71
72	110.41	140.03	159.88	171.63	186.99	219.56	227.63	72
73	125.06	158.71	177.53	188.87	208.69	241.76	256.29	73
74	141.64	179.78	192.25	204.52	227.02	261.79	278.37	74
75	159.77	193.73	206.97	220.17	244.72	281.83	302.28	75
76	173.85	207.51	221.68	235.85	265.73	303.70	326.40	76
77	186.10	221.30	236.56	254.46	286.71	327.66	350.43	77
78	206.44	247.58	264.47	281.36	315.97	361.35	386.00	78
79	225.42	273.85	292.53	311.21	345.46	398.34	426.17	79
80	244.25	298.85	320.60	341.07	378.60	436.55	467.10	80
81	262.95	321.64	348.66	370.92	411.73	474.79	507.98	81
82	281.50	344.33	376.77	400.82	444.91	513.04	548.87	82
83	299.84	366.72	402.31	430.67	478.03	551.28	592.68	83
84	318.10	388.91	426.56	462.01	511.20	591.11	635.53	84
85	336.20	410.95	454.44	492.09	542.90	630.02	674.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.86	24.02	27.35	30.06	34.65	39.17	43.90	18-34
35-39	24.73	30.12	34.25	37.64	43.22	48.96	54.72	35-39
40-44	32.53	39.78	45.29	49.65	56.71	64.55	71.81	40-44
45-49	44.75	55.00	62.64	68.60	77.91	88.97	98.64	45-49
50	52.82	65.04	74.06	81.08	91.74	105.03	116.12	50
51	57.57	70.91	80.82	88.36	99.85	114.43	126.43	51
52	62.39	76.84	87.57	95.77	108.15	124.03	136.91	52
53	66.63	82.23	93.74	102.49	115.67	132.68	146.42	53
54	70.79	87.56	99.89	109.19	123.11	141.34	155.86	54
55	75.04	92.95	106.02	115.86	130.62	149.94	165.29	55
56	79.31	98.39	112.26	122.62	138.05	158.65	171.17	56
57	83.60	103.83	118.26	127.34	143.63	164.70	175.87	57
58	87.34	108.67	122.78	132.12	147.36	169.95	180.13	58
59	91.29	113.71	127.30	136.10	151.04	174.19	184.34	59
60	95.68	118.49	131.06	139.43	154.77	178.48	188.60	60
61	99.64	122.79	134.23	142.81	158.50	182.78	192.87	61
62	103.26	127.25	137.34	146.14	162.18	187.02	197.08	62
63	112.79	138.82	150.94	160.56	178.26	205.52	216.43	63
64	121.48	150.63	164.53	175.02	194.27	224.06	235.73	64
65	130.37	162.70	178.12	189.49	210.34	242.56	255.04	65
66	140.05	174.87	191.67	203.91	226.36	261.01	274.39	66
67	150.57	187.10	205.26	218.38	242.39	279.51	293.69	67
68	160.60	201.61	226.73	241.30	267.84	308.90	324.53	68
69	171.72	215.63	246.10	264.23	290.67	338.20	352.05	69
70	184.09	231.25	263.97	286.60	313.30	367.58	379.29	70
71	197.95	248.82	284.10	308.53	338.05	396.93	409.17	71
72	213.56	268.69	306.83	330.95	365.22	426.27	442.16	72
73	233.16	293.72	327.55	348.49	386.81	446.07	470.34	73
74	254.54	317.34	342.05	363.92	403.93	465.81	492.90	74
75	274.66	333.83	356.57	379.31	421.06	485.56	518.82	75
76	290.75	347.38	371.09	394.75	443.75	507.36	546.63	76
77	303.53	360.96	386.25	415.93	468.37	535.69	574.09	77
78	335.46	403.85	431.35	458.90	512.04	587.38	627.19	78
79	363.93	446.67	477.14	507.61	563.44	649.75	693.79	79
80	392.11	480.96	522.94	556.33	617.51	712.08	760.34	80
81	420.03	514.89	566.14	605.04	671.62	774.45	826.94	81
82	447.56	548.37	602.49	648.06	725.69	833.48	889.69	82
83	474.79	581.41	638.19	686.18	768.16	882.17	940.19	83
84	501.66	614.08	673.54	723.74	809.11	929.99	989.74	84
85	528.14	646.22	708.34	760.81	849.23	977.17	1,038.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.72	16.18	17.94	22.32	23.87	28.26	18-34
35-39	13.88	18.11	21.20	23.47	28.80	31.10	36.51	35-39
40-44	19.25	24.98	29.09	32.14	38.93	42.47	49.30	40-44
45-49	27.37	35.36	41.04	45.20	53.94	59.40	68.33	45-49
50	30.35	39.13	45.32	49.84	59.21	65.46	74.92	50
51	32.54	41.85	48.53	53.28	63.18	69.99	79.94	51
52	34.76	44.73	51.81	56.94	67.24	74.63	85.08	52
53	37.06	47.72	55.26	60.63	71.26	79.38	90.23	53
54	39.51	50.72	58.73	64.36	75.40	84.19	95.43	54
55	41.94	53.86	62.27	68.25	79.60	89.16	98.32	55
56	44.49	57.05	65.96	72.15	82.27	94.16	101.15	56
57	47.08	60.29	69.60	76.05	84.43	97.36	103.37	57
58	49.32	63.14	72.84	77.87	86.45	99.69	114.50	58
59	51.67	66.09	74.96	79.76	88.51	102.06	118.29	59
60	54.25	69.29	76.66	81.60	90.57	104.43	122.17	60
61	57.05	72.43	78.41	83.44	92.58	106.80	126.25	61
62	60.25	74.93	80.16	85.28	94.64	109.12	130.53	62
63	64.22	81.22	87.56	93.15	103.39	119.22	140.86	63
64	68.62	87.49	94.90	101.01	112.08	129.25	151.44	64
65	73.55	93.60	102.30	108.87	120.82	139.34	162.42	65
66	78.77	100.30	109.69	116.73	129.56	149.42	167.55	66
67	84.46	107.49	117.09	124.59	138.29	159.45	167.52	67
68	89.04	113.23	128.76	137.15	150.94	175.54	182.89	68
69	94.35	119.99	137.39	147.16	161.06	188.38	194.83	69
70	100.96	128.34	146.74	157.95	172.72	202.21	208.85	70
71	109.04	138.62	158.56	170.73	186.50	218.48	225.49	71
72	119.17	151.45	173.20	185.92	202.85	237.85	245.44	72
73	134.54	171.11	191.46	203.69	225.14	260.73	275.47	73
74	151.92	193.25	206.68	219.87	244.06	281.44	298.94	74
75	170.89	207.70	221.90	236.05	262.43	302.16	324.70	75
76	185.83	221.95	237.11	252.27	284.94	325.17	350.72	76
77	198.64	236.21	252.53	272.15	307.41	350.79	376.63	77
78	220.03	264.26	282.29	300.32	337.93	385.92	413.80	78
79	239.72	292.30	312.24	332.18	368.74	425.18	456.72	79
80	259.22	318.75	342.20	364.05	404.11	465.96	500.59	80
81	278.56	342.44	372.15	395.91	439.47	506.78	544.40	81
82	297.71	366.00	402.16	427.83	474.89	547.61	588.22	82
83	316.60	389.19	428.96	459.69	510.24	588.43	634.96	83
84	335.39	412.13	454.14	492.70	545.65	630.83	680.23	84
85	353.98	434.88	482.90	523.78	579.22	671.22	720.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.95	26.64	30.39	33.32	38.57	43.47	48.87	18-34
35-39	27.45	33.54	38.20	41.90	48.30	54.56	61.15	35-39
40-44	36.20	44.39	50.61	55.40	63.50	72.10	80.41	40-44
45-49	49.80	61.36	69.98	76.55	87.22	99.37	110.43	45-49
50	58.37	72.07	82.19	89.89	102.06	116.55	129.18	50
51	63.50	78.43	89.53	97.78	110.88	126.75	140.40	51
52	68.71	84.85	96.85	105.82	119.92	137.18	151.81	52
53	73.34	90.75	103.61	113.19	128.19	146.67	162.27	53
54	77.88	96.58	110.35	120.54	136.37	156.18	172.65	54
55	82.52	102.47	117.05	127.84	144.62	165.60	183.00	55
56	87.17	108.40	123.86	135.23	152.75	175.13	189.06	56
57	91.82	114.30	130.39	140.55	158.75	181.95	193.92	57
58	95.81	119.48	135.30	145.74	162.62	187.55	198.26	58
59	100.00	124.84	140.21	149.97	166.43	191.94	202.54	59
60	104.65	129.96	144.21	153.42	170.30	196.39	206.88	60
61	108.88	134.64	147.50	156.93	174.17	200.85	211.23	61
62	112.82	139.51	150.72	160.38	177.98	205.24	215.51	62
63	122.84	151.71	165.24	175.77	195.15	224.99	236.03	63
64	132.04	164.20	179.75	191.21	212.24	244.79	256.49	64
65	141.48	177.00	194.26	206.66	229.40	264.54	276.96	65
66	151.73	189.92	208.72	222.05	246.50	284.23	297.48	66
67	162.84	202.91	223.23	237.50	263.61	303.98	317.94	67
68	173.32	218.05	245.86	261.67	290.45	334.98	350.26	68
69	184.92	232.71	265.99	285.85	314.67	365.87	379.25	69
70	197.80	249.01	284.67	309.36	338.69	396.86	407.97	70
71	212.21	267.33	305.70	332.34	364.83	427.81	439.32	71
72	228.43	288.04	329.44	355.91	393.39	458.75	473.79	72
73	248.89	314.25	351.41	373.88	414.99	478.57	502.91	73
74	271.18	339.11	365.92	389.32	432.12	498.32	526.41	74
75	292.25	356.19	380.45	404.71	449.26	518.08	553.94	75
76	309.28	369.74	394.98	420.16	473.07	540.30	583.74	76
77	322.34	383.33	410.28	442.50	499.20	570.36	613.12	77
78	355.68	428.88	458.08	487.34	544.14	623.78	667.84	78
79	384.87	474.35	506.71	539.07	598.36	690.02	738.76	79
80	413.71	509.58	555.35	590.81	655.78	756.21	809.62	80
81	442.24	544.38	600.87	642.54	713.25	822.45	880.54	81
82	470.30	578.64	638.17	687.44	770.67	884.68	946.84	82
83	498.00	612.37	674.69	726.46	814.17	934.50	998.44	83
84	525.27	645.66	710.79	764.81	855.85	983.28	1,048.90	84
85	552.07	678.31	746.23	802.57	896.53	1,031.29	1,098.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.69	15.30	18.06	20.03	24.98	26.67	31.63	18-34
35-39	15.50	20.24	23.71	26.26	32.30	34.82	40.95	35-39
40-44	21.49	27.91	32.52	35.95	43.65	47.54	55.28	40-44
45-49	30.48	39.41	45.77	50.44	60.34	66.33	76.44	45-49
50	33.75	43.55	50.47	55.54	66.15	73.00	83.70	50
51	36.16	46.54	54.01	59.33	70.54	78.00	89.25	51
52	38.59	49.70	57.61	63.36	75.01	83.10	94.91	52
53	41.09	52.96	61.38	67.39	79.40	88.29	100.54	53
54	43.75	56.21	65.15	71.44	83.91	93.52	106.20	54
55	46.37	59.61	68.98	75.66	88.47	98.91	109.06	55
56	49.12	63.05	72.97	79.87	91.17	104.31	111.82	56
57	51.90	66.53	76.88	84.06	93.32	107.61	113.98	57
58	54.29	69.58	80.35	85.93	95.40	110.01	126.90	58
59	56.79	72.72	82.60	87.89	97.53	112.46	131.01	59
60	59.53	76.12	84.35	89.79	99.66	114.91	135.23	60
61	62.49	79.49	86.16	91.69	101.73	117.36	139.69	61
62	65.88	82.22	87.97	93.59	103.86	119.75	144.39	62
63	70.10	88.84	95.86	101.98	113.19	130.52	155.30	63
64	74.77	95.47	103.68	110.36	122.45	141.21	166.51	64
65	80.01	101.96	111.57	118.74	131.77	151.97	178.20	65
66	85.53	109.07	119.45	127.12	141.09	162.72	182.87	66
67	91.54	116.68	127.34	135.50	150.40	173.41	181.35	67
68	96.37	122.74	139.65	148.73	163.79	190.36	197.52	68
69	101.94	129.86	148.89	159.42	174.67	204.07	210.25	69
70	108.88	138.64	158.72	170.88	187.08	218.77	225.07	70
71	117.33	149.42	171.15	184.34	201.61	235.90	242.50	71
72	127.93	162.87	186.52	200.21	218.71	256.14	263.25	72
73	144.02	183.51	205.39	218.51	241.59	279.70	294.65	73
74	162.20	206.72	221.11	235.22	261.10	301.09	319.51	74
75	182.01	221.67	236.83	251.93	280.14	322.49	347.12	75
76	197.81	236.39	252.54	268.69	304.15	346.64	375.04	76
77	211.18	251.12	268.50	289.84	328.11	373.92	402.83	77
78	233.62	280.94	300.11	319.28	359.89	410.49	441.60	78
79	254.02	310.75	331.95	353.15	392.02	452.02	487.27	79
80	274.19	338.65	363.80	387.03	429.62	495.37	534.08	80
81	294.17	363.24	395.64	420.90	467.21	538.77	580.82	81
82	313.92	387.67	427.55	454.84	504.87	582.18	627.57	82
83	333.36	411.66	455.61	488.71	542.45	625.58	677.24	83
84	352.68	435.35	481.72	523.39	580.10	670.55	724.93	84
85	371.76	458.81	511.36	555.47	615.54	712.42	766.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.22	30.74	34.93	38.37	43.67	49.79	55.28	18-34
35-39	31.59	38.65	43.92	48.19	54.62	62.46	69.14	35-39
40-44	40.41	49.64	56.44	61.81	69.75	80.02	88.30	40-44
45-49	53.16	65.54	74.54	81.51	91.60	105.40	115.94	45-49
50	60.27	74.38	84.55	92.39	103.46	119.35	130.96	50
51	64.89	80.11	91.07	99.49	111.31	128.49	140.89	51
52	69.52	85.87	97.62	106.61	119.17	137.67	150.85	52
53	73.55	90.93	103.41	112.91	126.12	145.76	159.64	53
54	77.51	95.93	109.11	119.11	132.95	153.74	168.29	54
55	81.42	100.89	114.77	125.25	139.70	161.63	176.83	55
56	85.31	105.82	120.41	131.36	146.39	169.46	185.31	56
57	89.19	110.76	125.99	136.82	152.86	176.48	193.35	57
58	92.54	115.02	130.54	141.71	158.21	182.76	200.12	58
59	96.07	119.51	135.25	146.77	163.70	189.23	207.09	59
60	99.94	124.19	140.30	152.20	169.60	196.18	214.56	60
61	104.04	129.13	145.88	158.19	176.12	203.72	219.41	61
62	108.46	134.70	151.70	161.38	179.13	206.57	221.64	62
63	115.71	143.71	162.24	174.02	193.17	222.74	240.30	63
64	123.28	153.47	173.19	186.65	207.19	238.91	258.97	64
65	131.42	163.96	184.97	199.29	221.21	255.09	277.63	65
66	140.32	175.14	197.54	211.92	235.22	271.25	296.29	66
67	149.95	186.98	210.86	224.55	249.26	287.43	314.96	67
68	159.26	199.20	225.62	244.20	270.26	313.61	342.08	68
69	169.50	212.11	241.33	261.19	288.15	335.90	364.74	69
70	180.96	226.56	257.78	279.56	307.48	359.45	389.22	70
71	193.85	242.82	276.33	299.60	329.27	385.16	416.80	71
72	208.42	261.24	297.33	321.62	353.93	413.40	448.02	72
73	226.84	284.60	320.79	341.26	378.80	436.81	470.87	73
74	246.95	309.01	334.33	355.68	394.80	455.27	488.60	74
75	267.64	325.68	347.88	370.09	410.80	473.72	506.33	75
76	284.54	338.38	361.44	384.51	426.81	492.17	524.07	76
77	295.20	351.05	374.99	398.92	442.80	510.62	541.80	77
78	330.26	392.74	419.51	446.29	495.38	571.26	606.14	78
79	358.25	434.42	464.04	493.66	547.96	631.89	670.47	79
80	383.52	476.12	508.57	541.04	600.55	692.53	734.81	80
81	409.13	510.86	553.10	588.40	653.13	753.16	799.15	81
82	435.09	543.32	597.63	635.78	705.72	813.79	863.49	82
83	461.32	576.14	642.16	683.15	758.30	874.44	927.83	83
84	487.88	609.38	684.70	730.53	799.68	935.07	992.16	84
85	514.76	643.05	722.20	776.98	840.88	993.06	1,053.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							
Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.50	18.75	21.83	24.09	29.19	31.82	36.94	18-34
35-39	18.70	24.11	28.01	30.83	36.91	40.58	46.73	35-39
40-44	24.56	31.59	36.59	40.17	47.54	52.71	60.18	40-44
45-49	32.87	42.17	48.71	53.35	62.40	69.76	78.99	45-49
50	35.19	45.09	52.03	56.91	66.20	74.30	83.79	50
51	37.30	47.77	55.08	60.22	69.92	78.58	88.51	51
52	39.46	50.51	58.22	63.63	73.70	82.98	93.30	52
53	41.67	53.31	61.41	67.07	77.47	87.40	98.06	53
54	43.94	56.17	64.65	70.58	81.26	91.88	102.87	54
55	46.23	59.05	67.93	74.11	85.07	96.40	107.68	55
56	48.55	61.97	71.24	77.67	88.88	100.94	112.49	56
57	50.88	64.90	74.56	81.24	92.54	105.36	117.05	57
58	52.85	67.36	77.33	84.02	95.47	108.88	120.76	58
59	54.90	69.92	80.00	86.85	98.46	112.47	124.55	59
60	57.12	72.70	82.82	89.87	101.64	116.30	128.58	60
61	59.61	75.66	85.92	93.19	105.13	120.53	130.18	61
62	62.42	78.75	89.12	94.80	105.23	121.34	131.48	62
63	66.03	83.66	94.87	101.63	112.81	130.08	141.34	63
64	70.06	88.93	100.81	108.45	120.38	138.81	151.21	64
65	74.49	94.50	107.18	115.27	127.95	147.55	161.08	65
66	79.32	100.59	113.98	122.10	135.53	156.29	170.95	66
67	84.54	107.16	121.18	128.92	143.09	165.01	180.82	67
68	88.66	112.33	128.19	138.60	153.79	178.51	194.67	68
69	93.54	118.45	135.12	146.24	161.78	188.30	204.78	69
70	99.52	126.00	143.67	155.47	171.72	200.10	217.37	70
71	106.99	135.45	154.42	167.05	184.28	214.93	233.26	71
72	116.31	147.25	167.87	181.57	200.09	233.54	253.27	72
73	130.69	165.52	187.99	199.99	221.70	255.99	276.11	73
74	146.95	186.18	202.07	214.97	238.61	275.16	295.74	74
75	164.73	202.35	216.15	229.95	255.24	294.33	315.35	75
76	181.24	215.54	230.23	244.92	271.87	313.50	334.97	76
77	192.33	228.72	244.31	259.90	288.49	332.68	354.59	77
78	215.16	255.88	273.32	290.77	322.76	372.19	396.69	78
79	237.92	283.03	302.33	321.63	357.01	411.68	438.80	79
80	257.37	310.19	331.34	352.49	391.27	451.19	480.91	80
81	277.09	337.34	360.35	383.35	425.52	490.69	523.01	81
82	297.10	364.51	389.36	414.22	459.78	530.20	565.12	82
83	317.34	391.67	418.37	445.08	494.03	569.70	608.10	83
84	337.85	418.82	447.39	476.79	528.29	609.69	651.41	84
85	358.63	445.98	477.56	508.94	562.55	650.71	695.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	302.32	370.10	395.33	420.57	466.83	538.33	576.24	75
76	321.58	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	371.36	441.61	471.72	501.83	557.03	642.35	684.22	78
79	400.68	488.49	521.79	555.10	616.16	710.53	756.84	79
80	426.12	535.37	571.86	608.37	675.29	778.71	829.47	80
81	452.05	572.32	621.93	661.63	734.41	846.89	902.10	81
82	478.47	606.02	672.01	714.90	793.54	915.07	974.72	82
83	505.28	640.22	722.08	768.17	852.67	983.26	1,047.35	83
84	532.56	675.04	769.30	821.44	895.79	1,051.44	1,119.97	84
85	560.30	710.46	809.33	873.39	938.66	1,115.84	1,188.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	185.92	229.99	245.68	261.36	290.11	334.54	359.38	75
76	204.95	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	242.20	288.03	307.66	327.30	363.31	418.95	448.93	78
79	267.79	318.59	340.32	362.04	401.87	463.41	496.58	79
80	288.66	349.16	372.97	396.78	440.43	507.88	544.24	80
81	309.91	379.73	405.63	431.52	478.99	552.35	591.89	81
82	331.57	410.31	438.28	466.26	517.55	596.81	639.54	82
83	353.57	440.88	470.94	501.00	556.11	641.28	687.19	83
84	375.95	471.45	503.60	535.74	594.67	685.75	734.84	84
85	398.72	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	38.26	47.08	53.70	58.66	67.27	76.27	85.15	18-34
35-39	48.46	59.77	68.17	74.44	84.95	96.67	107.53	35-39
40-44	62.03	76.76	87.56	95.53	108.49	123.89	137.33	40-44
45-49	80.91	100.45	114.60	124.92	141.26	161.80	178.79	45-49
50	89.29	111.04	126.69	138.02	155.64	178.63	197.02	50
51	95.37	118.68	135.41	147.48	166.21	190.86	210.38	51
52	101.45	126.32	144.15	156.96	176.77	203.10	223.75	52
53	106.92	133.22	152.05	165.59	186.34	214.19	235.86	53
54	112.27	140.01	159.83	174.06	195.71	225.12	247.73	54
55	117.50	146.67	167.45	182.37	204.88	235.81	259.34	55
56	122.64	153.19	174.94	190.53	213.84	246.28	270.69	56
57	127.68	159.62	182.35	199.08	222.78	257.28	282.15	57
58	131.74	164.80	188.53	205.75	230.05	265.85	291.32	58
59	135.90	170.16	195.01	212.74	237.57	274.78	300.85	59
60	140.41	176.16	202.12	220.38	245.84	284.58	311.30	60
61	145.75	183.19	210.18	229.06	255.23	295.46	316.96	61
62	152.15	191.38	218.67	232.64	258.22	297.78	317.84	62
63	159.54	200.87	230.50	247.80	275.07	317.18	340.76	63
64	168.29	211.73	243.06	262.97	291.90	336.59	363.68	64
65	178.07	223.93	257.13	278.13	308.72	356.01	386.59	65
66	188.68	237.38	272.65	293.28	325.54	375.40	409.51	66
67	200.01	252.03	289.53	308.44	342.37	394.81	432.44	67
68	210.58	264.96	303.54	330.54	365.43	424.99	462.59	68
69	222.08	279.60	319.36	347.79	384.99	448.03	487.31	69
70	234.88	295.88	338.00	367.56	407.32	473.43	515.60	70
71	249.24	314.16	358.95	390.36	432.40	502.72	547.34	71
72	265.47	334.85	382.69	416.80	460.73	536.66	583.21	72
73	286.46	361.69	413.55	439.95	488.34	563.13	605.54	73
74	309.27	391.87	426.34	453.56	503.45	580.56	623.17	74
75	334.34	411.12	439.14	467.18	518.57	597.99	640.79	75
76	355.78	423.11	451.95	480.79	533.69	615.41	658.42	76
77	365.86	435.08	464.75	494.41	548.79	632.85	676.03	77
78	409.31	486.74	519.92	553.11	613.95	707.99	756.32	78
79	439.86	538.41	575.11	611.83	679.13	783.14	836.59	79
80	465.46	590.08	630.30	670.54	744.30	858.29	916.87	80
81	491.68	629.07	685.48	729.24	809.46	933.44	997.16	81
82	518.53	663.91	740.68	787.96	874.63	1,008.58	1,077.43	82
83	545.87	699.39	795.87	846.67	939.80	1,083.74	1,157.71	83
84	573.82	735.66	847.42	905.38	984.54	1,158.89	1,237.98	84
85	602.35	772.70	889.78	962.41	1,028.94	1,229.21	1,312.61	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.75	29.41	34.24	37.78	45.81	49.92	57.98	18-34
35-39	29.34	37.84	43.96	48.39	58.03	63.72	73.45	35-39
40-44	38.16	49.11	56.90	62.48	74.10	82.04	93.80	40-44
45-49	50.22	64.47	74.52	81.66	95.75	106.86	121.21	45-49
50	53.19	68.21	78.78	86.22	100.57	112.65	127.29	50
51	56.13	71.97	83.06	90.88	105.81	118.68	133.94	51
52	59.12	75.76	87.41	95.60	111.05	124.77	140.58	52
53	62.08	79.52	91.70	100.24	116.14	130.73	147.01	53
54	65.06	83.29	96.00	104.88	121.17	136.67	153.38	54
55	68.02	87.03	100.26	109.48	126.13	142.56	159.66	55
56	70.98	90.76	104.49	114.04	131.00	148.37	165.82	56
57	73.88	94.42	108.66	118.53	135.87	154.20	172.06	57
58	76.24	97.38	111.99	122.30	139.79	158.98	177.02	58
59	78.66	100.40	115.64	126.20	143.83	163.92	182.13	59
60	81.25	103.66	119.59	130.44	148.22	169.28	187.69	60
61	84.14	107.42	124.06	135.23	153.19	175.37	188.82	61
62	87.42	111.95	128.69	136.90	151.96	175.23	189.38	62
63	91.76	117.08	135.11	145.00	160.96	185.61	201.25	63
64	96.59	123.00	141.86	153.11	169.96	195.98	213.14	64
65	101.88	129.70	149.40	161.22	178.96	206.37	225.01	65
66	107.63	136.96	157.74	169.34	187.98	216.76	236.89	66
67	113.79	144.76	166.80	177.45	196.96	227.13	248.78	67
68	118.56	150.78	172.60	187.51	209.10	242.04	264.68	68
69	124.14	157.86	180.65	196.00	218.46	252.89	276.54	69
70	130.98	166.52	190.52	206.71	230.08	266.61	291.24	70
71	139.46	177.34	202.90	220.10	244.73	283.79	309.77	71
72	150.06	190.85	218.38	236.88	263.18	305.36	333.13	72
73	166.59	212.01	242.54	258.02	286.65	330.27	355.69	73
74	185.22	235.88	257.73	274.19	304.35	350.96	377.87	74
75	205.48	255.51	272.95	290.36	322.31	371.67	400.04	75
76	226.84	269.76	288.15	306.54	340.27	392.37	422.22	76
77	238.82	284.00	303.36	322.71	358.21	413.08	444.40	77
78	267.16	317.72	339.37	361.03	400.75	462.13	497.16	78
79	295.37	351.43	375.40	399.35	443.29	511.17	549.93	79
80	317.55	385.15	411.41	437.67	485.82	560.22	602.71	80
81	340.21	418.87	447.44	476.00	528.36	609.28	655.49	81
82	363.40	452.60	483.45	514.31	570.89	658.32	708.26	82
83	387.02	486.32	519.48	552.64	613.43	707.37	760.22	83
84	411.13	520.04	555.50	590.17	655.96	755.98	811.88	84
85	435.74	553.76	590.45	627.31	698.49	803.61	863.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.64	15.83	17.61	19.95	21.83	25.61	27.62	18-34
35-39	16.13	18.89	21.04	23.69	25.84	30.39	32.72	35-39
40-44	20.57	24.26	27.09	30.31	33.01	38.86	41.79	40-44
45-49	28.28	33.64	37.62	41.83	45.47	53.61	57.55	45-49
50	36.55	43.57	48.74	54.01	58.55	69.16	74.11	50
51	40.63	48.49	54.26	60.05	65.06	76.89	82.37	51
52	44.64	53.34	59.70	66.00	71.49	84.51	90.50	52
53	47.55	56.97	63.80	70.42	76.27	90.16	96.55	53
54	50.30	60.45	67.74	72.79	80.79	93.17	99.54	54
55	52.99	63.85	69.79	74.24	82.40	95.03	102.00	55
56	55.67	66.61	71.15	75.69	84.01	96.88	104.46	56
57	57.08	67.89	72.51	77.14	85.62	98.74	106.92	57
58	59.14	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	126.79	150.77	161.05	171.33	190.17	219.31	237.08	69
70	139.17	165.50	176.78	188.07	208.76	240.73	260.27	70
71	151.56	180.23	192.52	204.81	227.34	262.15	283.46	71
72	163.95	194.96	208.26	221.55	245.92	283.58	306.65	72
73	179.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.72	231.56	247.35	263.14	292.08	336.82	357.38	74
75	210.12	249.86	266.90	283.94	315.17	363.45	382.74	75
76	225.51	268.18	286.46	304.74	338.26	390.07	408.11	76
77	240.89	286.47	306.00	325.53	361.34	416.68	433.47	77
78	269.50	320.49	342.34	364.19	404.25	466.17	484.94	78
79	298.11	354.51	378.68	402.85	447.16	515.65	536.42	79
80	326.71	388.52	415.01	441.50	490.06	565.12	587.89	80
81	355.32	422.55	451.35	480.16	532.98	614.60	639.37	81
82	382.64	456.56	487.69	518.82	575.89	664.08	690.84	82
83	411.65	490.59	524.03	557.48	618.81	713.58	742.32	83
84	441.14	524.59	560.37	596.13	661.70	763.05	793.79	84
85	469.75	558.62	596.70	634.79	704.62	812.53	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.51	8.44	9.83	10.86	13.06	14.32	16.53	18-34
35-39	8.39	10.81	12.54	13.80	16.39	18.13	20.75	35-39
40-44	11.68	14.98	17.32	18.98	22.23	24.84	28.14	40-44
45-49	17.14	21.91	25.21	27.54	31.81	35.88	40.26	45-49
50	19.47	24.83	28.52	31.11	35.73	40.47	45.22	50
51	21.02	26.78	30.75	33.51	38.39	43.57	48.60	51
52	22.63	28.82	33.08	36.02	41.16	46.79	51.63	52
53	24.31	30.92	35.44	38.57	43.59	50.05	53.45	53
54	26.05	33.09	37.89	40.40	44.84	51.71	55.26	54
55	27.85	35.33	39.03	41.53	46.10	53.16	57.07	55
56	29.70	37.54	40.10	42.66	47.35	54.61	58.88	56
57	31.59	38.54	41.16	43.79	48.60	56.06	60.69	57
58	33.26	39.90	42.62	45.34	50.32	58.04	62.94	58
59	34.70	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.84	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	63.52	75.53	80.69	85.83	95.27	109.86	118.75	68
69	69.53	83.36	89.03	94.72	105.14	121.25	131.07	69
70	75.03	91.18	97.40	103.62	115.02	132.63	143.40	70
71	81.89	99.01	105.76	112.51	124.88	144.01	155.72	71
72	89.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	103.14	122.66	131.01	139.38	154.71	178.41	190.93	73
74	116.44	138.47	147.91	157.35	174.66	201.40	213.81	74
75	129.74	154.28	164.80	175.32	194.60	224.41	236.70	75
76	143.04	170.10	181.69	193.29	214.55	247.41	259.58	76
77	156.33	185.91	198.59	211.26	234.50	270.42	282.47	77
78	174.89	207.99	222.17	236.35	262.35	302.53	316.01	78
79	193.46	230.07	245.75	261.44	290.20	334.64	349.56	79
80	212.02	252.14	269.33	286.52	318.04	366.74	383.10	80
81	230.59	274.21	292.91	311.61	345.89	398.86	416.64	81
82	249.16	296.30	316.49	336.70	373.74	430.98	450.19	82
83	267.73	318.38	340.08	361.79	401.58	463.10	483.73	83
84	286.29	340.44	363.66	386.87	429.42	495.19	517.27	84
85	304.85	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.76	18.30	20.34	23.04	25.20	29.58	31.91	18-34
35-39	18.63	21.81	24.30	27.36	29.86	35.10	37.80	35-39
40-44	23.76	28.03	31.29	35.01	38.14	44.90	48.27	40-44
45-49	32.68	38.86	43.46	48.33	52.53	61.94	66.49	45-49
50	42.31	50.44	56.42	62.51	67.77	80.05	85.78	50
51	47.00	56.09	62.76	69.47	75.27	88.95	95.28	51
52	51.57	61.62	68.97	74.78	82.58	95.72	101.25	52
53	54.74	65.59	71.76	76.34	84.74	97.72	103.88	53
54	57.64	68.55	73.21	77.89	86.46	99.70	106.51	54
55	58.78	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.66	161.32	172.32	183.32	203.48	234.65	253.67	69
70	148.92	177.09	189.16	201.24	223.38	257.58	278.49	70
71	162.18	192.85	206.00	219.15	243.25	280.51	303.30	71
72	175.42	208.61	222.84	237.06	263.14	303.43	328.12	72
73	191.16	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.89	246.03	262.80	279.58	310.33	357.86	379.75	74
75	222.63	264.75	282.80	300.85	333.94	385.09	405.57	75
76	238.36	283.46	302.79	322.11	357.55	412.30	431.39	76
77	254.09	302.17	322.77	343.37	381.14	439.51	457.21	77
78	284.27	338.06	361.10	384.15	426.41	491.72	511.50	78
79	314.44	373.93	399.42	424.92	471.66	543.90	565.80	79
80	344.62	409.82	437.75	465.70	516.92	596.10	620.09	80
81	370.13	445.70	476.08	506.47	562.18	648.28	674.38	81
82	396.55	481.58	514.41	547.25	607.45	700.48	728.68	82
83	426.39	517.47	552.75	588.03	652.72	752.68	782.97	83
84	458.02	553.34	591.08	628.80	697.97	804.86	837.27	84
85	491.28	589.23	629.41	669.58	743.23	857.06	891.56	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.52	9.76	11.35	12.54	15.09	16.53	19.11	18-34
35-39	9.69	12.49	14.49	15.95	18.93	20.94	23.97	35-39
40-44	13.48	17.30	20.01	21.94	25.68	28.70	32.51	40-44
45-49	19.80	25.30	29.12	31.81	36.75	41.45	46.52	45-49
50	22.53	28.75	33.03	36.02	41.35	46.85	52.34	50
51	24.32	30.99	35.58	38.77	44.42	50.40	54.87	51
52	26.15	33.30	38.21	40.81	45.30	52.24	55.25	52
53	27.98	35.60	39.50	42.02	46.64	53.78	57.19	53
54	29.87	37.94	40.64	43.23	47.98	55.33	59.13	54
55	31.79	39.10	41.76	44.43	49.32	56.87	61.06	55
56	33.75	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.66	41.23	44.04	46.85	52.00	59.97	64.94	57
58	36.18	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.97	80.82	86.33	91.84	101.94	117.56	127.06	68
69	75.00	89.19	95.27	101.35	112.50	129.73	140.25	69
70	81.08	97.56	104.22	110.87	123.06	141.91	153.43	70
71	88.17	105.95	113.17	120.39	133.63	154.10	166.62	71
72	96.12	114.31	122.11	129.90	144.19	166.28	179.80	72
73	109.89	130.67	139.58	148.49	164.82	190.07	203.43	73
74	123.63	147.03	157.04	167.07	185.44	213.85	227.06	74
75	137.39	163.38	174.52	185.66	206.08	237.64	250.69	75
76	151.14	179.73	191.99	204.24	226.71	261.43	274.32	76
77	164.90	196.09	209.46	222.83	247.34	285.23	297.95	77
78	184.47	219.38	234.33	249.29	276.71	319.10	333.33	78
79	204.05	242.66	259.20	275.75	306.09	352.96	368.71	79
80	223.63	265.94	284.08	302.21	335.46	386.83	404.09	80
81	243.22	289.22	308.95	328.67	364.83	420.70	439.48	81
82	262.80	312.52	333.82	355.13	394.20	454.57	474.86	82
83	282.39	335.81	358.70	381.60	423.57	488.45	510.24	83
84	301.97	359.09	383.58	408.06	452.94	522.31	545.62	84
85	321.54	382.37	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.88	20.75	23.09	26.14	28.59	33.56	36.19	18-34
35-39	21.14	24.74	27.57	31.04	33.88	39.82	42.88	35-39
40-44	26.95	31.79	35.50	39.72	43.26	50.92	54.75	40-44
45-49	37.06	44.09	49.29	54.81	59.58	70.24	75.42	45-49
50	48.06	57.31	64.10	71.02	77.00	90.95	97.47	50
51	53.38	63.70	71.27	77.33	85.47	98.98	106.02	51
52	58.50	69.91	75.92	80.77	89.65	103.38	110.42	52
53	61.00	72.54	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	146.52	174.23	186.11	197.99	219.76	253.43	276.65	69
70	160.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	175.15	208.28	222.48	236.68	262.71	302.95	330.78	71
72	189.45	225.30	240.66	256.02	284.19	327.70	357.84	72
73	204.98	243.76	260.38	277.00	307.47	354.56	382.39	73
74	220.50	262.22	280.10	297.98	330.76	381.42	406.94	74
75	236.03	280.68	299.82	318.96	354.04	408.27	431.48	75
76	251.57	299.16	319.56	339.95	377.35	435.14	456.03	76
77	267.09	317.62	339.28	360.93	400.63	461.99	480.58	77
78	298.81	355.34	379.56	403.79	448.21	516.86	537.65	78
79	330.52	393.05	419.85	446.65	495.78	571.72	594.72	79
80	359.19	430.77	460.14	489.51	543.35	626.57	651.79	80
81	383.91	468.49	500.43	532.37	590.93	681.43	708.86	81
82	410.47	506.20	540.72	575.23	638.51	736.29	765.92	82
83	441.14	543.92	581.00	618.09	686.08	791.16	822.99	83
84	473.79	581.63	621.30	660.95	733.65	846.02	880.06	84
85	508.27	619.35	661.58	703.81	781.23	900.87	937.13	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.54	11.06	12.89	14.24	17.12	18.76	21.67	18-34
35-39	10.99	14.17	16.44	18.09	21.48	23.76	27.19	35-39
40-44	15.29	19.64	22.69	24.88	29.13	32.54	36.88	40-44
45-49	22.46	28.70	33.04	36.09	41.69	47.03	52.77	45-49
50	25.61	32.66	37.52	40.91	46.99	53.22	59.43	50
51	27.61	35.19	40.39	43.63	48.43	55.85	59.84	51
52	29.66	37.78	41.43	44.07	48.92	56.41	60.25	52
53	31.66	39.94	42.66	45.38	50.37	58.08	62.37	53
54	33.70	41.08	43.88	46.68	51.81	59.75	64.48	54
55	35.51	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.47	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.40	87.28	93.23	99.18	110.09	126.95	138.57	68
69	81.00	96.33	102.89	109.46	121.50	140.11	152.95	69
70	87.06	105.37	112.55	119.74	132.91	153.27	167.33	70
71	94.38	114.42	122.22	130.02	144.32	166.42	181.71	71
72	103.50	123.46	131.89	140.30	155.74	179.59	196.09	72
73	117.72	139.99	149.53	159.08	176.57	203.63	219.51	73
74	131.63	156.53	167.20	177.87	197.43	227.67	242.93	74
75	145.52	173.05	184.85	196.65	218.28	251.71	266.35	75
76	159.43	189.59	202.51	215.44	239.14	275.77	289.76	76
77	173.32	206.12	220.17	234.22	259.99	299.81	313.18	77
78	193.90	230.60	246.32	262.04	290.87	335.42	350.37	78
79	214.48	255.07	272.46	289.85	321.74	371.01	387.56	79
80	235.07	279.54	298.60	317.66	352.61	406.60	424.75	80
81	255.65	304.02	324.75	345.48	383.49	442.22	461.94	81
82	276.24	328.50	350.89	373.29	414.36	477.81	499.13	82
83	296.82	352.98	377.04	401.11	445.23	513.43	536.32	83
84	317.40	377.45	403.19	428.92	476.10	549.02	573.51	84
85	337.98	401.92	429.33	456.73	506.97	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

District of Columbia

New Increased Rates effective 1/1/2017

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

District of Columbia

New Increased Rates effective 1/1/2017

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

State: District of Columbia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	DC_AM_RS_5.0_20130215.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	DC_CovLtr_RS_5.0_20130215.pdf
Item Status:	
Status Date:	

Satisfied - Item:	5.0 Response Letter - 5/14/13
Comments:	
Attachment(s):	DC 5.0 response 20130514.pdf
Item Status:	
Status Date:	

New York Life Insurance Company
Address: 6200 Bridge Point Parkway, Suite 400, Austin, TX 78730

Actuarial Memorandum
February 15, 2013

Product	Number
Comprehensive	ILTC-5000, et al.
Nursing Home Only	INH-5000, et al.

These policy forms were issued in the District of Columbia by New York Life Insurance Company (New York Life) beginning in December 2002 and are still being marketed in the District of Columbia with revised new business rates that were recently filed, approved, and implemented.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated lifetime loss ratio, with the requested rate increase on the original rates filed for the above-listed forms, meets the minimum requirements of this jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-5000 benefits were also available for home and community based care expenses up to a percentage of the nursing home daily benefit. Benefits for informal care were available if the insured is following a plan of care developed by a care advisor selected by the company. Under form series INH-5000 no home health care benefits could be selected.

At issue the insured may have had the option to choose between multiple inflation options: a simple inflation option, a compound inflation option, or CPI-U offers. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a percentage of the current amount annually for the life of the policy. The percentage increase may be a fixed percentage (3%, 4%, or 5%) or a percentage relative to the change in the consumer price index. The CPI-U offers provide for the option to purchase annual increases in daily and policy maximums on each policy anniversary date by a percentage relative to the change in the consumer price index. CPI-U offers are based on the original issue age rates.

Ancillary benefits for bed hold, informal caregiver training, respite care, hospice care, waiver of premium, and alternate plan of care are also provided.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider, shared care rider, couples rider, and a return of premium upon death benefit rider. The shared care rider provides for an additional pool of money which can be accessed by either spouse if both keep identical coverage in effect and benefits are exhausted under the base policy. The couples rider provides for a common elimination period, dual waiver of premium, and a spouse paid up benefit when two spouses keep identical benefits in force until the time of benefit eligibility under the rider, or in the case of the spouse paid up benefit, until one spouse dies (but for at least ten years). The spouse paid up benefit is only in effect if there are no claims under either policy for the first ten contract years.

If no claims are paid and the policy remains in force, the contract becomes paid up at the later of the first policy anniversary after age 95 or the 20th policy anniversary. All premiums paid for the coverage are returned upon the death of the insured if the contract remains in force until the later of the first policy anniversary after age 100 or the 25th policy anniversary and no claims were payable during the period. The return of premium upon death benefit rider provides a return of premium less claims paid in the event of the insured's death.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to original rates on in-force policies only. The above-listed policy forms are currently being sold in the District of Columbia with revised new business premium rates. The revised new business rates implemented in 2012 are not impacted by this filing. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including CPI-U offers). The premium rate increase shall also apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

a. Morbidity. Expected claim costs were developed from the *Milliman Long Term Care Cost Guidelines (LTCCGs)*, adjusted for New York Life's current experience relative to the *LTCCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.

b. Voluntary Termination Rates In accordance with District of Columbia Bulletin 03-PPI-005-11/24, the voluntary lapse assumption has been set to the originally filed pricing assumption, as a change in the voluntary lapse assumption is not to be used as justification for the rate increase. The original pricing voluntary lapse rates vary

by duration as shown in the following table:

Duration	Voluntary Lapse Rate
1	6.0%
2	4.0%
3	3.0%
4+	2.0%

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 1.5%.

c. Mortality. 1994 Group Annuitant Mortality (94GAM) with selection factors. Improvement is assumed through the valuation date.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.

The above assumptions (except for voluntary termination rates) are based on the experience of New York Life, industry experience, and judgment. The assumptions (except for voluntary termination rates) used in pricing other forms currently available for sale use similar assumptions to those in this filing and were also based on the experience of New York Life, industry experience, and judgment. The experience period is inception through December 31, 2011. These assumptions (except for voluntary termination rates) are based on the nationwide experience of the particular policy forms in this filing and similar nationwide forms and are deemed reasonable for the particular policy forms in this filing. The assumptions described above, except for voluntary termination rates, reflect an estimate of the most likely outcome and do not include a margin for moderately adverse conditions.

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

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

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

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms is shown in Exhibit I. District of Columbia-specific experience is shown in Exhibit II. Please note that District of Columbia-specific experience is not considered fully credible, but is being provided as required.

Actuarial Memorandum
February 15, 2013

As the experience period is through December 31, 2011, experience for policies issued under the recently filed, approved, and implemented new business rates is not included in Exhibits I and II.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_j Pmt_t^k * v^{t-k} + \sum_k ({}_j CR_{ValDate}^k + {}_j IBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = loss ratio for year *j*

${}_jPmt_t^k$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.040 = 0.961538

Exhibits I and II also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits I and II provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted using an interest rate of 4.5%, the originally filed pricing interest rate used in the determination of the expected loss ratio. In accordance with District of Columbia Bulletin 03-PPI-005-11/24, the interest assumption has been set to the originally filed pricing assumption, as a change in the interest assumption is not to be used as justification for the rate increase.

15. History of Previous Rate Revisions

There have been no previous rate revisions on the originally approved rates for these policy forms. On November 23, 2011 under SERFF tracking number NWLT-127404654 New York Life obtained approval of revised new business rates on these policy forms. The revised new business rates implemented in 2012 are not impacted by this rate increase request.

16. Analysis Performed to Consider a Rate Increase

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

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured morbidity in light of emerging company experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 22% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	6.0%
2	4.0%
3	3.0%
4+	2.0%

c. Original Pricing Expected Mortality. Blended 1983 Individual Annuity Mortality Table with selection factors.

At the time the original rate schedule was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05. This equates to a threshold of 64.8% (= 61.7% reproduced pricing lifetime loss ratio * 1.05).

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current

assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing, except for voluntary lapse rates, (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual mortality has been lower than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 21.5% on the original rates filed with the above-listed policy forms. The increase is needed due to lower than expected mortality. The company is requesting a 40% rate increase for policyholders with an issue age under 50, a 25.1% rate increase for policyholders with an issue age 50 and over, and a 0% rate increase for policyholders with an attained age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including CPI-U offers). The premium rate increase will apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date. The requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in the District of Columbia by New York Life.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize policyholders with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

We recognize that this approach, which is in the best interests of our policyholders, deviates from Actuarial Standards of Practice #12, section 3.2.1.

New York Life acknowledges that any approved rate increase exceeding a cumulative rate increase threshold of 10% must be phased in and that policyholders shall be notified of the entire rate increase amount prior to implementing the increase per District of Columbia Bulletin 03-PPI-005-11/24. Accordingly, the rate increase will be implemented in consecutive years such that the rate change for any one year is the lesser of 10% and any remaining portion of the approved increase. If approved, the first rate increase would be implemented following approval. The subsequent increases will be implemented one year after the implementation date of the previous increase. New York Life may choose to not implement one of the subsequent rate increases for policyholders for whom the amount of increase would be very small due to the new business rate caps. Each policyholder will be notified of the entire applicable rate increase prior to the implementation of the first 10% rate increase.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the expected lifetime loss ratio with and without the requested rate increase exceeds the 60% minimum required by loss ratio regulation.

Exhibit III provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. The current best-estimate voluntary lapse rate assumption is used in the projections in Exhibit III. This exhibit shows 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.

The historical and future projected incurred claims were increased by 5% from the best-estimate projections to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit III are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 4.5%.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibits IV, V, VI, and VII. The originally filed rate tables will continue to apply for policyholders with attained age 75 and over.

Please note that the actual rates implemented may vary from those in Exhibits IV, V, VI, and VII slightly due to implementation rounding algorithms.

18. District of Columbia Average Annual Premium (Annualized Premium Based on 2011 In-force)

Before Increase	$2,259
After Increase*	$2,744

**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

To comply with District of Columbia Bulletin 03-PPI-005-11/24, the rate increase will be implemented as four separate rate increases. The first rate increase will apply to policies on their policy anniversary date on or after at least a 60-day policyholder notification period following approval. The subsequent increases will be implemented one year after the implementation date of the previous increase.

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force as of December 31, 2011 in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
District of Columbia	168	$363,028	6	$30,111	174	$393,140
Subject to Loss Ratio Regulation	56	$99,809	2	$6,545	58	$106,354
Subject to Rate Stability Regulation	112	$263,219	4	$23,566	116	$286,785
Nationwide	72,008	$119,859,810	4,600	$15,406,169	76,608	$135,265,978

**Assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age*

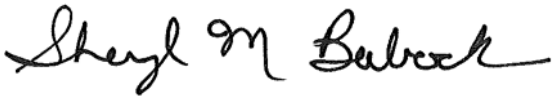
21. Actuarial Certification

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

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

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 the District of Columbia and the rules of the Department. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement. This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rates cannot be certified as required by regulation.



Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: February 15, 2013

Exhibit I
New York Life Insurance Company
Nationwide Experience Projections with No Increase
Generation 5.0 Policy Forms

		Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest				With Interest				
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	2002	129,916	0	0.0%	653	197,364	0	0.0%	4.5%	1.5192
	2003	4,466,086	252	0.0%	6,177	6,492,554	366	0.0%	4.5%	1.4537
	2004	13,699,254	247,140	1.8%	13,774	19,057,638	343,808	1.8%	4.5%	1.3911
	2005	25,792,864	1,761,045	6.8%	22,734	34,336,455	2,344,372	6.8%	4.5%	1.3312
	2006	40,929,378	3,155,992	7.7%	32,988	52,140,446	4,020,458	7.7%	4.5%	1.2739
	2007	58,872,038	3,436,818	5.8%	43,553	71,768,253	4,189,670	5.8%	4.5%	1.2191
	2008	76,873,022	5,231,435	6.8%	52,193	89,676,979	6,102,782	6.8%	4.5%	1.1666
	2009	91,513,640	7,026,802	7.7%	59,038	102,158,982	7,844,197	7.7%	4.5%	1.1163
	2010	106,935,950	9,904,354	9.3%	67,276	114,234,732	10,580,363	9.3%	4.5%	1.0683
	2011	126,127,480	14,593,665	11.6%	76,608	128,934,121	14,918,409	11.6%	4.5%	1.0223
Projected Future Experience	2012	133,368,026	15,858,272	11.9%	74,211	130,464,868	15,513,068	11.9%	4.5%	0.9782
	2013	129,945,967	19,042,874	14.7%	72,186	121,643,350	17,826,170	14.7%	4.5%	0.9361
	2014	127,013,586	22,348,165	17.6%	70,340	113,778,302	20,019,404	17.6%	4.5%	0.8958
	2015	124,266,110	25,856,621	20.8%	68,551	106,523,564	22,164,848	20.8%	4.5%	0.8572
	2016	121,505,635	29,576,563	24.3%	66,747	99,671,986	24,261,877	24.3%	4.5%	0.8203
	2017	118,658,722	33,500,163	28.2%	64,925	93,145,112	26,297,067	28.2%	4.5%	0.7850
	2018	115,721,782	37,639,009	32.5%	63,084	86,927,907	28,273,677	32.5%	4.5%	0.7512
	2019	112,691,809	42,024,815	37.3%	61,221	81,006,557	30,208,811	37.3%	4.5%	0.7188
	2020	109,566,494	46,684,408	42.6%	59,335	75,368,400	32,113,185	42.6%	4.5%	0.6879
	2021	106,345,549	51,601,453	48.5%	57,426	70,002,662	33,966,998	48.5%	4.5%	0.6583
	2022	103,030,047	56,819,138	55.1%	55,494	64,899,724	35,790,980	55.1%	4.5%	0.6299
	2023	99,621,499	62,377,003	62.6%	53,538	60,050,376	37,599,941	62.6%	4.5%	0.6028
	2024	96,122,659	68,230,945	71.0%	51,559	55,446,246	39,357,523	71.0%	4.5%	0.5768
	2025	92,538,206	74,344,485	80.3%	49,558	51,080,031	41,037,305	80.3%	4.5%	0.5520
	2026	88,874,692	80,662,969	90.8%	47,539	46,945,276	42,607,690	90.8%	4.5%	0.5282
	2027	85,139,622	87,120,894	102.3%	45,504	43,035,734	44,037,213	102.3%	4.5%	0.5055
	2028	81,340,460	93,669,318	115.2%	43,455	39,344,844	45,308,383	115.2%	4.5%	0.4837
	2029	77,485,733	100,232,212	129.4%	41,396	35,866,307	46,395,112	129.4%	4.5%	0.4629
	2030	73,586,630	106,727,302	145.0%	39,332	32,594,741	47,274,197	145.0%	4.5%	0.4429
	2031	69,656,566	113,047,908	162.3%	37,268	29,525,305	47,917,579	162.3%	4.5%	0.4239
	2032	65,711,390	119,041,315	181.2%	35,213	26,653,651	48,285,170	181.2%	4.5%	0.4056
	2033	61,769,037	124,701,422	201.9%	33,172	23,975,661	48,402,875	201.9%	4.5%	0.3882
	2034	57,848,821	129,938,518	224.6%	31,154	21,487,109	48,263,785	224.6%	4.5%	0.3714
	2035	53,971,473	134,591,737	249.4%	29,168	19,183,659	47,839,383	249.4%	4.5%	0.3554
	2036	50,159,251	138,517,663	276.2%	27,223	17,060,900	47,114,658	276.2%	4.5%	0.3401
	2037	46,435,002	141,709,335	305.2%	25,328	15,114,023	46,124,647	305.2%	4.5%	0.3255
	2038	42,819,270	144,149,506	336.6%	23,489	13,336,982	44,898,462	336.6%	4.5%	0.3115
	2039	39,330,412	145,784,002	370.7%	21,716	11,722,777	43,452,211	370.7%	4.5%	0.2981
	2040	35,984,882	146,546,763	407.2%	20,012	10,263,744	41,798,621	407.2%	4.5%	0.2852
	2041	32,795,427	146,412,248	446.4%	18,384	8,951,230	39,961,965	446.4%	4.5%	0.2729
	2042	29,771,168	145,476,739	488.6%	16,834	7,775,870	37,996,772	488.6%	4.5%	0.2612
	2043	26,918,873	143,790,534	534.2%	15,365	6,728,120	35,939,096	534.2%	4.5%	0.2499
	2044	24,243,352	141,417,767	583.3%	13,979	5,798,468	33,823,967	583.3%	4.5%	0.2392
	2045	21,747,436	138,329,023	636.1%	12,677	4,977,512	31,660,486	636.1%	4.5%	0.2289
	2046	19,431,993	134,525,230	692.3%	11,459	4,256,036	29,464,001	692.3%	4.5%	0.2190
	2047	17,295,921	130,095,397	752.2%	10,326	3,625,062	27,266,765	752.2%	4.5%	0.2096
	2048	15,336,185	125,104,024	815.7%	9,274	3,075,904	25,091,503	815.7%	4.5%	0.2006
	2049	13,548,035	119,694,877	883.5%	8,304	2,600,252	22,972,839	883.5%	4.5%	0.1919
	2050	11,925,309	113,865,939	954.8%	7,413	2,190,244	20,913,015	954.8%	4.5%	0.1837
	2051	10,460,666	107,662,383	1029.2%	6,598	1,838,509	18,922,152	1029.2%	4.5%	0.1758
	2052	9,145,760	101,281,690	1107.4%	5,855	1,538,190	17,034,178	1107.4%	4.5%	0.1682
	2053	7,971,474	94,930,865	1190.9%	5,182	1,282,958	15,278,523	1190.9%	4.5%	0.1609
	2054	6,928,091	88,713,192	1280.5%	4,574	1,067,017	13,662,994	1280.5%	4.5%	0.1540
	2055	6,005,479	82,593,088	1375.3%	4,028	885,093	12,172,648	1375.3%	4.5%	0.1474
	2056	5,193,393	76,619,271	1475.3%	3,538	732,447	10,805,953	1475.3%	4.5%	0.1410
	2057	4,481,657	70,914,987	1582.3%	3,101	604,850	9,570,769	1582.3%	4.5%	0.1350
	2058	3,860,284	65,552,002	1698.1%	2,712	498,554	8,466,004	1698.1%	4.5%	0.1291
	2059	3,319,665	60,547,176	1823.9%	2,367	410,271	7,482,903	1823.9%	4.5%	0.1236
	2060	2,850,724	55,806,873	1957.6%	2,061	337,144	6,600,056	1957.6%	4.5%	0.1183
	2061	2,445,005	51,276,803	2097.2%	1,791	276,709	5,803,160	2097.2%	4.5%	0.1132
	2062	2,094,729	46,971,392	2242.4%	1,553	226,859	5,086,989	2242.4%	4.5%	0.1083
	2063	1,792,787	42,931,341	2394.7%	1,344	185,797	4,449,237	2394.7%	4.5%	0.1036
	2064	1,532,792	39,143,874	2553.8%	1,160	152,012	3,882,027	2553.8%	4.5%	0.0992
	2065	1,309,081	35,508,934	2712.5%	999	124,235	3,369,893	2712.5%	4.5%	0.0949
	2066	1,116,657	32,012,842	2866.8%	858	101,410	2,907,277	2866.8%	4.5%	0.0908
	2067	951,164	28,673,584	3014.6%	734	82,661	2,491,884	3014.6%	4.5%	0.0869
	2068	808,834	25,557,222	3159.8%	626	67,265	2,125,412	3159.8%	4.5%	0.0832
	2069	686,420	22,671,751	3302.9%	532	54,627	1,804,257	3302.9%	4.5%	0.0796
	2070	581,147	19,969,719	3436.3%	450	44,257	1,520,789	3436.3%	4.5%	0.0762
	2071	490,636	17,445,537	3555.7%	379	35,755	1,271,350	3555.7%	4.5%	0.0729
	2072	412,861	15,095,142	3656.2%	318	28,792	1,052,693	3656.2%	4.5%	0.0697
	2073	346,094	12,961,724	3745.1%	265	23,096	864,990	3745.1%	4.5%	0.0667
	2074	288,858	11,060,165	3828.9%	220	18,447	706,307	3828.9%	4.5%	0.0639
	2075	239,888	9,362,903	3903.0%	181	14,660	572,171	3903.0%	4.5%	0.0611
	2076	198,104	7,850,353	3962.7%	148	11,585	459,080	3962.7%	4.5%	0.0585
	2077	162,574	6,507,284	4002.7%	120	9,098	364,152	4002.7%	4.5%	0.0560
	2078	132,486	5,327,193	4020.9%	96	7,095	285,276	4020.9%	4.5%	0.0536
	2079	107,134	4,300,286	4013.9%	77	5,490	220,368	4013.9%	4.5%	0.0512
	2080	85,899	3,418,963	3980.2%	61	4,212	167,660	3980.2%	4.5%	0.0490
	2081	68,237	2,676,733	3922.7%	47	3,202	125,610	3922.7%	4.5%	0.0469
TOTALS	Past	545,339,627	45,357,504	8.3%	374,994	618,997,524	50,344,424	8.1%		
	Future	2,809,591,613	4,976,401,827	177.1%	1,545,138	1,656,770,792	1,558,768,009	94.1%		
	Lifetime	3,354,931,240	5,021,759,330	149.7%	1,920,132	2,275,768,316	1,609,112,433	70.7%		

Exhibit I
New York Life Insurance Company
Nationwide Experience Projections with Increase
Generation 5.0 Policy Forms

		Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest				With Interest				
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	2002	129,916	0	0.0%	653	197,364	0	0.0%	4.5%	1.5192
	2003	4,466,086	252	0.0%	6,177	6,492,554	366	0.0%	4.5%	1.4537
	2004	13,699,254	247,140	1.8%	13,774	19,057,638	343,808	1.8%	4.5%	1.3911
	2005	25,792,864	1,761,045	6.8%	22,734	34,336,455	2,344,372	6.8%	4.5%	1.3312
	2006	40,929,378	3,155,992	7.7%	32,988	52,140,446	4,020,458	7.7%	4.5%	1.2739
	2007	58,872,038	3,436,818	5.8%	43,553	71,768,253	4,189,670	5.8%	4.5%	1.2191
	2008	76,873,022	5,231,435	6.8%	52,193	89,676,979	6,102,782	6.8%	4.5%	1.1666
	2009	91,513,640	7,026,802	7.7%	59,038	102,158,982	7,844,197	7.7%	4.5%	1.1163
	2010	106,935,950	9,904,354	9.3%	67,276	114,234,732	10,580,363	9.3%	4.5%	1.0683
	2011	126,127,480	14,593,665	11.6%	76,608	128,934,121	14,918,409	11.6%	4.5%	1.0223
Projected Future Experience	2012	133,368,026	15,858,272	11.9%	74,211	130,464,868	15,513,068	11.9%	4.5%	0.9782
	2013	129,945,967	19,042,874	14.7%	72,186	121,643,350	17,826,170	14.7%	4.5%	0.9361
	2014	138,250,986	22,280,604	16.1%	70,340	123,844,725	19,958,883	16.1%	4.5%	0.8958
	2015	147,612,005	25,701,600	17.4%	68,551	126,536,164	22,031,961	17.4%	4.5%	0.8572
	2016	144,413,129	29,394,249	20.4%	66,747	118,463,175	24,112,324	20.4%	4.5%	0.8203
	2017	141,120,969	33,287,409	23.6%	64,925	110,777,600	26,130,059	23.6%	4.5%	0.7850
	2018	137,730,650	37,392,611	27.1%	63,084	103,460,532	28,088,588	27.1%	4.5%	0.7512
	2019	134,237,781	41,741,325	31.1%	61,221	96,494,506	30,005,029	31.1%	4.5%	0.7188
	2020	130,638,631	46,359,580	35.5%	59,335	89,863,464	31,889,743	35.5%	4.5%	0.6879
	2021	126,931,697	51,230,774	40.4%	57,426	83,553,631	33,722,996	40.4%	4.5%	0.6583
	2022	123,116,941	56,397,289	45.8%	55,494	77,552,672	35,525,253	45.8%	4.5%	0.6299
	2023	119,194,812	61,897,291	51.9%	53,538	71,848,882	37,310,777	51.9%	4.5%	0.6028
	2024	115,167,220	67,686,055	58.8%	51,559	66,431,683	39,043,215	58.8%	4.5%	0.5768
	2025	111,038,325	73,726,763	66.4%	49,558	61,291,885	40,696,330	66.4%	4.5%	0.5520
	2026	106,814,514	79,964,306	74.9%	47,539	56,421,426	42,238,643	74.9%	4.5%	0.5282
	2027	102,503,258	86,332,683	84.2%	45,504	51,812,574	43,638,793	84.2%	4.5%	0.5055
	2028	98,111,938	92,783,214	94.6%	43,455	47,457,304	44,879,770	94.6%	4.5%	0.4837
	2029	93,649,186	99,240,702	106.0%	41,396	43,347,986	45,936,166	106.0%	4.5%	0.4629
	2030	89,126,808	105,622,968	118.5%	39,332	39,478,167	46,785,039	118.5%	4.5%	0.4429
	2031	84,559,326	111,823,852	132.2%	37,268	35,842,133	47,398,739	132.2%	4.5%	0.4239
	2032	79,964,231	117,691,720	147.2%	35,213	32,434,844	47,737,751	147.2%	4.5%	0.4056
	2033	75,361,554	123,221,285	163.5%	33,172	29,251,598	47,828,360	163.5%	4.5%	0.3882
	2034	70,773,096	128,324,302	181.3%	31,154	26,287,644	47,664,207	181.3%	4.5%	0.3714
	2035	66,222,543	132,841,794	200.6%	29,168	23,538,188	47,217,382	200.6%	4.5%	0.3554
	2036	61,735,606	136,632,380	221.3%	27,223	20,998,419	46,473,407	221.3%	4.5%	0.3401
	2037	57,338,890	139,690,319	243.6%	25,328	18,663,104	45,467,482	243.6%	4.5%	0.3255
	2038	53,056,469	142,000,136	267.6%	23,489	16,525,578	44,228,994	267.6%	4.5%	0.3115
	2039	48,910,036	143,510,173	293.4%	21,716	14,578,069	42,774,476	293.4%	4.5%	0.2981
	2040	44,919,269	144,157,340	320.9%	20,012	12,812,043	41,117,101	320.9%	4.5%	0.2852
	2041	41,099,676	143,917,888	350.2%	18,384	11,217,803	39,281,151	350.2%	4.5%	0.2729
	2042	37,462,669	142,888,881	381.4%	16,834	9,784,798	37,320,854	381.4%	4.5%	0.2612
	2043	34,017,079	141,122,507	414.9%	15,365	8,502,250	35,272,248	414.9%	4.5%	0.2499
	2044	30,769,615	138,684,306	450.7%	13,979	7,359,404	33,170,184	450.7%	4.5%	0.2392
	2045	27,724,838	135,547,621	488.9%	12,677	6,345,609	31,023,884	488.9%	4.5%	0.2289
	2046	24,885,166	131,715,903	529.3%	11,459	5,450,402	28,848,696	529.3%	4.5%	0.2190
	2047	22,250,821	127,279,190	572.0%	10,326	4,663,562	26,676,515	572.0%	4.5%	0.2096
	2048	19,819,846	122,302,935	617.1%	9,274	3,975,170	24,529,702	617.1%	4.5%	0.2006
	2049	17,588,327	116,929,709	664.8%	8,304	3,375,698	22,442,125	664.8%	4.5%	0.1919
	2050	15,550,712	111,159,072	714.8%	7,413	2,856,098	20,415,862	714.8%	4.5%	0.1837
	2051	13,700,033	105,035,125	766.7%	6,598	2,407,843	18,460,399	766.7%	4.5%	0.1758
	2052	12,028,060	98,750,520	821.0%	5,855	2,022,953	16,608,470	821.0%	4.5%	0.1682
	2053	10,525,513	92,506,802	878.9%	5,182	1,694,015	14,888,386	878.9%	4.5%	0.1609
	2054	9,182,215	86,403,907	941.0%	4,574	1,414,181	13,307,333	941.0%	4.5%	0.1540
	2055	7,987,257	80,406,353	1006.7%	4,028	1,177,170	11,850,365	1006.7%	4.5%	0.1474
	2056	6,929,365	74,560,351	1076.0%	3,538	977,279	10,515,575	1076.0%	4.5%	0.1410
	2057	5,997,099	68,984,408	1150.3%	3,101	809,375	9,310,215	1150.3%	4.5%	0.1350
	2058	5,178,998	63,747,068	1230.9%	2,712	668,865	8,232,897	1230.9%	4.5%	0.1291
	2059	4,463,821	58,863,596	1318.7%	2,367	551,675	7,274,832	1318.7%	4.5%	0.1236
	2060	3,840,764	54,242,028	1412.3%	2,061	454,232	6,414,988	1412.3%	4.5%	0.1183
	2061	3,299,606	49,828,757	1510.1%	1,791	373,427	5,639,280	1510.1%	4.5%	0.1132
	2062	2,830,792	45,636,969	1612.2%	1,553	306,574	4,942,471	1612.2%	4.5%	0.1083
	2063	2,425,471	41,705,483	1719.5%	1,344	251,366	4,322,193	1719.5%	4.5%	0.1036
	2064	2,075,582	38,021,329	1831.8%	1,160	205,842	3,770,701	1831.8%	4.5%	0.0992
	2065	1,773,894	34,486,934	1944.1%	999	168,347	3,272,902	1944.1%	4.5%	0.0949
	2066	1,513,962	31,088,659	2053.5%	858	137,492	2,823,346	2053.5%	4.5%	0.0908
	2067	1,290,114	27,843,656	2158.2%	734	112,118	2,419,759	2158.2%	4.5%	0.0869
	2068	1,097,398	24,815,821	2261.3%	626	91,263	2,063,756	2261.3%	4.5%	0.0832
	2069	931,521	22,012,743	2363.1%	532	74,132	1,751,812	2363.1%	4.5%	0.0796
	2070	788,789	19,388,231	2458.0%	450	60,070	1,476,506	2458.0%	4.5%	0.0762
	2071	666,021	16,936,766	2543.0%	379	48,536	1,234,273	2543.0%	4.5%	0.0729
	2072	560,495	14,654,310	2614.5%	318	39,087	1,021,950	2614.5%	4.5%	0.0697
	2073	469,886	12,582,713	2677.8%	265	31,357	839,697	2677.8%	4.5%	0.0667
	2074	392,199	10,736,374	2737.5%	220	25,046	685,629	2737.5%	4.5%	0.0639
	2075	325,724	9,088,497	2790.2%	181	19,905	555,402	2790.2%	4.5%	0.0611
	2076	268,997	7,620,045	2832.8%	148	15,731	445,612	2832.8%	4.5%	0.0585
	2077	220,758	6,316,203	2861.1%	120	12,354	353,459	2861.1%	4.5%	0.0560
	2078	179,905	5,170,629	2874.1%	96	9,634	276,892	2874.1%	4.5%	0.0536
	2079	145,482	4,173,800	2869.0%	77	7,455	213,886	2869.0%	4.5%	0.0512
	2080	116,647	3,318,326	2844.7%	61	5,720	162,725	2844.7%	4.5%	0.0490
	2081	92,663	2,597,891	2803.6%	47	4,348	121,910	2803.6%	4.5%	0.0469
TOTALS	Past	545,339,627	45,357,504	8.3%	374,994	618,997,524	50,344,424	8.1%		
	Future	3,338,281,646	4,888,906,173	146.4%	1,545,138	1,929,384,400	1,537,479,551	79.7%		
	Lifetime	3,883,621,272	4,934,263,677	127.1%	1,920,132	2,548,381,923	1,587,823,976	62.3%		

Exhibit II
New York Life Insurance Company
District of Columbia-specific Experience Projections with No Increase
Generation 5.0 Policy Forms

		Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest				With Interest			Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2002	234	0	0.0%	2	355	0	0.0%	4.5%	1.5192
	2003	13,119	0	0.0%	18	19,072	0	0.0%	4.5%	1.4537
	2004	38,929	0	0.0%	36	54,156	0	0.0%	4.5%	1.3911
	2005	82,868	0	0.0%	64	110,317	0	0.0%	4.5%	1.3312
	2006	135,094	0	0.0%	82	172,098	0	0.0%	4.5%	1.2739
	2007	193,971	0	0.0%	110	236,461	0	0.0%	4.5%	1.2191
	2008	248,779	0	0.0%	129	290,216	0	0.0%	4.5%	1.1666
	2009	285,822	122	0.0%	146	319,070	136	0.0%	4.5%	1.1163
	2010	338,419	80,274	23.7%	162	361,518	85,753	23.7%	4.5%	1.0683
	2011	378,380	5,336	1.4%	174	386,800	5,455	1.4%	4.5%	1.0223
Projected Future Experience	2012	387,942	45,045	11.6%	169	379,498	44,064	11.6%	4.5%	0.9782
	2013	377,915	53,887	14.3%	164	353,769	50,444	14.3%	4.5%	0.9361
	2014	369,193	63,692	17.3%	160	330,722	57,055	17.3%	4.5%	0.8958
	2015	360,990	73,420	20.3%	156	309,448	62,938	20.3%	4.5%	0.8572
	2016	352,755	83,097	23.6%	152	289,367	68,165	23.6%	4.5%	0.8203
	2017	344,335	93,474	27.1%	148	270,297	73,376	27.1%	4.5%	0.7850
	2018	335,728	104,427	31.1%	144	252,192	78,443	31.1%	4.5%	0.7512
	2019	326,929	116,393	35.6%	140	235,008	83,667	35.6%	4.5%	0.7188
	2020	317,940	129,091	40.6%	136	218,704	88,799	40.6%	4.5%	0.6879
	2021	308,773	142,515	46.2%	132	203,252	93,811	46.2%	4.5%	0.6583
	2022	299,435	157,182	52.5%	128	188,617	99,010	52.5%	4.5%	0.6299
	2023	289,916	173,387	59.8%	124	174,757	104,515	59.8%	4.5%	0.6028
	2024	280,200	190,976	68.2%	119	161,627	110,160	68.2%	4.5%	0.5768
	2025	270,273	209,377	77.5%	115	149,188	115,574	77.5%	4.5%	0.5520
	2026	260,134	228,193	87.7%	111	137,408	120,536	87.7%	4.5%	0.5282
	2027	249,788	248,877	99.6%	106	126,261	125,800	99.6%	4.5%	0.5055
	2028	239,231	271,256	113.4%	102	115,717	131,208	113.4%	4.5%	0.4837
	2029	228,462	294,736	129.0%	97	105,750	136,426	129.0%	4.5%	0.4629
	2030	217,491	317,986	146.2%	92	96,336	140,850	146.2%	4.5%	0.4429
	2031	206,340	340,705	165.1%	88	87,461	144,415	165.1%	4.5%	0.4239
	2032	195,048	362,313	185.8%	83	79,115	146,960	185.8%	4.5%	0.4056
	2033	183,665	383,785	209.0%	79	71,289	148,966	209.0%	4.5%	0.3882
	2034	172,242	403,848	234.5%	74	63,977	150,003	234.5%	4.5%	0.3714
	2035	160,839	421,531	262.1%	69	57,169	149,829	262.1%	4.5%	0.3554
	2036	149,520	435,633	291.4%	65	50,857	148,174	291.4%	4.5%	0.3401
	2037	138,359	447,805	323.7%	60	45,034	145,755	323.7%	4.5%	0.3255
	2038	127,427	458,211	359.6%	56	39,690	142,720	359.6%	4.5%	0.3115
	2039	116,792	465,005	398.1%	52	34,811	138,599	398.1%	4.5%	0.2981
	2040	106,527	467,311	438.7%	48	30,384	133,288	438.7%	4.5%	0.2852
	2041	96,694	466,529	482.5%	44	26,392	127,335	482.5%	4.5%	0.2729
	2042	87,350	463,536	530.7%	40	22,815	121,070	530.7%	4.5%	0.2612
	2043	78,539	457,665	582.7%	37	19,630	114,389	582.7%	4.5%	0.2499
	2044	70,293	448,476	638.0%	33	16,813	107,265	638.0%	4.5%	0.2392
	2045	62,635	436,292	696.6%	30	14,336	99,858	696.6%	4.5%	0.2289
	2046	55,577	421,547	758.5%	27	12,173	92,328	758.5%	4.5%	0.2190
	2047	49,118	403,993	822.5%	25	10,295	84,673	822.5%	4.5%	0.2096
	2048	43,252	385,280	890.8%	22	8,675	77,274	890.8%	4.5%	0.2006
	2049	37,962	365,715	963.4%	20	7,286	70,191	963.4%	4.5%	0.1919
	2050	33,225	346,333	1042.4%	18	6,102	63,609	1042.4%	4.5%	0.1837
	2051	29,009	327,902	1130.4%	16	5,098	57,630	1130.4%	4.5%	0.1758
	2052	25,276	310,239	1227.4%	14	4,251	52,178	1227.4%	4.5%	0.1682
	2053	21,989	293,835	1336.3%	13	3,539	47,291	1336.3%	4.5%	0.1609
	2054	19,108	276,726	1448.2%	11	2,943	42,619	1448.2%	4.5%	0.1540
	2055	16,594	260,452	1569.5%	10	2,446	38,386	1569.5%	4.5%	0.1474
	2056	14,409	245,657	1704.9%	9	2,032	34,646	1704.9%	4.5%	0.1410
	2057	12,515	232,978	1861.5%	8	1,689	31,443	1861.5%	4.5%	0.1350
	2058	10,878	221,627	2037.3%	7	1,405	28,623	2037.3%	4.5%	0.1291
	2059	9,465	211,165	2231.0%	6	1,170	26,097	2231.0%	4.5%	0.1236
	2060	8,245	201,679	2446.1%	5	975	23,852	2446.1%	4.5%	0.1183
	2061	7,191	192,300	2674.2%	4	814	21,763	2674.2%	4.5%	0.1132
	2062	6,281	183,257	2917.8%	4	680	19,847	2917.8%	4.5%	0.1083
	2063	5,493	174,625	3179.0%	3	569	18,097	3179.0%	4.5%	0.1036
	2064	4,810	166,003	3451.3%	3	477	16,463	3451.3%	4.5%	0.0992
	2065	4,216	157,347	3731.9%	3	400	14,933	3731.9%	4.5%	0.0949
	2066	3,699	148,909	4025.3%	2	336	13,523	4025.3%	4.5%	0.0908
	2067	3,248	140,278	4319.1%	2	282	12,191	4319.1%	4.5%	0.0869
	2068	2,852	131,943	4626.2%	2	237	10,973	4626.2%	4.5%	0.0832
	2069	2,504	122,787	4903.4%	1	199	9,772	4903.4%	4.5%	0.0796
	2070	2,197	112,904	5139.1%	1	167	8,598	5139.1%	4.5%	0.0762
	2071	1,925	101,315	5263.8%	1	140	7,383	5263.8%	4.5%	0.0729
	2072	1,683	89,528	5320.0%	1	117	6,243	5320.0%	4.5%	0.0697
	2073	1,467	78,997	5384.7%	1	98	5,272	5384.7%	4.5%	0.0667
	2074	1,274	68,933	5410.5%	1	81	4,402	5410.5%	4.5%	0.0639
	2075	1,101	59,387	5393.4%	0	67	3,629	5393.4%	4.5%	0.0611
	2076	946	49,475	5229.7%	0	55	2,893	5229.7%	4.5%	0.0585
	2077	807	40,246	4986.7%	0	45	2,252	4986.7%	4.5%	0.0560
	2078	683	32,491	4757.4%	0	37	1,740	4757.4%	4.5%	0.0536
	2079	573	25,983	4535.7%	0	29	1,331	4535.7%	4.5%	0.0512
	2080	476	20,583	4326.6%	0	23	1,009	4326.6%	4.5%	0.0490
	2081	391	16,049	4108.6%	0	18	753	4108.6%	4.5%	0.0469
TOTALS	Past	1,715,615	85,733	5.0%	923	1,950,062	91,345	4.7%		
	Future	8,210,144	16,074,121	195.8%	3,596	4,832,644	4,757,377	98.4%		
	Lifetime	9,925,759	16,159,854	162.8%	4,519	6,782,707	4,848,721	71.5%		

Exhibit II
New York Life Insurance Company
District of Columbia-specific Experience Projections with Increase
Generation 5.0 Policy Forms

		Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest				With Interest			Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2002	234	0	0.0%	2	355	0	0.0%	4.5%	1.5192
	2003	13,119	0	0.0%	18	19,072	0	0.0%	4.5%	1.4537
	2004	38,929	0	0.0%	36	54,156	0	0.0%	4.5%	1.3911
	2005	82,868	0	0.0%	64	110,317	0	0.0%	4.5%	1.3312
	2006	135,094	0	0.0%	82	172,098	0	0.0%	4.5%	1.2739
	2007	193,971	0	0.0%	110	236,461	0	0.0%	4.5%	1.2191
	2008	248,779	0	0.0%	129	290,216	0	0.0%	4.5%	1.1666
	2009	285,822	122	0.0%	146	319,070	136	0.0%	4.5%	1.1163
	2010	338,419	80,274	23.7%	162	361,518	85,753	23.7%	4.5%	1.0683
	2011	378,380	5,336	1.4%	174	386,800	5,455	1.4%	4.5%	1.0223
Projected Future Experience	2012	387,942	45,045	11.6%	169	379,498	44,064	11.6%	4.5%	0.9782
	2013	377,915	53,887	14.3%	164	353,769	50,444	14.3%	4.5%	0.9361
	2014	402,552	63,500	15.8%	160	360,605	56,883	15.8%	4.5%	0.8958
	2015	431,465	72,969	16.9%	156	369,861	62,551	16.9%	4.5%	0.8572
	2016	421,829	82,571	19.6%	152	346,030	67,734	19.6%	4.5%	0.8203
	2017	411,995	92,863	22.5%	148	323,409	72,896	22.5%	4.5%	0.7850
	2018	401,954	103,719	25.8%	144	301,940	77,912	25.8%	4.5%	0.7512
	2019	391,700	115,579	29.5%	140	281,567	83,082	29.5%	4.5%	0.7188
	2020	381,230	128,155	33.6%	136	262,240	88,155	33.6%	4.5%	0.6879
	2021	370,553	141,443	38.2%	132	243,919	93,106	38.2%	4.5%	0.6583
	2022	359,674	155,957	43.4%	128	226,563	98,239	43.4%	4.5%	0.6299
	2023	348,579	171,986	49.3%	124	210,118	103,671	49.3%	4.5%	0.6028
	2024	337,247	189,378	56.2%	119	194,534	109,239	56.2%	4.5%	0.5768
	2025	325,660	207,558	63.7%	115	179,761	114,570	63.7%	4.5%	0.5520
	2026	313,814	226,129	72.1%	111	165,763	119,445	72.1%	4.5%	0.5282
	2027	301,715	246,536	81.7%	106	152,509	124,617	81.7%	4.5%	0.5055
	2028	289,358	268,608	92.8%	102	139,964	129,927	92.8%	4.5%	0.4837
	2029	276,740	291,751	105.4%	97	128,096	135,045	105.4%	4.5%	0.4629
	2030	263,870	314,646	119.2%	92	116,880	139,370	119.2%	4.5%	0.4429
	2031	250,775	336,982	134.4%	88	106,296	142,836	134.4%	4.5%	0.4239
	2032	237,498	358,186	150.8%	83	96,333	145,286	150.8%	4.5%	0.4056
	2033	224,094	379,235	169.2%	79	86,982	147,200	169.2%	4.5%	0.3882
	2034	210,625	398,854	189.4%	74	78,233	148,148	189.4%	4.5%	0.3714
	2035	197,156	416,089	211.0%	69	70,077	147,895	211.0%	4.5%	0.3554
	2036	183,761	429,757	233.9%	65	62,504	146,175	233.9%	4.5%	0.3401
	2037	170,527	441,493	258.9%	60	55,504	143,701	258.9%	4.5%	0.3255
	2038	157,534	451,463	286.6%	56	49,067	140,618	286.6%	4.5%	0.3115
	2039	144,863	457,850	316.1%	52	43,178	136,466	316.1%	4.5%	0.2981
	2040	132,597	459,799	346.8%	48	37,820	131,146	346.8%	4.5%	0.2852
	2041	120,813	458,696	379.7%	44	32,975	125,197	379.7%	4.5%	0.2729
	2042	109,576	455,416	415.6%	40	28,620	118,949	415.6%	4.5%	0.2612
	2043	98,941	449,306	454.1%	37	24,729	112,300	454.1%	4.5%	0.2499
	2044	88,947	439,946	494.6%	33	21,274	105,225	494.6%	4.5%	0.2392
	2045	79,624	427,657	537.1%	30	18,224	97,881	537.1%	4.5%	0.2289
	2046	70,989	412,878	581.6%	27	15,548	90,430	581.6%	4.5%	0.2190
	2047	63,047	395,367	627.1%	25	13,214	82,865	627.1%	4.5%	0.2096
	2048	55,793	376,745	675.2%	22	11,190	75,562	675.2%	4.5%	0.2006
	2049	49,213	357,329	726.1%	20	9,445	68,582	726.1%	4.5%	0.1919
	2050	43,284	338,134	781.2%	18	7,950	62,103	781.2%	4.5%	0.1837
	2051	37,973	319,900	842.4%	16	6,674	56,224	842.4%	4.5%	0.1758
	2052	33,241	302,446	909.9%	14	5,591	50,867	909.9%	4.5%	0.1682
	2053	29,046	286,260	985.5%	13	4,675	46,072	985.5%	4.5%	0.1609
	2054	25,346	269,434	1063.0%	11	3,904	41,496	1063.0%	4.5%	0.1540
	2055	22,096	253,456	1147.1%	10	3,257	37,355	1147.1%	4.5%	0.1474
	2056	19,253	238,951	1241.1%	9	2,715	33,700	1241.1%	4.5%	0.1410
	2057	16,774	226,527	1350.4%	8	2,264	30,572	1350.4%	4.5%	0.1350
	2058	14,620	215,418	1473.5%	7	1,888	27,821	1473.5%	4.5%	0.1291
	2059	12,750	205,189	1609.3%	6	1,576	25,359	1609.3%	4.5%	0.1236
	2060	11,127	195,925	1760.7%	5	1,316	23,171	1760.7%	4.5%	0.1183
	2061	9,720	186,778	1921.5%	4	1,100	21,138	1921.5%	4.5%	0.1132
	2062	8,500	177,966	2093.6%	4	921	19,274	2093.6%	4.5%	0.1083
	2063	7,442	169,561	2278.6%	3	771	17,573	2278.6%	4.5%	0.1036
	2064	6,521	161,173	2471.7%	3	647	15,984	2471.7%	4.5%	0.0992
	2065	5,719	152,755	2671.0%	3	543	14,497	2671.0%	4.5%	0.0949
	2066	5,020	144,553	2879.6%	2	456	13,128	2879.6%	4.5%	0.0908
	2067	4,408	136,166	3088.8%	2	383	11,834	3088.8%	4.5%	0.0869
	2068	3,872	128,068	3307.6%	2	322	10,650	3307.6%	4.5%	0.0832
	2069	3,400	119,175	3505.2%	1	271	9,484	3505.2%	4.5%	0.0796
	2070	2,983	109,579	3673.4%	1	227	8,345	3673.4%	4.5%	0.0762
	2071	2,614	98,329	3762.2%	1	190	7,166	3762.2%	4.5%	0.0729
	2072	2,285	86,887	3802.2%	1	159	6,059	3802.2%	4.5%	0.0697
	2073	1,992	76,666	3848.2%	1	133	5,116	3848.2%	4.5%	0.0667
	2074	1,730	66,898	3866.6%	1	110	4,272	3866.6%	4.5%	0.0639
	2075	1,495	57,634	3854.3%	0	91	3,522	3854.3%	4.5%	0.0611
	2076	1,285	48,014	3737.3%	0	75	2,808	3737.3%	4.5%	0.0585
	2077	1,096	39,057	3563.7%	0	61	2,186	3563.7%	4.5%	0.0560
	2078	927	31,531	3399.8%	0	50	1,689	3399.8%	4.5%	0.0536
	2079	778	25,216	3241.4%	0	40	1,292	3241.4%	4.5%	0.0512
	2080	646	19,976	3092.0%	0	32	980	3092.0%	4.5%	0.0490
	2081	530	15,575	2936.2%	0	25	731	2936.2%	4.5%	0.0469
TOTALS	Past	1,715,615	85,733	5.0%	923	1,950,062	91,345	4.7%		
	Future	9,780,645	15,778,526	161.3%	3,596	5,646,654	4,689,879	83.1%		
	Lifetime	11,496,260	15,864,259	138.0%	4,519	7,596,717	4,781,223	62.9%		

Exhibit III
New York Life Insurance Company
Nationwide 58/85 Test With Increase
Generation 5.0 Policy Forms

1	Accumulated value of initial earned premium	615,394,858	x	58%	=	356,929,018
2a	Accumulated value of earned premium	615,394,858				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	0	x	85%	=	0
3	Present value of future projected initial earned premium	1,822,930,969	x	58%	=	1,057,299,962
4a	Present value of future projected premium	2,171,847,730				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	348,916,760	x	85%	=	296,579,246
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**					**1,710,808,226**
6a	Accumulated value of incurred claims without the inclusion of active life reserves					52,720,751
6b	Present value of future projected incurred claims without the inclusion of active life reserves					2,256,887,540
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**					**2,309,608,292**
8	Test: 7 is not less than 5					TRUE

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves.
The incurred claims (items 6a and 6b) were increased by 5% to reflect moderately adverse experience.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.39	8.58	9.55	10.81	11.83	13.88	14.97	18-34
35-39	8.75	10.23	11.40	12.84	14.00	16.47	17.73	35-39
40-44	11.14	13.15	14.69	16.42	17.89	21.05	22.64	40-44
45-49	15.32	18.23	20.38	22.67	24.64	29.05	31.19	45-49
50	22.04	26.28	29.38	32.56	35.30	41.70	44.68	50
51	24.55	29.29	32.77	36.28	39.30	46.45	49.75	51
52	27.07	32.35	36.20	40.03	43.35	51.25	54.88	52
53	29.08	34.85	39.03	43.08	46.66	55.15	59.06	53
54	31.08	37.33	41.84	46.11	49.95	59.04	63.23	54
55	33.10	39.88	44.73	49.20	53.31	63.00	67.47	55
56	35.18	42.50	47.71	52.40	56.76	67.09	71.85	56
57	37.37	45.27	50.84	55.77	60.40	71.40	76.45	57
58	39.56	48.03	53.96	59.13	64.02	75.69	81.04	58
59	41.98	51.05	57.39	62.83	67.99	80.42	86.06	59
60	44.69	54.46	61.23	66.98	72.44	85.71	91.69	60
61	47.77	58.32	65.59	71.69	77.47	91.72	98.07	61
62	51.32	62.74	70.44	74.94	83.18	95.92	104.93	62
63	55.57	68.05	76.55	83.55	90.13	106.84	114.09	63
64	60.39	74.04	83.29	90.84	97.92	116.15	123.95	64
65	65.79	80.75	90.85	99.01	106.63	126.57	134.98	65
66	71.80	88.23	99.28	108.08	116.31	138.13	147.24	66
67	78.45	96.51	108.61	118.09	127.02	150.90	160.78	67
68	85.29	105.00	118.20	128.23	137.89	163.85	174.54	68
69	92.96	114.51	128.95	139.60	150.07	178.37	189.97	69
70	101.60	125.26	141.10	152.46	163.86	194.79	207.42	70
71	111.36	137.41	154.85	167.06	179.51	213.42	227.23	71
72	122.41	151.18	170.43	183.65	197.29	234.60	249.73	72
73	135.86	168.00	189.46	204.11	219.31	260.76	277.61	73
74	150.66	186.52	210.42	226.66	243.54	289.55	308.28	74
75	166.69	206.60	233.15	251.14	269.79	320.82	341.50	75
76	183.88	228.14	251.64	267.70	297.15	342.66	361.08	76
77	202.13	249.11	266.10	283.08	314.22	362.34	378.94	77
78	220.95	274.63	297.70	316.70	351.54	405.38	423.94	78
79	240.74	299.46	329.29	350.31	388.84	448.40	468.94	79
80	261.48	325.51	360.89	383.93	423.02	491.43	513.94	80
81	283.20	352.78	392.49	417.54	457.73	534.45	558.94	81
82	305.87	381.26	424.09	451.16	493.89	577.48	603.94	82
83	329.51	410.96	455.69	484.78	531.48	620.52	648.94	83
84	354.10	441.88	487.29	518.39	570.52	663.54	693.94	84
85	379.65	474.01	518.89	552.01	611.00	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.53	4.58	5.32	5.89	7.08	7.76	8.97	18-34
35-39	4.54	5.86	6.80	7.48	8.88	9.82	11.24	35-39
40-44	6.33	8.12	9.38	10.29	12.05	13.45	15.25	40-44
45-49	9.28	11.87	13.66	14.93	17.24	19.45	21.82	45-49
50	11.74	14.97	17.20	18.77	21.55	24.41	27.28	50
51	12.69	16.18	18.58	20.25	23.20	26.32	29.36	51
52	13.73	17.48	20.05	21.85	24.96	28.38	31.59	52
53	14.87	18.92	21.68	23.60	26.87	30.62	34.01	53
54	16.10	20.46	23.42	25.47	28.89	33.01	36.56	54
55	17.40	22.08	25.26	27.43	31.00	35.53	39.24	55
56	18.77	23.78	27.18	29.50	33.21	38.17	42.03	56
57	20.21	25.58	29.19	31.66	35.51	40.92	44.95	57
58	21.52	27.20	31.03	33.62	37.58	43.41	47.56	58
59	22.92	28.96	33.01	35.73	39.79	46.09	50.37	59
60	24.49	30.90	35.19	38.05	42.23	49.04	53.46	60
61	26.25	33.08	37.63	40.66	44.98	52.35	56.94	61
62	28.23	35.55	40.40	43.62	48.08	55.97	60.86	62
63	30.61	38.52	43.75	47.18	51.83	60.63	65.62	63
64	33.30	41.84	47.48	51.17	56.06	65.71	70.96	64
65	36.27	45.55	51.63	55.62	60.75	71.37	76.90	65
66	39.55	49.63	56.22	60.52	65.95	77.61	83.47	66
67	43.14	54.11	61.26	65.90	71.65	84.46	90.70	67
68	46.07	57.75	65.34	70.25	76.23	89.98	96.49	68
69	49.59	62.12	70.25	75.49	81.79	96.66	103.52	69
70	53.96	67.56	76.36	82.04	88.74	105.00	112.33	70
71	59.43	74.40	84.07	90.29	97.56	115.52	123.49	71
72	66.28	82.96	93.73	100.65	108.64	128.73	137.51	72
73	76.63	95.94	108.39	116.39	125.64	148.87	159.04	73
74	88.39	110.70	125.09	134.33	144.99	171.82	183.54	74
75	101.38	127.02	143.54	154.14	166.33	197.14	210.54	75
76	115.36	144.60	159.96	170.17	188.89	217.82	229.12	76
77	130.15	161.66	172.68	183.70	203.91	235.14	245.63	77
78	144.71	180.86	193.19	205.52	228.13	263.07	274.80	78
79	159.85	200.05	213.69	227.33	252.34	290.98	303.97	79
80	175.58	219.25	234.20	249.15	276.56	318.91	333.14	80
81	191.92	238.44	254.70	270.96	300.77	346.83	362.30	81
82	208.85	257.65	275.21	292.78	324.99	374.76	391.47	82
83	226.36	276.84	295.71	314.59	349.19	402.68	423.56	83
84	244.48	296.03	316.24	339.25	373.40	432.23	456.73	84
85	263.18	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.15	30.83	35.11	38.43	43.96	49.94	55.64	18-34
35-39	31.71	39.00	44.42	48.59	55.31	63.05	70.00	35-39
40-44	40.58	50.08	57.06	62.34	70.63	80.80	89.41	40-44
45-49	53.11	65.76	74.93	81.77	92.26	105.85	116.78	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	265.83	335.34	382.87	415.72	457.91	534.64	576.24	75
76	287.02	362.36	408.50	434.57	482.38	556.25	593.92	76
77	308.97	390.36	421.66	448.57	497.91	574.17	611.59	77
78	330.41	417.69	471.72	501.83	557.03	642.35	684.22	78
79	352.32	445.63	508.71	551.43	603.09	707.82	756.84	79
80	374.68	474.16	541.12	586.18	639.44	751.89	809.42	80
81	397.49	503.24	574.15	621.51	676.12	796.63	855.84	81
82	420.72	532.87	607.74	657.40	713.10	841.98	902.66	82
83	444.29	562.95	641.82	693.73	750.24	887.79	949.67	83
84	468.28	593.56	676.45	730.58	787.67	934.18	997.04	84
85	492.67	624.70	711.65	767.97	825.36	981.16	1,044.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.76	19.09	22.22	24.52	29.72	32.40	37.62	18-34
35-39	19.04	24.55	28.52	31.39	37.63	41.34	47.63	35-39
40-44	24.85	31.98	37.05	40.68	48.20	53.39	61.02	40-44
45-49	32.91	42.24	48.82	53.48	62.66	69.97	79.31	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	163.48	207.87	237.70	257.63	285.24	331.79	359.38	75
76	181.32	230.68	260.34	276.96	307.43	354.51	380.33	76
77	199.88	254.43	275.01	292.56	324.74	374.48	401.28	77
78	217.49	276.98	307.66	327.30	363.31	418.95	448.93	78
79	235.47	300.03	340.32	362.04	401.87	463.41	496.58	79
80	253.81	323.55	370.22	396.78	440.20	507.88	544.24	80
81	272.50	347.55	397.66	430.72	471.46	552.35	591.89	81
82	291.54	372.00	425.63	460.90	503.07	591.29	636.80	82
83	310.89	396.86	454.07	491.56	534.96	630.12	677.17	83
84	330.57	422.17	483.00	522.74	567.19	669.56	717.97	84
85	350.59	447.93	512.45	554.46	599.78	709.60	759.21	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.03	10.64	11.94	13.37	14.91	17.26	18.88	18-34
35-39	10.88	12.91	14.50	16.18	17.99	20.87	22.78	35-39
40-44	14.02	16.77	18.87	20.94	23.23	26.98	29.39	40-44
45-49	19.29	23.22	26.14	28.92	31.96	37.22	40.45	45-49
50	26.92	32.46	36.53	40.30	44.38	51.83	56.16	50
51	29.76	35.90	40.43	44.56	49.00	57.29	62.04	51
52	32.63	39.39	44.36	48.86	53.70	62.81	67.98	52
53	34.98	42.34	47.71	52.49	57.67	67.45	73.00	53
54	37.32	45.26	51.04	56.09	61.61	72.09	77.99	54
55	39.68	48.25	54.43	59.74	65.62	76.77	83.05	55
56	42.09	51.30	57.91	63.49	69.69	81.58	88.21	56
57	44.60	54.48	61.51	67.39	73.92	86.57	93.57	57
58	47.01	57.53	64.97	71.11	77.96	91.33	98.68	58
59	49.64	60.84	68.74	75.17	82.33	96.54	104.22	59
60	52.58	64.55	72.93	79.70	87.21	102.31	109.97	60
61	55.90	68.74	77.67	84.82	92.71	108.86	116.43	61
62	59.72	73.52	82.96	88.54	98.95	113.66	123.36	62
63	64.40	79.38	89.71	97.84	106.70	125.47	133.69	63
64	69.67	85.98	97.15	105.90	115.36	135.79	144.71	64
65	75.56	93.32	105.46	114.88	125.00	147.26	156.90	65
66	82.07	101.46	114.67	124.81	135.66	159.94	170.33	66
67	89.24	110.41	124.78	135.70	147.40	173.86	185.03	67
68	96.48	119.45	135.02	146.60	159.15	187.80	200.27	68
69	104.57	129.53	146.44	158.76	172.26	203.35	217.17	69
70	113.66	140.88	159.31	172.47	187.05	220.88	236.10	70
71	123.90	153.69	173.85	187.99	203.78	240.72	257.38	71
72	135.49	168.20	190.31	205.60	222.76	263.23	281.36	72
73	149.69	186.05	210.56	227.43	246.39	291.20	310.18	73
74	165.29	205.66	232.83	251.43	271.73	321.88	341.79	74
75	182.16	226.87	256.91	276.54	297.99	353.34	376.62	75
76	200.17	249.55	275.53	293.11	326.47	375.60	398.19	76
77	219.22	271.48	290.13	309.65	345.05	397.01	417.97	77
78	238.73	298.09	324.43	345.14	383.64	441.78	464.59	78
79	259.15	323.80	357.92	381.77	423.76	488.67	513.91	79
80	280.48	350.68	390.51	416.66	460.76	534.06	561.71	80
81	302.73	378.71	423.03	451.27	496.52	578.34	608.03	81
82	325.87	407.88	455.46	485.79	533.59	622.50	654.19	82
83	349.92	438.19	487.79	520.20	571.94	666.53	700.16	83
84	374.86	469.64	520.05	554.50	611.62	710.40	745.96	84
85	400.69	502.23	552.21	588.73	652.59	754.16	791.59	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.48	5.82	6.79	7.53	9.17	9.96	11.62	18-34
35-39	5.82	7.53	8.77	9.67	11.63	12.75	14.73	35-39
40-44	8.09	10.42	12.08	13.28	15.76	17.43	19.95	40-44
45-49	11.72	15.05	17.38	19.04	22.27	24.90	28.19	45-49
50	14.73	18.85	21.73	23.79	27.66	31.04	35.00	50
51	15.87	20.31	23.40	25.57	29.67	33.36	37.54	51
52	17.10	21.85	25.15	27.49	31.79	35.83	40.24	52
53	18.41	23.53	27.06	29.54	34.03	38.45	43.07	53
54	19.83	25.29	29.06	31.70	36.37	41.22	46.03	54
55	21.29	27.14	31.16	33.94	38.80	44.10	49.11	55
56	22.84	29.06	33.34	36.29	41.31	47.09	52.28	56
57	24.45	31.07	35.59	38.71	43.89	50.18	55.56	57
58	25.89	32.87	37.63	40.88	46.19	52.95	58.46	58
59	27.42	34.79	39.80	43.21	48.62	55.90	61.56	59
60	29.13	36.91	42.19	45.75	51.31	59.13	64.94	60
61	31.04	39.28	44.85	48.60	54.13	62.75	68.75	61
62	33.18	41.96	47.86	51.83	57.30	66.60	73.05	62
63	35.78	45.22	51.55	55.75	61.63	71.84	78.31	63
64	38.71	48.86	55.64	60.15	66.43	77.44	84.22	64
65	41.95	52.90	60.18	65.03	71.70	83.66	90.77	65
66	45.49	57.34	65.19	70.38	77.42	90.48	97.99	66
67	49.37	62.20	70.67	76.24	83.66	97.96	104.53	67
68	52.52	66.11	75.08	80.95	88.65	103.94	111.12	68
69	56.27	70.80	80.36	86.60	94.68	111.16	118.94	69
70	60.92	76.61	86.90	93.63	102.19	120.13	128.55	70
71	66.72	83.89	95.14	102.48	111.70	131.42	140.50	71
72	73.98	93.00	105.45	113.55	123.61	145.56	155.32	72
73	84.97	106.84	121.14	130.45	142.00	167.23	178.22	73
74	97.43	122.55	138.97	149.65	162.03	191.47	204.11	74
75	111.16	139.87	158.47	170.02	184.04	217.47	232.96	75
76	125.90	158.49	175.39	186.59	208.10	239.29	253.44	76
77	141.45	176.57	188.65	201.39	224.61	258.27	271.83	77
78	156.66	196.68	211.01	224.48	250.09	287.64	302.60	78
79	172.42	216.73	233.38	248.30	275.62	317.82	334.52	79
80	188.75	236.75	254.89	272.11	302.07	348.32	366.63	80
81	205.65	256.73	276.35	295.01	328.51	378.21	397.67	81
82	223.11	276.70	297.78	317.86	354.04	407.46	428.24	82
83	241.10	296.60	319.14	340.64	379.28	436.63	461.64	83
84	259.68	316.45	340.50	366.23	404.45	467.35	496.03	84
85	278.81	336.27	365.63	393.19	429.55	501.44	531.34	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.67	12.70	14.33	15.93	17.99	20.64	22.79	18-34
35-39	13.01	15.59	17.60	19.52	21.98	25.27	27.83	35-39
40-44	16.90	20.39	23.05	25.46	28.57	32.91	36.14	40-44
45-49	23.26	28.21	31.90	35.17	39.28	45.39	49.71	45-49
50	31.80	38.64	43.68	48.04	53.46	61.96	67.64	50
51	34.97	42.51	48.09	52.84	58.70	68.13	74.33	51
52	38.19	46.43	52.52	57.69	64.05	74.37	81.08	52
53	40.88	49.83	56.39	61.90	68.68	79.75	86.94	53
54	43.56	53.19	60.24	66.07	73.27	85.14	92.75	54
55	46.26	56.62	64.13	70.28	77.93	90.54	98.63	55
56	49.00	60.10	68.11	74.58	82.62	96.07	104.57	56
57	51.83	63.69	72.18	79.01	87.44	101.74	110.69	57
58	54.46	67.03	75.98	83.09	91.90	106.97	116.32	58
59	57.30	70.63	80.09	87.51	96.67	112.66	122.38	59
60	60.47	74.64	84.63	92.42	101.98	118.91	128.25	60
61	64.03	79.16	89.75	97.95	107.95	126.00	134.79	61
62	68.12	84.30	95.48	102.14	114.72	131.40	141.79	62
63	73.23	90.71	102.87	112.13	123.27	144.10	153.29	63
64	78.95	97.92	111.01	120.96	132.80	155.43	165.47	64
65	85.33	105.89	120.07	130.75	143.37	167.95	178.82	65
66	92.34	114.69	130.06	141.54	155.01	181.75	193.42	66
67	100.03	124.31	140.95	153.31	167.78	196.82	209.28	67
68	107.67	133.90	151.84	164.97	180.41	211.75	226.00	68
69	116.18	144.55	163.93	177.92	194.45	228.33	244.37	69
70	125.72	156.50	177.52	192.48	210.24	246.97	264.78	70
71	136.44	169.97	192.85	208.92	228.05	268.02	287.53	71
72	148.57	185.22	210.19	227.55	248.23	291.86	312.99	72
73	163.52	204.10	231.66	250.75	273.47	321.64	342.75	73
74	179.92	224.80	255.24	276.20	299.92	354.21	375.30	74
75	197.63	247.14	280.67	301.94	326.19	385.86	411.74	75
76	216.46	270.96	299.42	318.52	355.79	408.54	435.30	76
77	236.31	293.85	314.16	336.22	375.88	431.68	457.00	77
78	256.51	321.55	351.16	373.58	415.74	478.18	505.24	78
79	277.56	348.14	386.55	413.23	458.68	528.94	558.88	79
80	299.48	375.85	420.13	449.39	498.50	576.69	609.48	80
81	322.26	404.64	453.57	485.00	535.31	622.23	657.12	81
82	345.87	434.50	486.83	520.42	573.29	667.52	704.44	82
83	370.33	465.42	519.89	555.62	612.40	712.54	751.38	83
84	395.62	497.40	552.81	590.61	652.72	757.26	797.98	84
85	421.73	530.45	585.53	625.45	694.18	801.75	844.24	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
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Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.43	7.06	8.26	9.17	11.26	12.16	14.27	18-34
35-39	7.10	9.20	10.74	11.86	14.38	15.68	18.22	35-39
40-44	9.85	12.72	14.78	16.27	19.47	21.41	24.65	40-44
45-49	14.16	18.23	21.10	23.15	27.30	30.35	34.56	45-49
50	17.72	22.73	26.26	28.81	33.77	37.67	42.72	50
51	19.05	24.44	28.22	30.89	36.14	40.40	45.72	51
52	20.47	26.22	30.25	33.13	38.62	43.28	48.89	52
53	21.95	28.14	32.44	35.48	41.19	46.28	52.13	53
54	23.56	30.12	34.70	37.93	43.85	49.43	55.50	54
55	25.18	32.20	37.06	40.45	46.60	52.67	58.98	55
56	26.91	34.34	39.50	43.08	49.41	56.01	62.53	56
57	28.69	36.56	41.99	45.76	52.27	59.44	66.17	57
58	30.26	38.54	44.23	48.14	54.80	62.49	69.36	58
59	31.92	40.62	46.59	50.69	57.45	65.71	72.75	59
60	33.77	42.92	49.19	53.45	60.39	69.22	76.42	60
61	35.83	45.48	52.07	56.54	63.28	73.15	80.56	61
62	38.13	48.37	55.32	60.04	66.52	77.23	85.24	62
63	40.95	51.92	59.35	64.32	71.43	83.05	91.00	63
64	44.12	55.88	63.80	69.13	76.80	89.17	97.48	64
65	47.63	60.25	68.73	74.44	82.65	95.95	104.64	65
66	51.43	65.05	74.16	80.24	88.89	103.35	112.51	66
67	55.60	70.29	80.08	86.58	95.67	111.46	118.36	67
68	58.97	74.47	84.82	91.65	101.07	117.90	125.75	68
69	62.95	79.48	90.47	97.71	107.57	125.66	134.36	69
70	67.88	85.66	97.44	105.22	115.64	135.26	144.77	70
71	74.01	93.38	106.21	114.67	125.84	147.32	157.51	71
72	81.68	103.04	117.17	126.45	138.58	162.39	173.13	72
73	93.31	117.74	133.89	144.51	158.36	185.59	197.40	73
74	106.47	134.40	152.85	164.97	179.07	211.12	224.68	74
75	120.94	152.72	173.40	185.90	201.75	237.80	255.38	75
76	136.44	172.38	190.82	203.01	227.31	260.76	277.76	76
77	152.75	191.48	204.62	219.08	245.31	281.40	298.03	77
78	168.61	212.50	228.83	243.44	272.05	312.21	330.40	78
79	184.99	233.41	253.07	269.27	298.90	344.66	365.07	79
80	201.92	254.25	275.58	295.07	327.58	377.73	400.12	80
81	219.38	275.02	298.00	319.06	356.25	409.59	433.04	81
82	237.37	295.75	320.35	342.94	383.09	440.16	465.01	82
83	255.84	316.36	342.57	366.69	409.37	470.58	499.72	83
84	274.88	336.87	364.76	393.21	435.50	502.47	535.33	84
85	294.44	357.31	390.66	421.05	461.48	537.66	571.77	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.31	14.76	16.72	18.49	21.07	24.02	26.70	18-34
35-39	15.14	18.27	20.70	22.86	25.97	29.67	32.88	35-39
40-44	19.78	24.01	27.23	29.98	33.91	38.84	42.89	40-44
45-49	27.23	33.20	37.66	41.42	46.60	53.56	58.97	45-49
50	36.68	44.82	50.83	55.78	62.54	72.09	79.12	50
51	40.18	49.12	55.75	61.12	68.40	78.97	86.62	51
52	43.75	53.47	60.68	66.52	74.40	85.93	94.18	52
53	46.78	57.32	65.07	71.31	79.69	92.05	100.88	53
54	49.80	61.12	69.44	76.05	84.93	98.19	107.51	54
55	52.84	64.99	73.83	80.82	90.24	104.31	114.21	55
56	55.91	68.90	78.31	85.67	95.55	110.56	120.93	56
57	59.06	72.90	82.85	90.63	100.96	116.91	127.81	57
58	61.91	76.53	86.99	95.07	105.84	122.61	133.96	58
59	64.96	80.42	91.44	99.85	111.01	128.78	140.54	59
60	68.36	84.73	96.33	105.14	116.75	135.51	146.53	60
61	72.16	89.58	101.83	111.08	123.19	143.14	153.15	61
62	76.52	95.08	108.00	115.74	130.49	149.14	160.22	62
63	82.06	102.04	116.03	126.42	139.84	162.73	172.89	63
64	88.23	109.86	124.87	136.02	150.24	175.07	186.23	64
65	95.10	118.46	134.68	146.62	161.74	188.64	200.74	65
66	102.61	127.92	145.45	158.27	174.36	203.56	216.51	66
67	110.82	138.21	157.12	170.92	188.16	219.78	233.53	67
68	118.86	148.35	168.66	183.34	201.67	235.70	251.73	68
69	127.79	159.57	181.42	197.08	216.64	253.31	271.57	69
70	137.78	172.12	195.73	212.49	233.43	273.06	293.46	70
71	148.98	186.25	211.85	229.85	252.32	295.32	317.68	71
72	161.65	202.24	230.07	249.50	273.70	320.49	344.62	72
73	177.35	222.15	252.76	274.07	300.55	352.08	375.32	73
74	194.55	243.94	277.65	300.97	328.11	386.54	408.81	74
75	213.10	267.41	304.43	327.34	354.39	418.38	446.86	75
76	232.75	292.37	323.31	343.93	385.11	441.48	472.41	76
77	253.40	316.22	338.19	362.79	406.71	466.35	496.03	77
78	274.29	345.01	377.89	402.02	447.84	514.58	545.89	78
79	295.97	372.48	415.18	444.69	493.60	569.21	603.85	79
80	318.48	401.02	449.75	482.12	536.24	619.32	657.25	80
81	341.79	430.57	484.11	518.73	574.10	666.12	706.21	81
82	365.87	461.12	518.20	555.05	612.99	712.54	754.69	82
83	390.74	492.65	551.99	591.04	652.86	758.55	802.60	83
84	416.38	525.16	585.57	626.72	693.82	804.12	850.00	84
85	442.77	558.67	618.85	662.17	735.77	849.34	896.89	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

100% Home Health Care
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Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.38	8.30	9.73	10.81	13.35	14.36	16.92	18-34
35-39	8.38	10.87	12.71	14.05	17.13	18.61	21.71	35-39
40-44	11.61	15.02	17.48	19.26	23.18	25.39	29.35	40-44
45-49	16.60	21.41	24.82	27.26	32.33	35.80	40.93	45-49
50	20.71	26.61	30.79	33.83	39.88	44.30	50.44	50
51	22.23	28.57	33.04	36.21	42.61	47.44	53.90	51
52	23.84	30.59	35.35	38.77	45.45	50.73	57.54	52
53	25.49	32.75	37.82	41.42	48.35	54.11	61.19	53
54	27.29	34.95	40.34	44.16	51.33	57.64	64.97	54
55	29.07	37.26	42.96	46.96	54.40	61.24	68.85	55
56	30.98	39.62	45.66	49.87	57.51	64.93	72.78	56
57	32.93	42.05	48.39	52.81	60.65	68.70	76.78	57
58	34.63	44.21	50.83	55.40	63.41	72.03	80.26	58
59	36.42	46.45	53.38	58.17	66.28	75.52	83.94	59
60	38.41	48.93	56.19	61.15	69.47	79.31	87.90	60
61	40.62	51.68	59.29	64.48	72.43	83.55	92.37	61
62	43.08	54.78	62.78	68.25	75.74	87.86	97.43	62
63	46.12	58.62	67.15	72.89	81.23	94.26	103.69	63
64	49.53	62.90	71.96	78.11	87.17	100.90	110.74	64
65	53.31	67.60	77.28	83.85	93.60	108.24	118.51	65
66	57.37	72.76	83.13	90.10	100.36	116.22	127.03	66
67	61.83	78.38	89.49	96.92	107.68	124.96	132.19	67
68	65.42	82.83	94.56	102.35	113.49	131.86	140.38	68
69	69.63	88.16	100.58	108.82	120.46	140.16	149.78	69
70	74.84	94.71	107.98	116.81	129.09	150.39	160.99	70
71	81.30	102.87	117.28	126.86	139.98	163.22	174.52	71
72	89.38	113.08	128.89	139.35	153.55	179.22	190.94	72
73	101.65	128.64	146.64	158.57	174.72	203.95	216.58	73
74	115.51	146.25	166.73	180.29	196.11	230.77	245.25	74
75	130.72	165.57	188.33	201.78	219.46	258.13	277.80	75
76	146.98	186.27	206.25	219.43	246.52	282.23	302.08	76
77	164.05	206.39	220.59	236.77	266.01	304.53	324.23	77
78	180.56	228.32	246.65	262.40	294.01	336.78	358.20	78
79	197.56	250.09	272.76	290.24	322.18	371.50	395.62	79
80	215.09	271.75	296.27	318.03	353.09	407.14	433.61	80
81	233.11	293.31	319.65	343.11	383.99	440.97	468.41	81
82	251.63	314.80	342.92	368.02	412.14	472.86	501.78	82
83	270.58	336.12	366.00	392.74	439.46	504.53	537.80	83
84	290.08	357.29	389.02	420.19	466.55	537.59	574.63	84
85	310.07	378.35	415.69	448.91	493.41	573.88	612.20	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.95	16.82	19.11	21.05	24.15	27.40	30.61	18-34
35-39	17.27	20.95	23.80	26.20	29.96	34.07	37.93	35-39
40-44	22.66	27.63	31.41	34.50	39.25	44.77	49.64	40-44
45-49	31.20	38.19	43.42	47.67	53.92	61.73	68.23	45-49
50	41.56	51.00	57.98	63.52	71.62	82.22	90.60	50
51	45.39	55.73	63.41	69.40	78.10	89.81	98.91	51
52	49.31	60.51	68.84	75.35	84.75	97.49	107.28	52
53	52.68	64.81	73.75	80.72	90.70	104.35	114.82	53
54	56.04	69.05	78.64	86.03	96.59	111.24	122.27	54
55	59.42	73.36	83.53	91.36	102.55	118.08	129.79	55
56	62.82	77.70	88.51	96.76	108.48	125.05	137.29	56
57	66.29	82.11	93.52	102.25	114.48	132.08	144.93	57
58	69.36	86.03	98.00	107.05	119.78	138.25	151.60	58
59	72.62	90.21	102.79	112.19	125.35	144.90	158.70	59
60	76.25	94.82	108.03	117.86	131.52	152.11	164.81	60
61	80.29	100.00	113.91	124.21	138.43	160.28	171.51	61
62	84.92	105.86	120.52	129.34	146.26	166.88	178.65	62
63	90.89	113.37	129.19	140.71	156.41	181.36	192.49	63
64	97.51	121.80	138.73	151.08	167.68	194.71	206.99	64
65	104.87	131.03	149.29	162.49	180.11	209.33	222.66	65
66	112.88	141.15	160.84	175.00	193.71	225.37	239.60	66
67	121.61	152.11	173.29	188.53	208.54	242.74	257.78	67
68	130.05	162.80	185.48	201.71	222.93	259.65	277.46	68
69	139.40	174.59	198.91	216.24	238.83	278.29	298.77	69
70	149.84	187.74	213.94	232.50	256.62	299.15	322.14	70
71	161.52	202.53	230.85	250.78	276.59	322.62	347.83	71
72	174.73	219.26	249.95	271.45	299.17	349.12	376.25	72
73	191.18	240.20	273.86	297.39	327.63	382.52	407.89	73
74	209.18	263.08	300.06	325.74	356.30	418.87	442.32	74
75	228.57	287.68	328.19	352.74	382.59	450.90	481.98	75
76	249.04	313.78	347.20	369.34	414.43	474.42	509.52	76
77	270.49	338.59	362.22	389.36	437.54	501.02	535.06	77
78	292.07	368.47	404.62	430.46	479.94	550.98	586.54	78
79	314.38	396.82	443.81	476.15	528.52	609.48	648.82	79
80	337.48	426.19	479.37	514.85	573.98	661.95	705.02	80
81	361.32	456.50	514.65	552.46	612.89	710.01	755.30	81
82	385.87	487.74	549.57	589.68	652.69	757.56	804.94	82
83	411.15	519.88	584.09	626.46	693.32	804.56	853.82	83
84	437.14	552.92	618.33	662.83	734.92	850.98	902.02	84
85	463.81	586.89	652.17	698.89	777.36	896.93	949.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.33	9.54	11.20	12.45	15.44	16.56	19.57	18-34
35-39	9.66	12.54	14.68	16.24	19.88	21.54	25.20	35-39
40-44	13.37	17.32	20.18	22.25	26.89	29.37	34.05	40-44
45-49	19.04	24.59	28.54	31.37	37.36	41.25	47.30	45-49
50	23.70	30.49	35.32	38.85	45.99	50.93	58.16	50
51	25.41	32.70	37.86	41.53	49.08	54.48	62.08	51
52	27.21	34.96	40.45	44.41	52.28	58.18	66.19	52
53	29.03	37.36	43.20	47.36	55.51	61.94	70.25	53
54	31.02	39.78	45.98	50.39	58.81	65.85	74.44	54
55	32.96	42.32	48.86	53.47	62.20	69.81	78.72	55
56	35.05	44.90	51.82	56.66	65.61	73.85	83.03	56
57	37.17	47.54	54.79	59.86	69.03	77.96	87.39	57
58	39.00	49.88	57.43	62.66	72.02	81.57	91.16	58
59	40.92	52.28	60.17	65.65	75.11	85.33	95.13	59
60	43.05	54.94	63.19	68.85	78.55	89.40	99.38	60
61	45.41	57.88	66.51	72.42	81.58	93.95	104.18	61
62	48.03	61.19	70.24	76.46	84.96	98.49	109.62	62
63	51.29	65.32	74.95	81.46	91.03	105.47	116.38	63
64	54.94	69.92	80.12	87.09	97.54	112.63	124.00	64
65	58.99	74.95	85.83	93.26	104.55	120.53	132.38	65
66	63.31	80.47	92.10	99.96	111.83	129.09	141.55	66
67	68.06	86.47	98.90	107.26	119.69	138.46	146.02	67
68	71.87	91.19	104.30	113.05	125.91	145.82	155.01	68
69	76.31	96.84	110.69	119.93	133.35	154.66	165.20	69
70	81.80	103.76	118.52	128.40	142.54	165.52	177.21	70
71	88.59	112.36	128.35	139.05	154.12	179.12	191.53	71
72	97.08	123.12	140.61	152.25	168.52	196.05	208.75	72
73	109.99	139.54	159.39	172.63	191.08	222.31	235.76	73
74	124.55	158.10	180.61	195.61	213.15	250.42	265.82	74
75	140.50	178.42	203.26	217.66	237.17	278.46	300.22	75
76	157.52	200.16	221.68	235.85	265.73	303.70	326.40	76
77	175.35	221.30	236.56	254.46	286.71	327.66	350.43	77
78	192.51	244.14	264.47	281.36	315.97	361.35	386.00	78
79	210.13	266.77	292.45	311.21	345.46	398.34	426.17	79
80	228.26	289.25	316.96	340.99	378.60	436.55	467.10	80
81	246.84	311.60	341.30	367.16	411.73	472.35	503.78	81
82	265.89	333.85	365.49	393.10	441.19	505.56	538.55	82
83	285.32	355.88	389.43	418.79	469.55	538.48	575.88	83
84	305.28	377.71	413.28	447.17	497.60	572.71	613.93	84
85	325.70	399.39	440.72	476.77	525.34	610.10	652.63	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.59	18.88	21.50	23.61	27.23	30.78	34.52	18-34
35-39	19.40	23.63	26.90	29.54	33.95	38.47	42.98	35-39
40-44	25.54	31.25	35.59	39.02	44.59	50.70	56.39	40-44
45-49	35.17	43.18	49.18	53.92	61.24	69.90	77.49	45-49
50	46.44	57.18	65.13	71.26	80.70	92.35	102.08	50
51	50.60	62.34	71.07	77.68	87.80	100.65	111.20	51
52	54.87	67.55	77.00	84.18	95.10	109.05	120.38	52
53	58.58	72.30	82.43	90.13	101.71	116.65	128.76	53
54	62.28	76.98	87.84	96.01	108.25	124.29	137.03	54
55	66.00	81.73	93.23	101.90	114.86	131.85	145.37	55
56	69.73	86.50	98.71	107.85	121.41	139.54	153.65	56
57	73.52	91.32	104.19	113.87	128.00	147.25	162.05	57
58	76.81	95.53	109.01	119.03	133.72	153.89	169.24	58
59	80.28	100.00	114.14	124.53	139.69	161.02	176.86	59
60	84.14	104.91	119.73	130.58	146.29	168.71	183.09	60
61	88.42	110.42	125.99	137.34	153.67	177.42	189.87	61
62	93.32	116.64	133.04	142.94	162.03	184.62	197.08	62
63	99.72	124.70	142.35	155.00	172.98	199.99	212.09	63
64	106.79	133.74	152.59	166.14	185.12	214.35	227.75	64
65	114.64	143.60	163.90	178.36	198.48	230.02	244.58	65
66	123.15	154.38	176.23	191.73	213.06	247.18	262.69	66
67	132.40	166.01	189.46	206.14	228.92	265.70	282.03	67
68	141.24	177.25	202.30	220.08	244.19	283.60	303.19	68
69	151.01	189.61	216.40	235.40	261.02	303.27	325.97	69
70	161.90	203.36	232.15	252.51	279.81	325.24	350.82	70
71	174.06	218.81	249.85	271.71	300.86	349.92	377.98	71
72	187.81	236.28	269.83	293.40	324.64	377.75	407.88	72
73	205.01	258.25	294.96	320.71	354.71	412.96	440.46	73
74	223.81	282.22	322.47	350.51	384.49	451.20	475.83	74
75	244.04	307.95	351.95	378.14	410.79	483.42	517.10	75
76	265.33	335.19	371.09	394.75	443.75	507.36	546.63	76
77	287.58	360.96	386.25	415.93	468.37	535.69	574.09	77
78	309.85	391.93	431.35	458.90	512.04	587.38	627.19	78
79	332.79	421.16	472.44	507.61	563.44	649.75	693.79	79
80	356.48	451.36	508.99	547.58	611.72	704.58	752.79	80
81	380.85	482.43	545.19	586.19	651.68	753.90	804.39	81
82	405.87	514.36	580.94	624.31	692.39	802.58	855.19	82
83	431.56	547.11	616.19	661.88	733.78	850.57	905.04	83
84	457.90	580.68	651.09	698.94	776.02	897.84	954.04	84
85	484.85	615.11	685.49	735.61	818.95	944.52	1,002.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.28	10.78	12.67	14.09	17.53	18.76	22.22	18-34
35-39	10.94	14.21	16.65	18.43	22.63	24.47	28.69	35-39
40-44	15.13	19.62	22.88	25.24	30.60	33.35	38.75	40-44
45-49	21.48	27.77	32.26	35.48	42.39	46.70	53.67	45-49
50	26.69	34.37	39.85	43.87	52.10	57.56	65.88	50
51	28.59	36.83	42.68	46.85	55.55	61.52	70.26	51
52	30.58	39.33	45.55	50.05	59.11	65.63	74.84	52
53	32.57	41.97	48.58	53.30	62.67	69.77	79.31	53
54	34.75	44.61	51.62	56.62	66.29	74.06	83.91	54
55	36.85	47.38	54.76	59.98	70.00	78.38	88.59	55
56	39.12	50.18	57.98	63.45	73.71	82.77	93.28	56
57	41.41	53.03	61.19	66.91	77.41	87.22	98.00	57
58	43.37	55.55	64.03	69.92	80.63	91.11	102.06	58
59	45.42	58.11	66.96	73.13	83.94	95.14	106.32	59
60	47.69	60.95	70.19	76.55	87.63	99.49	110.86	60
61	50.20	64.08	73.73	80.36	90.73	104.35	115.99	61
62	52.98	67.60	77.70	84.67	94.18	109.12	121.81	62
63	56.46	72.02	82.75	90.03	100.83	116.68	129.07	63
64	60.35	76.94	88.28	96.07	107.91	124.36	137.26	64
65	64.67	82.30	94.38	102.67	115.50	132.82	146.25	65
66	69.25	88.18	101.07	109.82	123.30	141.96	156.07	66
67	74.29	94.56	108.31	117.60	131.70	151.96	159.85	67
68	78.32	99.55	114.04	123.75	138.33	159.78	169.64	68
69	82.99	105.52	120.80	131.04	146.24	169.16	180.62	69
70	88.76	112.81	129.06	139.99	155.99	180.65	193.43	70
71	95.88	121.85	139.42	151.24	168.26	195.02	208.54	71
72	104.78	133.16	152.33	165.15	183.49	212.88	226.56	72
73	118.33	150.44	172.14	186.69	207.44	240.67	254.94	73
74	133.59	169.95	194.49	210.93	230.19	270.07	286.39	74
75	150.28	191.27	218.19	233.54	254.88	298.79	322.64	75
76	168.06	214.05	237.11	252.27	284.94	325.17	350.72	76
77	186.65	236.21	252.53	272.15	307.41	350.79	376.63	77
78	204.46	259.96	282.29	300.32	337.93	385.92	413.80	78
79	222.70	283.45	312.14	332.18	368.74	425.18	456.72	79
80	241.43	306.75	337.65	363.95	404.11	465.96	500.59	80
81	260.57	329.89	362.95	391.21	439.47	503.73	539.15	81
82	280.15	352.90	388.06	418.18	470.24	538.26	575.32	82
83	300.06	375.64	412.86	444.84	499.64	572.43	613.96	83
84	320.48	398.13	437.54	474.15	528.65	607.83	653.23	84
85	341.33	420.43	465.75	504.63	557.27	646.32	693.06	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.23	20.94	23.89	26.17	30.31	34.16	38.43	18-34
35-39	21.53	26.31	30.00	32.88	37.94	42.87	48.03	35-39
40-44	28.42	34.87	39.77	43.54	49.93	56.63	63.14	40-44
45-49	39.14	48.17	54.94	60.17	68.56	78.07	86.75	45-49
50	51.32	63.36	72.28	79.00	89.78	102.48	113.56	50
51	55.81	68.95	78.73	85.96	97.50	111.49	123.49	51
52	60.43	74.59	85.16	93.01	105.45	120.61	133.48	52
53	64.48	79.79	91.11	99.54	112.72	128.95	142.70	53
54	68.52	84.91	97.04	105.99	119.91	137.34	151.79	54
55	72.58	90.10	102.93	112.44	127.17	145.62	160.95	55
56	76.64	95.30	108.91	118.94	134.34	154.03	170.01	56
57	80.75	100.53	114.86	125.49	141.52	162.42	179.17	57
58	84.26	105.03	120.02	131.01	147.66	169.53	186.88	58
59	87.94	109.79	125.49	136.87	154.03	177.14	195.02	59
60	92.03	115.00	131.43	143.30	161.06	185.31	201.37	60
61	96.55	120.84	138.07	150.47	168.91	194.56	208.23	61
62	101.72	127.42	145.56	156.54	177.80	202.36	215.51	62
63	108.55	136.03	155.51	169.29	189.55	218.62	231.69	63
64	116.07	145.68	166.45	181.20	202.56	233.99	248.51	64
65	124.41	156.17	178.51	194.23	216.85	250.71	266.50	65
66	133.42	167.61	191.62	208.46	232.41	268.99	285.78	66
67	143.19	179.91	205.63	223.75	249.30	288.66	306.28	67
68	152.43	191.70	219.12	238.45	265.45	307.55	328.92	68
69	162.62	204.63	233.89	254.56	283.21	328.25	353.17	69
70	173.96	218.98	250.36	272.52	303.00	351.33	379.50	70
71	186.60	235.09	268.85	292.64	325.13	377.22	408.13	71
72	200.89	253.30	289.71	315.35	350.11	406.38	439.51	72
73	218.84	276.30	316.06	344.03	381.79	443.40	473.03	73
74	238.44	301.36	344.88	375.28	412.68	483.53	509.34	74
75	259.51	328.22	375.71	403.54	438.99	515.94	552.22	75
76	281.62	356.60	394.98	420.16	473.07	540.30	583.74	76
77	304.67	383.33	410.28	442.50	499.20	570.36	613.12	77
78	327.63	415.39	458.08	487.34	544.14	623.78	667.84	78
79	351.20	445.50	501.07	539.07	598.36	690.02	738.76	79
80	375.48	476.53	538.61	580.31	649.46	747.21	800.56	80
81	400.38	508.36	575.73	619.92	690.47	797.79	853.48	81
82	425.87	540.98	612.31	658.94	732.09	847.60	905.44	82
83	451.97	574.34	648.29	697.30	774.24	896.58	956.26	83
84	478.66	608.44	683.85	735.05	817.12	944.70	1,006.06	84
85	505.89	643.33	718.81	772.33	860.54	992.11	1,054.84	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.23	12.02	14.14	15.73	19.62	20.96	24.87	18-34
35-39	12.22	15.88	18.62	20.62	25.38	27.40	32.18	35-39
40-44	16.89	21.92	25.58	28.23	34.31	37.33	43.45	40-44
45-49	23.92	30.95	35.98	39.59	47.42	52.15	60.04	45-49
50	29.68	38.25	44.38	48.89	58.21	64.19	73.60	50
51	31.77	40.96	47.50	52.17	62.02	68.56	78.44	51
52	33.95	43.70	50.65	55.69	65.94	73.08	83.49	52
53	36.11	46.58	53.96	59.24	69.83	77.60	88.37	53
54	38.48	49.44	57.26	62.85	73.77	82.27	93.38	54
55	40.74	52.44	60.66	66.49	77.80	86.95	98.46	55
56	43.19	55.46	64.14	70.24	81.81	91.69	103.53	56
57	45.65	58.52	67.59	73.96	85.79	96.48	108.61	57
58	47.74	61.22	70.63	77.18	89.24	100.65	112.96	58
59	49.92	63.94	73.75	80.61	92.77	104.95	117.51	59
60	52.33	66.96	77.19	84.25	96.71	109.58	122.34	60
61	54.99	70.28	80.95	88.30	99.88	114.75	127.80	61
62	57.93	74.01	85.16	92.88	103.40	119.75	134.00	62
63	61.63	78.72	90.55	98.60	110.63	127.89	141.76	63
64	65.76	83.96	96.44	105.05	118.28	136.09	150.52	64
65	70.35	89.65	102.93	112.08	126.45	145.11	160.12	65
66	75.19	95.89	110.04	119.68	134.77	154.83	170.59	66
67	80.52	102.65	117.72	127.94	143.71	165.46	173.68	67
68	84.77	107.91	123.78	134.45	150.75	173.74	184.27	68
69	89.67	114.20	130.91	142.15	159.13	183.66	196.04	69
70	95.72	121.86	139.60	151.58	169.44	195.78	209.65	70
71	103.17	131.34	150.49	163.43	182.40	210.92	225.55	71
72	112.48	143.20	164.05	178.05	198.46	229.71	244.37	72
73	126.67	161.34	184.89	200.75	223.80	259.03	274.12	73
74	142.63	181.80	208.37	226.25	247.23	289.72	306.96	74
75	160.06	204.12	233.12	249.42	272.59	319.12	345.06	75
76	178.60	227.94	252.54	268.69	304.15	346.64	375.04	76
77	197.95	251.12	268.50	289.84	328.11	373.92	402.83	77
78	216.41	275.78	300.11	319.28	359.89	410.49	441.60	78
79	235.27	300.13	331.83	353.15	392.02	452.02	487.27	79
80	254.60	324.25	358.34	386.91	429.62	495.37	534.08	80
81	274.30	348.18	384.60	415.26	467.21	535.11	574.52	81
82	294.41	371.95	410.63	443.26	499.29	570.96	612.09	82
83	314.80	395.40	436.29	470.89	529.73	606.38	652.04	83
84	335.68	418.55	461.80	501.13	559.70	642.95	692.53	84
85	356.96	441.47	490.78	532.49	589.20	682.54	733.49	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.82	24.16	27.44	30.14	34.32	39.12	43.44	18-34
35-39	24.82	30.37	34.51	37.87	42.92	49.08	54.32	35-39
40-44	31.75	39.00	44.35	48.56	54.81	62.88	69.38	40-44
45-49	41.77	51.50	58.57	64.04	71.97	82.81	91.10	45-49
50	52.99	65.40	74.34	81.23	90.97	104.94	115.15	50
51	57.06	70.44	80.07	87.48	97.87	112.98	123.88	51
52	61.13	75.51	85.84	93.75	104.79	121.05	132.64	52
53	64.68	79.96	90.93	99.28	110.89	128.17	140.37	53
54	68.15	84.35	95.94	104.74	116.91	135.19	147.97	54
55	71.59	88.71	100.92	110.14	122.84	142.12	155.48	55
56	75.01	93.05	105.87	115.51	128.72	149.02	162.93	56
57	78.43	97.39	110.83	120.86	134.59	155.90	170.36	57
58	81.37	101.13	115.10	125.46	139.57	161.78	176.67	58
59	84.48	105.08	119.59	130.30	144.80	167.98	183.29	59
60	87.87	109.41	124.50	135.59	150.53	174.76	190.53	60
61	91.72	114.28	130.04	141.56	156.96	182.38	198.68	61
62	96.14	119.87	136.35	147.78	164.35	190.35	207.94	62
63	101.92	127.16	144.67	157.37	174.06	202.61	220.33	63
64	108.40	135.32	153.95	167.41	184.94	215.47	234.10	64
65	115.55	144.34	164.20	178.52	196.98	229.69	249.34	65
66	123.38	154.19	175.41	190.65	210.14	245.23	266.00	66
67	131.85	164.86	187.55	203.77	224.40	262.05	284.05	67
68	140.03	175.15	199.26	216.41	238.17	278.25	301.48	68
69	149.05	186.51	212.19	230.36	253.37	296.15	320.72	69
70	159.12	199.21	226.67	245.97	270.37	316.16	342.24	70
71	170.45	213.51	242.98	263.57	289.53	338.71	366.49	71
72	183.26	229.71	261.46	283.52	311.22	364.28	393.94	72
73	199.46	250.24	284.91	308.93	338.99	396.90	429.10	73
74	217.14	272.68	310.51	336.66	369.22	432.46	467.37	74
75	236.09	296.72	337.95	366.35	401.47	470.49	505.82	75
76	256.08	322.09	361.44	384.51	426.81	492.17	524.07	76
77	276.92	347.99	374.99	398.92	442.80	510.62	541.80	77
78	297.57	374.77	419.51	446.29	495.38	571.26	606.14	78
79	318.85	401.78	454.88	491.09	538.82	629.99	670.47	79
80	340.72	429.57	487.05	525.51	574.51	673.75	720.78	80
81	363.20	458.10	519.65	560.32	610.60	717.98	766.77	81
82	386.27	487.39	552.65	595.53	647.34	762.63	813.04	82
83	409.86	517.35	585.98	631.05	684.61	807.61	859.45	83
84	434.03	548.06	619.70	666.92	722.53	852.99	906.11	84
85	458.76	579.49	653.82	703.18	761.05	898.78	953.01	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.39	14.74	17.15	18.93	22.93	25.01	29.03	18-34
35-39	14.69	18.94	22.00	24.22	29.01	31.88	36.71	35-39
40-44	19.29	24.82	28.75	31.56	37.36	41.41	47.29	40-44
45-49	25.82	33.13	38.27	41.92	49.03	54.81	62.06	45-49
50	30.94	39.65	45.75	50.04	58.21	65.33	73.68	50
51	32.79	42.00	48.44	52.95	61.48	69.10	77.82	51
52	34.70	44.42	51.19	55.95	64.80	72.96	82.03	52
53	36.64	46.88	54.00	58.98	68.12	76.85	86.22	53
54	38.63	49.39	56.85	62.06	71.45	80.79	90.45	54
55	40.65	51.92	59.74	65.16	74.81	84.76	94.69	55
56	42.69	54.49	62.65	68.29	78.15	88.76	98.92	56
57	44.74	57.07	65.56	71.43	81.48	92.76	103.13	57
58	46.48	59.23	68.00	74.05	84.21	96.08	106.60	58
59	48.27	61.48	70.55	76.77	87.06	99.52	110.20	59
60	50.23	63.93	73.31	79.71	90.14	103.26	114.10	60
61	52.41	66.66	76.38	83.02	93.58	107.44	118.46	61
62	54.89	69.77	79.89	86.77	97.53	112.17	123.45	62
63	58.06	73.75	84.40	91.60	102.66	118.37	129.96	63
64	61.60	78.18	89.42	97.00	108.43	125.26	137.26	64
65	65.50	83.10	94.97	102.98	114.80	132.87	145.33	65
66	69.75	88.44	101.03	109.48	121.80	141.18	154.16	66
67	74.34	94.23	107.59	116.54	129.37	150.20	163.75	67
68	77.96	98.77	112.72	122.04	135.23	157.20	171.17	68
69	82.25	104.16	118.81	128.59	142.26	165.57	180.07	69
70	87.51	110.79	126.33	136.70	150.99	175.95	191.14	70
71	94.07	119.10	135.79	146.89	162.04	188.98	205.11	71
72	102.27	129.48	147.61	159.65	175.94	205.35	222.69	72
73	114.92	145.54	165.95	179.50	197.82	230.88	250.40	73
74	129.21	163.71	186.72	201.98	222.55	259.78	281.72	74
75	144.85	183.62	209.45	226.58	249.57	291.40	314.73	75
76	161.53	204.86	230.23	244.92	271.87	313.50	334.97	76
77	178.96	226.60	244.31	259.90	288.49	332.68	354.59	77
78	195.66	248.14	273.32	290.77	322.76	372.19	396.69	78
79	212.78	270.04	302.33	321.63	357.01	411.68	438.80	79
80	230.34	292.26	329.41	352.49	391.11	451.19	480.91	80
81	248.33	314.82	354.77	382.79	420.25	490.69	523.01	81
82	266.73	337.70	380.50	410.46	449.65	526.33	563.20	82
83	285.53	360.85	406.56	438.47	479.23	561.89	601.09	83
84	304.74	384.33	432.97	467.69	509.05	598.36	639.60	84
85	324.37	408.12	460.90	497.72	539.13	636.29	678.72	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.15	30.83	35.11	38.43	43.96	49.94	55.64	18-34
35-39	31.71	39.00	44.42	48.59	55.31	63.05	70.00	35-39
40-44	40.58	50.08	57.06	62.34	70.63	80.80	89.41	40-44
45-49	53.11	65.76	74.93	81.77	92.26	105.85	116.78	45-49
50	66.26	82.16	93.61	102.09	114.83	132.04	145.35	50
51	70.99	88.07	100.34	109.42	122.97	141.49	155.65	51
52	75.72	94.00	107.11	116.77	131.12	150.96	165.97	52
53	79.93	99.29	113.17	123.37	138.42	159.46	175.22	53
54	84.04	104.50	119.13	129.86	145.60	167.82	184.29	54
55	88.09	109.64	125.00	136.25	152.64	176.03	193.20	55
56	92.08	114.71	130.80	142.55	159.56	184.13	201.97	56
57	96.02	119.72	136.54	148.76	166.38	192.12	210.61	57
58	99.29	123.89	141.30	153.89	171.95	198.68	217.66	58
59	102.69	128.24	146.25	159.21	177.72	205.50	224.96	59
60	106.38	132.96	151.62	165.00	183.99	212.92	232.89	60
61	110.55	138.26	157.66	171.50	191.03	221.23	241.80	61
62	115.35	144.35	164.60	178.99	199.14	230.82	252.08	62
63	121.78	152.49	173.87	189.01	210.03	243.66	265.86	63
64	128.98	161.58	184.23	200.22	222.23	258.04	281.31	64
65	136.88	171.59	195.64	212.59	235.70	273.89	298.35	65
66	145.49	182.46	208.03	226.03	250.35	291.13	316.90	66
67	154.74	194.15	221.38	240.49	266.13	309.68	336.88	67
68	163.49	205.22	234.00	254.20	281.15	327.28	355.88	68
69	173.09	217.36	247.87	269.26	297.64	346.62	376.75	69
70	183.77	230.90	263.34	286.04	316.01	368.17	400.02	70
71	195.78	246.13	280.75	304.93	336.68	392.41	426.17	71
72	209.34	263.36	300.47	326.32	360.04	419.86	455.75	72
73	226.72	285.49	325.81	353.85	390.28	455.25	494.03	73
74	245.63	309.60	353.41	383.80	423.08	493.70	535.55	74
75	265.83	335.34	382.87	415.72	457.91	534.64	576.24	75
76	287.02	362.36	408.50	434.57	482.38	556.25	593.92	76
77	308.97	390.36	421.66	448.57	497.91	574.17	611.59	77
78	330.41	417.69	471.72	501.83	557.03	642.35	684.22	78
79	352.32	445.63	508.71	551.43	603.09	707.82	756.84	79
80	374.68	474.16	541.12	586.18	639.44	751.89	809.42	80
81	397.49	503.24	574.15	621.51	676.12	796.63	855.84	81
82	420.72	532.87	607.74	657.40	713.10	841.98	902.66	82
83	444.29	562.95	641.82	693.73	750.24	887.79	949.67	83
84	468.28	593.56	676.45	730.58	787.67	934.18	997.04	84
85	492.67	624.70	711.65	767.97	825.36	981.16	1,044.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.76	19.09	22.22	24.52	29.72	32.40	37.62	18-34
35-39	19.04	24.55	28.52	31.39	37.63	41.34	47.63	35-39
40-44	24.85	31.98	37.05	40.68	48.20	53.39	61.02	40-44
45-49	32.91	42.24	48.82	53.48	62.66	69.97	79.31	45-49
50	39.17	50.22	57.98	63.44	73.92	82.86	93.57	50
51	41.40	53.06	61.23	66.97	77.89	87.43	98.59	51
52	43.68	55.96	64.54	70.57	81.88	92.07	103.65	52
53	45.97	58.86	67.85	74.14	85.80	96.66	108.60	53
54	48.29	61.79	71.18	77.74	89.69	101.27	113.54	54
55	50.61	64.71	74.51	81.33	93.58	105.86	118.45	55
56	52.94	67.65	77.85	84.92	97.41	110.44	123.30	56
57	55.25	70.57	81.15	88.48	101.18	114.97	128.07	57
58	57.17	72.95	83.84	91.38	104.20	118.65	131.90	58
59	59.14	75.42	86.64	94.36	107.32	122.42	135.84	59
60	61.26	78.08	89.64	97.57	110.67	126.49	140.09	60
61	63.62	81.05	92.98	101.17	114.41	131.05	144.83	61
62	66.32	84.43	96.81	105.26	118.72	136.25	150.28	62
63	69.83	88.85	101.82	110.64	124.45	143.11	157.54	63
64	73.73	93.76	107.40	116.64	130.88	150.78	165.67	64
65	78.02	99.19	113.54	123.27	137.97	159.23	174.65	65
66	82.69	105.07	120.23	130.46	145.73	168.42	184.46	66
67	87.71	111.42	127.45	138.24	154.10	178.37	195.06	67
68	91.63	116.35	133.02	144.23	160.51	186.01	203.18	68
69	96.24	122.17	139.62	151.34	168.17	195.10	212.87	69
70	101.89	129.32	147.75	160.13	177.67	206.35	224.91	70
71	108.92	138.25	157.95	171.14	189.67	220.46	240.09	71
72	117.70	149.41	170.70	184.94	204.78	238.18	259.20	72
73	131.33	166.79	190.62	206.55	228.75	266.02	289.55	73
74	146.71	186.43	213.13	230.97	255.79	297.47	323.79	74
75	163.48	207.87	237.70	257.63	285.24	331.79	359.38	75
76	181.32	230.68	260.34	276.96	307.43	354.51	380.33	76
77	199.88	254.43	275.01	292.56	324.74	374.48	401.28	77
78	217.49	276.98	307.66	327.30	363.31	418.95	448.93	78
79	235.47	300.03	340.32	362.04	401.87	463.41	496.58	79
80	253.81	323.55	370.22	396.78	440.20	507.88	544.24	80
81	272.50	347.55	397.66	430.72	471.46	552.35	591.89	81
82	291.54	372.00	425.63	460.90	503.07	591.29	636.80	82
83	310.89	396.86	454.07	491.56	534.96	630.12	677.17	83
84	330.57	422.17	483.00	522.74	567.19	669.56	717.97	84
85	350.59	447.93	512.45	554.46	599.78	709.60	759.21	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	30.07	36.99	42.19	46.08	52.86	59.93	66.91	18-34
35-39	38.07	46.97	53.57	58.49	66.75	75.95	84.48	35-39
40-44	48.73	60.31	68.80	75.06	85.24	97.35	107.91	40-44
45-49	63.58	78.93	90.04	98.14	110.99	127.12	140.49	45-49
50	78.51	97.64	111.40	121.35	136.86	157.06	173.24	50
51	83.85	104.35	119.06	129.68	146.15	167.82	184.98	51
52	89.20	111.08	126.75	138.03	155.43	178.58	196.74	52
53	94.02	117.14	133.71	145.61	163.84	188.35	207.40	53
54	98.71	123.11	140.54	153.06	172.10	197.95	217.82	54
55	103.32	128.96	147.23	160.36	180.15	207.34	228.03	55
56	107.84	134.71	153.82	167.52	188.04	216.55	238.01	56
57	112.27	140.34	160.28	174.52	195.74	225.56	247.77	57
58	115.84	144.90	165.49	180.14	201.85	232.75	255.50	58
59	119.51	149.62	170.86	185.91	208.12	240.15	263.44	59
60	123.47	154.70	176.66	192.15	214.89	248.16	272.00	60
61	127.94	160.40	183.16	199.15	222.49	257.10	281.61	61
62	133.09	166.96	190.68	207.81	231.26	268.19	292.84	62
63	140.12	175.88	200.83	218.22	243.24	281.56	307.90	63
64	147.98	185.83	212.19	230.52	256.66	297.34	324.90	64
65	156.57	196.75	224.67	244.05	271.45	314.70	343.60	65
66	165.90	208.56	238.15	258.70	287.48	333.51	363.90	66
67	175.87	221.20	252.62	274.39	304.66	353.66	385.66	67
68	185.15	232.98	266.08	289.09	320.83	372.55	406.11	68
69	195.29	245.85	280.81	305.18	338.52	393.23	428.49	69
70	206.53	260.16	297.20	323.04	358.16	416.20	453.37	70
71	219.16	276.25	315.62	343.12	380.22	441.99	481.28	71
72	233.42	294.43	336.49	365.84	405.12	471.18	512.82	72
73	251.89	318.03	363.58	395.33	437.64	509.12	553.98	73
74	271.94	343.69	393.02	427.33	472.81	550.25	598.50	74
75	293.29	371.00	424.34	461.31	510.02	593.87	641.26	75
76	315.59	399.54	451.95	480.79	533.69	615.41	658.42	76
77	338.56	429.49	464.75	494.41	548.79	632.85	676.03	77
78	360.73	457.32	519.92	553.11	613.95	707.99	756.32	78
79	383.23	486.12	558.41	607.14	662.44	779.68	836.59	79
80	406.04	515.34	591.04	642.20	699.39	824.04	891.27	80
81	429.15	544.92	624.47	678.01	736.61	869.25	938.08	81
82	452.53	574.87	658.61	714.53	773.82	915.25	985.41	82
83	476.08	605.05	693.38	751.61	810.84	961.82	1,032.97	83
84	499.91	635.58	728.85	789.36	847.82	1,009.15	1,081.00	84
85	523.98	666.44	765.04	827.79	884.74	1,057.22	1,129.47	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
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90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.87	23.11	26.90	29.68	35.99	39.23	45.56	18-34
35-39	23.06	29.73	34.54	38.01	45.59	50.07	57.71	35-39
40-44	29.98	38.59	44.71	49.10	58.21	64.45	73.70	40-44
45-49	39.46	50.65	58.56	64.16	75.24	83.96	95.23	45-49
50	46.77	59.98	69.28	75.81	88.43	99.05	111.93	50
51	49.35	63.28	73.04	79.91	93.04	104.36	117.77	51
52	51.98	66.62	76.86	84.07	97.65	109.71	123.61	52
53	54.58	69.92	80.64	88.14	102.12	114.95	129.26	53
54	57.21	73.24	84.41	92.22	106.53	120.18	134.86	54
55	59.81	76.52	88.15	96.26	110.91	125.34	140.39	55
56	62.41	79.80	91.89	100.27	115.19	130.46	145.81	56
57	64.96	83.03	95.54	104.22	119.37	135.48	151.09	57
58	67.05	85.62	98.47	107.38	122.65	139.49	155.26	58
59	69.17	88.29	101.50	110.60	126.03	143.56	159.52	59
60	71.45	91.15	104.72	114.06	129.63	147.94	164.09	60
61	73.97	94.34	108.31	117.93	133.64	152.85	169.18	61
62	76.87	97.97	112.44	122.33	138.29	158.49	175.05	62
63	80.69	102.79	117.91	128.22	144.57	165.96	183.00	63
64	84.93	108.14	124.00	134.78	151.61	174.34	191.90	64
65	89.58	114.05	130.69	142.01	159.36	183.57	201.73	65
66	94.64	120.43	137.96	149.83	167.83	193.57	212.43	66
67	100.06	127.29	145.78	158.28	176.94	204.38	223.97	67
68	104.25	132.58	151.77	164.72	183.86	212.61	232.73	68
69	109.16	138.80	158.84	172.35	192.10	222.37	243.16	69
70	115.17	146.43	167.53	181.76	202.30	234.42	256.09	70
71	122.63	155.94	178.41	193.54	215.18	249.53	272.39	71
72	131.94	167.82	192.02	208.29	231.41	268.50	292.91	72
73	146.48	186.42	213.40	231.52	257.31	298.47	325.70	73
74	162.86	207.41	237.52	257.74	286.48	332.28	362.64	74
75	180.68	230.27	263.78	286.30	318.18	369.09	400.61	75
76	199.59	254.52	288.15	306.54	340.27	392.37	422.22	76
77	219.20	280.13	303.36	322.71	358.21	413.08	444.40	77
78	237.65	303.61	339.37	361.03	400.75	462.13	497.16	78
79	256.42	327.72	375.40	399.35	443.29	511.17	549.93	79
80	275.48	352.44	407.90	437.67	485.53	560.22	602.71	80
81	294.82	377.77	437.26	474.97	518.74	609.28	655.49	81
82	314.45	403.67	467.30	507.47	552.40	651.27	704.76	82
83	334.30	430.11	497.94	540.58	586.42	693.12	747.42	83
84	354.42	457.11	529.19	573.57	620.87	735.30	790.33	84
85	374.80	484.69	560.05	606.85	655.78	777.29	833.53	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.71	12.44	13.84	15.68	17.15	20.12	21.70	18-34
35-39	12.67	14.84	16.53	18.61	20.31	23.88	25.71	35-39
40-44	16.16	19.06	21.29	23.82	25.94	30.54	32.84	40-44
45-49	22.22	26.43	29.56	32.87	35.73	42.12	45.22	45-49
50	32.14	38.31	42.86	47.49	51.48	60.81	65.16	50
51	35.73	42.64	47.71	52.80	57.21	67.61	72.42	51
52	39.25	46.90	52.49	58.04	62.87	74.31	79.57	52
53	41.81	50.09	56.10	61.92	67.07	79.28	84.90	53
54	44.23	53.15	59.57	65.64	71.10	84.04	90.00	54
55	46.60	56.14	62.96	69.28	75.04	88.69	95.00	55
56	48.95	59.15	66.39	72.92	78.99	93.36	99.99	56
57	51.38	62.24	69.91	76.68	83.05	98.18	105.13	57
58	53.78	65.29	73.35	79.93	87.03	102.31	110.17	58
59	56.41	68.61	77.12	82.72	91.37	105.88	113.96	59
60	59.38	72.35	80.37	85.50	94.90	109.44	117.48	60
61	62.78	76.63	83.00	88.29	98.00	113.01	120.99	61
62	66.72	80.15	85.61	91.08	101.10	116.58	124.51	62
63	71.65	87.75	94.40	100.43	111.48	128.55	137.75	63
64	77.25	94.72	103.21	109.79	121.87	140.53	150.99	64
65	83.51	102.52	111.99	119.14	132.25	152.50	164.22	65
66	90.45	111.16	120.79	128.50	142.63	164.48	177.46	66
67	98.07	120.64	129.58	137.85	153.02	176.45	190.70	67
68	105.82	130.26	145.31	154.59	171.07	197.88	213.89	68
69	114.42	140.95	158.74	171.33	184.75	219.31	233.85	69
70	124.04	152.92	172.26	186.14	200.06	237.82	253.24	70
71	134.81	166.34	187.45	202.24	217.31	258.36	275.07	71
72	146.89	181.42	204.52	220.39	236.75	281.53	299.68	72
73	161.65	199.88	225.42	242.35	260.91	310.21	330.26	73
74	177.73	220.02	247.35	263.14	287.27	336.82	357.38	74
75	194.98	241.66	266.90	283.94	315.17	363.45	382.74	75
76	213.27	264.59	286.46	304.74	338.26	390.07	408.11	76
77	232.44	286.47	306.00	325.53	361.34	416.68	433.47	77
78	251.19	312.20	342.34	364.19	404.25	466.17	484.94	78
79	270.82	336.88	378.68	402.85	438.47	515.65	536.42	79
80	291.48	362.84	409.77	441.25	471.56	562.90	587.89	80
81	313.30	390.28	440.80	474.60	506.41	605.19	639.37	81
82	336.46	419.39	473.70	509.94	543.27	649.99	687.69	82
83	361.97	451.45	509.95	548.88	583.84	699.34	739.04	83
84	388.86	485.27	548.16	589.92	626.53	751.31	793.07	84
85	417.05	520.71	588.23	632.94	671.18	805.78	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.12	6.63	7.72	8.54	10.26	11.25	12.99	18-34
35-39	6.59	8.49	9.86	10.85	12.88	14.25	16.30	35-39
40-44	9.17	11.77	13.61	14.92	17.47	19.51	22.11	40-44
45-49	13.46	17.22	19.81	21.64	24.99	28.19	31.64	45-49
50	17.12	21.84	25.08	27.36	31.42	35.59	39.77	50
51	18.48	23.55	27.04	29.47	33.76	38.31	42.74	51
52	19.90	25.34	29.08	31.67	36.19	41.14	45.80	52
53	21.37	27.19	31.16	33.91	38.61	44.01	48.87	53
54	22.90	29.10	33.32	36.22	41.10	46.96	52.02	54
55	24.49	31.06	35.53	38.60	43.63	50.00	55.22	55
56	26.11	33.09	37.81	41.04	46.20	53.10	58.48	56
57	27.78	35.17	40.14	43.53	48.60	56.06	60.69	57
58	29.25	36.98	42.19	45.34	50.32	58.04	62.94	58
59	30.81	38.92	44.07	46.89	52.05	60.02	65.19	59
60	32.54	41.06	45.53	48.44	53.77	62.00	67.44	60
61	34.47	43.46	47.00	50.00	55.50	64.00	69.68	61
62	36.70	45.36	48.46	51.55	57.22	66.31	71.93	62
63	39.48	49.67	53.23	56.63	62.86	72.49	78.83	63
64	42.59	53.53	57.99	61.70	68.49	78.97	85.73	64
65	46.04	57.82	62.77	66.78	74.13	85.48	92.63	65
66	49.82	62.52	67.55	71.86	79.77	91.98	99.53	66
67	53.93	67.64	72.32	76.93	85.39	98.47	106.43	67
68	57.22	71.72	80.69	85.83	94.69	109.86	118.75	68
69	61.14	76.59	86.61	93.08	100.84	119.17	127.64	69
70	65.98	82.61	93.38	100.31	108.52	128.38	137.36	70
71	72.01	90.15	101.86	109.40	118.20	139.96	149.61	71
72	79.54	99.56	112.49	120.77	130.36	154.47	165.01	72
73	91.11	114.07	128.89	138.39	149.38	177.01	189.09	73
74	104.18	130.49	147.46	157.35	170.89	201.40	213.81	74
75	118.49	148.46	164.80	175.32	194.39	224.41	236.70	75
76	133.74	167.64	181.69	193.29	214.55	247.41	259.58	76
77	149.67	185.91	198.59	211.26	234.50	270.42	282.47	77
78	164.47	206.35	222.17	236.35	262.35	302.53	316.01	78
79	179.78	225.67	245.75	261.44	290.20	334.64	349.56	79
80	195.69	245.75	269.33	286.52	318.04	366.74	383.10	80
81	212.30	266.74	292.91	311.61	345.89	398.86	416.64	81
82	229.72	288.77	316.49	336.70	373.74	430.98	450.19	82
83	248.69	312.75	340.08	361.79	401.58	463.10	483.73	83
84	268.50	337.82	363.66	386.87	429.42	495.19	517.27	84
85	289.12	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.39	14.38	15.98	18.11	19.80	23.24	25.07	18-34
35-39	14.64	17.14	19.10	21.49	23.46	27.58	29.70	35-39
40-44	18.67	22.02	24.59	27.51	29.96	35.28	37.93	40-44
45-49	25.67	30.54	34.14	37.97	41.27	48.66	52.24	45-49
50	37.20	44.35	49.61	54.97	59.59	70.39	75.43	50
51	41.33	49.32	55.19	61.08	66.19	78.21	83.78	51
52	45.34	54.19	60.64	67.05	72.61	85.83	91.92	52
53	48.14	57.67	64.59	71.29	77.22	91.27	97.75	53
54	50.73	60.95	68.31	75.28	81.54	96.38	103.22	54
55	53.22	64.12	71.91	79.11	85.71	101.29	108.49	55
56	55.66	67.24	75.47	80.99	89.82	103.67	111.78	56
57	58.14	70.43	77.59	82.54	91.62	105.65	114.41	57
58	60.60	73.56	81.04	86.21	95.69	110.35	119.11	58
59	63.28	76.98	84.49	89.88	99.76	115.05	123.81	59
60	66.32	80.82	87.94	93.55	103.84	119.74	128.52	60
61	69.83	85.23	91.39	97.22	107.91	124.44	133.22	61
62	73.90	88.79	94.83	100.89	111.98	129.14	137.92	62
63	79.11	96.88	103.60	110.21	122.34	141.07	151.15	63
64	85.02	104.25	112.37	119.54	132.69	153.01	164.37	64
65	91.63	112.48	121.13	128.86	143.03	164.94	177.60	65
66	98.93	121.58	129.89	138.18	153.38	176.87	190.82	66
67	106.93	129.80	138.65	147.50	163.73	188.80	204.05	67
68	115.03	141.60	155.48	165.41	183.61	211.73	228.86	68
69	123.98	152.74	172.00	183.32	200.18	234.65	253.39	69
70	133.95	165.13	186.03	201.03	216.05	256.83	273.48	70
71	145.08	179.01	201.74	217.66	233.87	278.07	296.04	71
72	157.54	194.57	219.34	236.36	253.91	301.94	321.41	72
73	172.78	213.65	240.94	258.32	278.88	330.65	353.01	73
74	189.33	234.40	262.80	279.58	306.02	357.86	379.75	74
75	207.03	256.60	282.80	300.85	333.94	385.09	405.57	75
76	225.70	280.03	302.79	322.11	357.55	412.30	431.39	76
77	245.17	302.17	322.77	343.37	381.14	439.51	457.21	77
78	263.77	327.84	361.10	384.15	426.41	491.72	511.50	78
79	283.21	352.28	397.80	424.92	458.54	543.90	565.80	79
80	303.70	378.05	426.94	459.76	491.34	586.51	620.09	80
81	325.46	405.42	457.89	493.00	526.05	628.66	665.89	81
82	348.69	434.63	490.93	528.48	563.02	673.63	712.69	82
83	374.92	467.61	528.21	568.52	604.74	724.36	765.49	83
84	402.73	502.57	567.71	610.95	648.86	778.10	821.34	84
85	431.98	539.34	609.28	655.59	695.20	834.61	880.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.91	7.67	8.92	9.86	11.86	12.99	15.02	18-34
35-39	7.61	9.81	11.39	12.53	14.87	16.46	18.83	35-39
40-44	10.59	13.60	15.72	17.24	20.17	22.55	25.54	40-44
45-49	15.55	19.88	22.88	24.99	28.88	32.57	36.55	45-49
50	19.81	25.28	29.04	31.67	36.36	41.20	46.02	50
51	21.38	27.25	31.28	34.09	39.06	44.32	49.45	51
52	22.99	29.28	33.59	36.59	41.81	47.53	52.92	52
53	24.61	31.31	35.87	39.04	44.45	50.67	56.27	53
54	26.27	33.36	38.20	41.54	47.11	53.86	59.13	54
55	27.95	35.48	40.57	44.08	49.32	56.87	61.06	55
56	29.68	37.61	42.91	45.64	50.66	58.42	63.00	56
57	31.44	39.80	44.04	46.85	52.00	59.97	64.94	57
58	32.96	41.67	45.97	48.90	54.28	62.59	67.89	58
59	34.57	43.67	47.89	50.95	56.55	65.22	70.84	59
60	36.34	45.87	49.82	53.00	58.83	67.84	73.78	60
61	38.35	48.35	51.75	55.05	61.10	70.46	76.73	61
62	40.65	50.25	53.68	57.10	63.38	73.45	79.68	62
63	43.58	54.68	58.41	62.14	68.98	79.54	86.52	63
64	46.87	58.92	63.15	67.19	74.58	86.00	93.36	64
65	50.51	63.44	67.90	72.23	80.18	92.46	100.20	65
66	54.48	68.01	72.64	77.28	85.79	98.92	107.04	66
67	58.81	72.45	77.38	82.32	91.37	105.37	113.88	67
68	62.23	78.00	86.33	91.84	101.94	117.56	127.06	68
69	66.29	83.04	93.91	100.91	109.33	129.21	138.39	69
70	71.29	89.27	100.89	108.39	117.25	138.72	148.42	70
71	77.53	97.04	109.66	117.78	127.25	150.69	161.07	71
72	85.31	106.78	120.64	129.54	139.81	165.68	176.98	72
73	97.36	121.90	137.73	147.88	159.63	189.16	202.06	73
74	110.96	138.96	157.03	167.07	181.98	213.85	227.06	74
75	125.77	157.59	174.52	185.66	206.08	237.64	250.69	75
76	141.52	177.39	191.99	204.24	226.71	261.43	274.32	76
77	157.87	196.09	209.46	222.83	247.34	285.23	297.95	77
78	172.70	216.67	234.33	249.29	276.71	319.10	333.33	78
79	187.99	235.96	259.20	275.75	306.09	352.96	368.71	79
80	203.87	256.04	284.08	302.21	333.07	386.83	404.09	80
81	220.53	277.07	308.95	328.67	359.71	420.70	439.48	81
82	238.08	299.28	333.82	355.13	387.73	454.57	474.86	82
83	257.60	323.95	358.70	381.60	418.85	488.45	510.24	83
84	278.09	349.89	383.58	408.06	451.46	522.31	545.62	84
85	299.49	376.97	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
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With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.05	16.30	18.14	20.54	22.46	26.37	28.44	18-34
35-39	16.61	19.44	21.66	24.39	26.62	31.28	33.69	35-39
40-44	21.18	24.98	27.90	31.21	33.99	40.01	43.02	40-44
45-49	29.12	34.64	38.73	43.07	46.82	55.19	59.26	45-49
50	42.26	50.39	56.36	62.45	67.71	79.97	85.70	50
51	46.94	56.01	62.67	69.36	75.15	88.80	95.13	51
52	51.44	61.47	68.78	76.05	82.37	97.37	104.27	52
53	54.47	65.26	73.08	80.67	87.38	103.29	110.62	53
54	57.26	68.78	77.09	84.12	92.02	107.67	116.16	54
55	59.86	72.12	80.64	85.79	95.22	109.82	119.03	55
56	62.39	75.38	82.23	87.47	97.09	111.96	121.90	56
57	64.94	78.45	83.79	89.14	98.94	114.10	124.77	57
58	67.45	81.88	87.84	93.45	103.73	119.62	130.08	58
59	70.19	85.38	91.90	97.76	108.51	125.13	135.39	59
60	73.29	89.31	95.95	102.08	113.31	130.66	140.70	60
61	76.88	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.08	97.42	104.05	110.70	122.87	141.69	151.32	62
63	86.56	105.97	113.20	120.42	133.67	154.13	165.56	63
64	92.76	113.74	122.34	130.14	144.46	166.58	179.80	64
65	99.69	122.39	131.47	139.86	155.24	179.02	194.05	65
66	107.35	131.63	140.61	149.58	166.03	191.46	208.29	66
67	115.72	140.19	149.74	159.30	176.83	203.91	222.53	67
68	124.15	152.83	167.93	178.65	198.30	228.68	249.59	68
69	133.44	164.38	185.12	197.99	215.45	253.43	272.72	69
70	143.75	177.23	199.65	215.75	231.88	275.65	293.51	70
71	155.24	191.55	215.88	232.90	250.25	297.54	316.78	71
72	168.07	207.57	234.00	252.15	270.89	322.11	342.89	72
73	183.77	227.24	256.27	276.07	296.60	352.67	375.45	73
74	200.77	248.57	280.10	297.98	324.50	381.42	406.94	74
75	218.89	271.29	299.82	318.96	354.04	408.27	431.48	75
76	237.93	295.20	319.56	339.95	377.35	435.14	456.03	76
77	257.71	317.62	339.28	360.93	400.63	461.99	480.58	77
78	276.18	343.27	379.56	403.79	447.41	516.86	537.65	78
79	295.46	367.52	415.02	446.65	478.39	570.43	594.72	79
80	315.83	393.15	444.00	478.13	510.97	609.94	646.80	80
81	337.57	420.50	474.93	511.34	545.63	652.05	690.67	81
82	360.92	449.89	508.16	547.03	582.79	697.27	737.70	82
83	387.89	483.79	546.48	588.19	625.66	749.42	791.97	83
84	416.60	519.88	587.28	632.02	671.22	804.93	849.64	84
85	446.92	558.00	630.34	678.26	719.24	863.48	910.43	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.71	8.69	10.13	11.19	13.45	14.74	17.03	18-34
35-39	8.64	11.13	12.91	14.21	16.87	18.67	21.36	35-39
40-44	12.01	15.43	17.83	19.55	22.89	25.56	28.97	40-44
45-49	17.64	22.55	25.96	28.36	32.76	36.95	41.46	45-49
50	22.52	28.72	32.99	35.97	41.32	46.79	52.29	50
51	24.28	30.94	35.52	38.72	44.35	50.34	56.14	51
52	26.08	33.22	38.10	41.50	47.42	53.91	60.03	52
53	27.84	35.42	40.59	44.18	50.30	57.33	62.37	53
54	29.63	37.64	43.10	46.68	51.81	59.75	64.48	54
55	31.44	39.90	45.11	47.99	53.27	61.43	66.60	55
56	33.26	42.16	46.34	49.29	54.71	63.09	68.71	56
57	35.11	44.45	47.57	50.60	56.16	64.77	71.01	57
58	36.69	46.39	49.83	53.01	58.84	67.85	74.14	58
59	38.35	48.43	52.09	55.42	61.51	70.94	77.46	59
60	40.17	50.69	54.36	57.83	64.19	74.02	80.78	60
61	42.23	53.01	56.63	60.24	66.87	77.10	84.10	61
62	44.59	55.13	58.89	62.65	69.54	80.59	87.42	62
63	47.69	59.75	63.83	67.90	75.37	86.91	94.77	63
64	51.14	64.27	68.76	73.15	81.20	93.63	102.13	64
65	54.96	68.99	73.70	78.40	87.03	100.36	109.48	65
66	59.13	73.62	78.63	83.65	92.86	107.07	116.84	66
67	63.64	78.25	83.58	88.91	98.69	113.80	124.19	67
68	67.19	84.22	93.23	99.18	110.09	126.95	138.57	68
69	71.39	89.42	101.12	108.68	117.73	139.15	149.03	69
70	76.55	95.84	108.34	116.39	125.91	148.96	159.37	70
71	82.98	103.87	117.38	126.06	136.20	161.28	172.40	71
72	91.00	113.92	128.70	138.18	149.16	176.75	188.80	72
73	103.53	129.62	146.45	157.26	169.73	201.15	214.85	73
74	117.62	147.31	166.46	177.87	192.92	227.67	242.93	74
75	132.95	166.57	184.85	196.65	218.10	251.71	266.35	75
76	149.16	186.97	202.51	215.44	239.14	275.77	289.76	76
77	165.94	206.12	220.17	234.22	259.99	299.81	313.18	77
78	180.82	226.85	246.32	262.04	290.87	335.42	350.37	78
79	196.11	246.16	272.46	289.85	320.85	371.01	387.56	79
80	212.01	266.24	298.60	317.66	346.37	406.60	424.75	80
81	228.72	287.38	324.75	345.48	373.09	442.22	461.94	81
82	246.43	309.77	350.30	373.29	401.34	477.81	499.13	82
83	266.51	335.17	377.04	401.11	433.36	513.43	536.32	83
84	287.68	361.96	403.19	428.92	467.05	549.02	573.51	84
85	309.86	390.03	429.33	456.73	502.25	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

District of Columbia

New Increased Rates effective 1/1/2014

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

District of Columbia

New Increased Rates effective 1/1/2014

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.06	9.36	10.42	11.80	12.90	15.14	16.33	18-34
35-39	9.54	11.16	12.43	14.00	15.28	17.96	19.34	35-39
40-44	12.16	14.34	16.02	17.92	19.51	22.97	24.70	40-44
45-49	16.72	19.88	22.24	24.73	26.88	31.69	34.02	45-49
50	24.05	28.67	32.05	35.52	38.51	45.49	48.74	50
51	26.78	31.96	35.75	39.58	42.88	50.68	54.28	51
52	29.53	35.29	39.49	43.67	47.29	55.91	59.87	52
53	31.73	38.02	42.58	46.99	50.90	60.17	64.43	53
54	33.90	40.73	45.65	50.30	54.49	64.40	68.98	54
55	36.11	43.50	48.79	53.68	58.15	68.72	73.61	55
56	38.38	46.37	52.04	57.17	61.92	73.19	78.38	56
57	40.76	49.38	55.46	60.84	65.89	77.89	83.40	57
58	43.15	52.39	58.86	64.02	69.84	81.95	88.40	58
59	45.79	55.69	62.60	66.75	74.09	85.44	93.34	59
60	48.76	59.41	65.31	69.48	77.12	88.93	97.20	60
61	52.12	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	60.62	74.23	79.44	84.51	93.81	108.17	118.43	63
64	65.88	80.77	88.43	94.07	104.42	120.41	131.93	64
65	71.77	88.09	97.42	103.64	115.04	132.66	145.44	65
66	78.32	96.25	106.42	113.21	125.66	144.91	158.94	66
67	85.58	105.29	115.41	122.78	136.29	157.16	172.44	67
68	93.05	114.54	128.94	139.45	150.42	178.50	190.40	68
69	101.41	124.92	140.68	152.29	163.72	194.58	207.24	69
70	110.83	136.64	153.92	166.32	178.75	212.50	226.27	70
71	121.49	149.90	168.92	182.24	195.83	232.82	247.88	71
72	133.54	164.93	185.93	200.34	215.22	255.92	272.44	72
73	148.21	183.28	206.69	221.54	239.24	283.57	302.84	73
74	164.35	203.47	222.70	236.92	262.98	303.26	325.35	74
75	181.85	222.03	237.17	252.31	280.06	322.96	343.22	75
76	198.10	235.58	251.64	267.70	297.15	342.66	361.08	76
77	209.48	249.11	266.10	283.08	314.22	362.34	378.94	77
78	234.36	278.70	297.70	316.70	351.54	405.38	423.94	78
79	259.23	308.27	329.29	350.31	388.84	448.40	468.94	79
80	284.11	337.86	360.89	383.93	426.16	491.43	513.94	80
81	308.94	367.44	392.49	417.54	463.47	534.45	558.94	81
82	333.67	397.02	424.09	451.16	500.79	577.48	603.94	82
83	358.74	426.61	455.69	484.78	538.11	620.52	648.94	83
84	383.61	456.18	487.29	518.39	575.41	663.54	693.94	84
85	408.49	485.77	518.89	552.01	612.73	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	3.85	4.99	5.81	6.42	7.73	8.46	9.78	18-34
35-39	4.96	6.40	7.42	8.16	9.68	10.72	12.26	35-39
40-44	6.90	8.86	10.24	11.22	13.14	14.68	16.63	40-44
45-49	10.13	12.95	14.90	16.28	18.80	21.22	23.81	45-49
50	12.80	16.33	18.77	20.47	23.51	26.63	29.76	50
51	13.85	17.65	20.27	22.09	25.31	28.72	32.03	51
52	14.98	19.07	21.88	23.83	27.23	30.96	34.46	52
53	16.22	20.64	23.65	25.74	29.32	33.41	37.10	53
54	17.57	22.32	25.55	27.78	31.51	36.01	39.89	54
55	18.98	24.08	27.55	29.93	33.82	38.76	42.80	55
56	20.47	25.94	29.65	32.18	36.23	41.64	45.85	56
57	22.04	27.90	31.85	34.54	38.74	44.64	49.03	57
58	23.47	29.68	33.85	36.67	40.99	47.35	51.89	58
59	25.01	31.60	36.01	38.98	43.40	50.06	54.69	59
60	26.71	33.71	38.21	40.65	45.12	52.03	56.87	60
61	28.63	36.08	39.66	42.19	46.83	54.00	59.05	61
62	30.79	38.48	41.11	43.73	48.54	55.97	61.23	62
63	33.40	42.02	46.06	49.00	54.39	62.72	68.66	63
64	36.32	45.65	51.00	54.26	60.23	69.45	76.09	64
65	39.56	49.69	55.95	59.52	66.07	76.19	83.52	65
66	43.14	54.14	60.89	64.78	71.91	82.92	90.95	66
67	47.06	59.03	65.84	70.04	77.74	89.65	98.37	67
68	50.26	63.00	71.28	76.63	83.16	98.16	105.26	68
69	54.10	67.76	76.63	82.36	89.22	105.44	112.93	69
70	58.86	73.70	83.30	89.50	96.80	114.54	122.54	70
71	64.84	81.17	91.72	98.50	106.43	126.02	134.71	71
72	72.30	90.50	102.25	109.80	118.51	140.44	150.01	72
73	83.59	104.66	118.25	126.97	137.06	162.41	173.50	73
74	96.42	120.77	134.53	143.12	158.17	183.19	196.09	74
75	110.59	137.85	147.25	156.65	173.88	200.51	212.60	75
76	125.84	149.75	159.96	170.17	188.89	217.82	229.12	76
77	135.94	161.66	172.68	183.70	203.91	235.14	245.63	77
78	152.08	180.86	193.19	205.52	228.13	263.07	274.80	78
79	168.22	200.05	213.69	227.33	252.34	290.98	303.97	79
80	184.37	219.25	234.20	249.15	276.56	318.91	333.14	80
81	200.51	238.44	254.70	270.96	300.77	346.83	362.30	81
82	216.66	257.65	275.21	292.78	324.99	374.76	391.47	82
83	232.80	276.84	295.71	314.59	349.19	402.68	423.56	83
84	248.94	296.03	316.24	339.25	373.40	432.23	456.73	84
85	265.08	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.43	33.64	38.30	41.93	47.95	54.48	60.70	18-34
35-39	34.60	42.54	48.46	53.00	60.34	68.78	76.37	35-39
40-44	44.27	54.64	62.24	68.00	77.05	88.14	97.54	40-44
45-49	57.94	71.74	81.74	89.21	100.64	115.48	127.39	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.51	192.04	210.77	55
56	100.45	125.14	142.69	155.51	174.06	200.87	220.33	56
57	104.75	130.61	148.96	162.29	181.50	209.58	229.75	57
58	108.31	135.16	154.14	167.88	187.58	216.74	237.44	58
59	112.02	139.90	159.54	173.69	193.87	224.18	245.41	59
60	116.05	145.04	165.41	180.00	200.71	232.27	254.06	60
61	120.60	150.83	172.00	187.09	208.39	241.34	263.78	61
62	125.83	157.48	179.57	195.26	217.25	251.81	271.66	62
63	132.85	166.36	189.67	206.20	229.13	265.81	290.03	63
64	140.70	176.27	200.98	218.42	242.44	281.50	306.89	64
65	149.33	187.19	213.42	231.91	257.12	298.79	325.48	65
66	158.71	199.04	226.94	246.58	273.11	317.59	345.71	66
67	168.80	211.80	241.50	262.36	290.33	337.84	367.50	67
68	178.36	223.87	255.28	277.31	306.71	357.04	388.24	68
69	188.82	237.12	270.41	293.74	324.70	378.13	411.00	69
70	200.47	251.89	287.28	312.05	344.74	401.64	436.38	70
71	213.58	268.50	306.28	332.65	367.28	428.09	464.92	71
72	228.37	287.30	327.78	355.98	392.77	458.03	497.18	72
73	247.33	311.45	355.43	386.02	425.76	496.63	538.94	73
74	267.96	337.74	382.17	406.57	451.29	520.41	558.57	74
75	289.99	365.82	395.33	420.57	466.83	538.33	576.24	75
76	313.12	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	360.44	441.61	471.72	501.83	557.03	642.35	684.22	78
79	384.35	486.14	521.79	555.10	616.16	710.53	756.84	79
80	408.74	517.26	571.86	608.37	675.29	778.71	829.47	80
81	433.62	548.99	621.93	661.63	734.41	846.89	902.10	81
82	458.96	581.32	662.99	714.90	777.92	915.07	974.72	82
83	484.68	614.12	700.16	756.79	818.45	968.50	1,036.01	83
84	510.85	647.52	737.94	796.99	859.27	1,019.10	1,087.68	84
85	537.46	681.49	776.34	837.78	900.40	1,070.35	1,139.74	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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District of Columbia

Standard Underwriting Class Rates
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With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.10	20.82	24.24	26.75	32.42	35.34	41.04	18-34
35-39	20.77	26.78	31.12	34.25	41.05	45.10	51.96	35-39
40-44	27.11	34.88	40.42	44.38	52.58	58.25	66.56	40-44
45-49	35.90	46.08	53.26	58.34	68.35	76.33	86.52	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	129.22	55
56	57.76	73.80	84.92	92.64	106.26	120.48	134.51	56
57	60.28	76.98	88.52	96.53	110.38	125.42	139.72	57
58	62.36	79.58	91.46	99.68	113.68	129.43	143.89	58
59	64.51	82.27	94.51	102.94	117.07	133.55	148.19	59
60	66.83	85.18	97.79	106.44	120.73	137.99	152.82	60
61	69.41	88.42	101.44	110.36	124.81	142.97	157.99	61
62	72.35	92.10	105.61	114.83	129.52	148.63	161.58	62
63	76.18	96.92	111.07	120.70	135.77	156.12	171.86	63
64	80.44	102.29	117.17	127.25	142.78	164.48	180.73	64
65	85.12	108.20	123.86	134.47	150.52	173.70	190.52	65
66	90.20	114.62	131.16	142.32	158.98	183.73	201.23	66
67	95.69	121.55	139.03	150.80	168.11	194.58	212.80	67
68	99.96	126.92	145.12	157.34	175.10	202.92	221.65	68
69	104.99	133.27	152.32	165.10	183.46	212.83	232.22	69
70	111.16	141.07	161.18	174.68	193.82	225.11	245.35	70
71	118.82	150.82	172.31	186.70	206.92	240.50	261.91	71
72	128.40	163.00	186.22	201.76	223.39	259.84	282.77	72
73	143.27	181.96	207.95	225.32	249.54	290.21	315.88	73
74	160.04	203.38	231.01	245.76	272.79	314.57	338.44	74
75	178.34	226.76	245.68	261.36	290.11	334.54	359.38	75
76	197.81	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	237.26	288.03	307.66	327.30	363.31	418.95	448.93	78
79	256.87	318.59	340.32	362.04	401.87	463.41	496.58	79
80	276.89	349.16	372.97	396.78	440.43	507.88	544.24	80
81	297.28	379.14	405.63	431.52	478.99	552.35	591.89	81
82	318.05	405.82	438.28	466.26	517.55	596.81	639.54	82
83	339.16	432.94	470.94	501.00	556.11	641.28	687.19	83
84	360.62	460.55	503.60	535.74	594.67	685.75	734.84	84
85	382.46	488.65	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
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With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.85	11.60	13.02	14.60	16.26	18.82	20.59	18-34
35-39	11.87	14.09	15.81	17.65	19.64	22.76	24.85	35-39
40-44	15.30	18.29	20.58	22.85	25.33	29.44	32.07	40-44
45-49	21.05	25.33	28.53	31.55	34.86	40.61	44.12	45-49
50	29.38	35.41	39.85	43.97	48.41	56.54	61.27	50
51	32.47	39.17	44.10	48.62	53.46	62.50	67.68	51
52	35.59	42.97	48.39	53.31	58.58	68.52	74.16	52
53	38.16	46.19	52.05	57.25	62.91	73.59	79.63	53
54	40.70	49.38	55.68	61.18	67.21	78.63	85.08	54
55	43.29	52.63	59.37	65.18	71.58	83.74	90.60	55
56	45.92	55.97	63.16	69.27	76.02	88.99	96.22	56
57	48.64	59.42	67.10	73.51	80.64	94.44	101.45	57
58	51.27	62.76	70.87	77.09	85.04	99.01	106.53	58
59	54.14	66.37	74.98	80.21	89.48	103.02	111.54	59
60	57.36	70.41	78.08	83.35	92.65	106.84	115.48	60
61	60.99	74.90	81.06	86.33	95.82	110.50	119.43	61
62	64.63	77.71	83.82	89.18	98.98	114.14	123.36	62
63	70.26	86.59	93.74	99.72	110.70	127.64	138.03	63
64	76.01	93.79	103.55	110.26	122.39	141.14	152.69	64
65	82.43	101.81	113.36	120.81	134.10	154.64	167.36	65
66	89.53	110.69	123.21	131.35	145.80	168.13	182.03	66
67	97.35	120.46	133.05	141.90	157.51	181.63	196.69	67
68	105.25	130.31	147.29	159.49	173.03	204.58	216.13	68
69	114.07	141.30	159.76	173.19	187.72	221.83	234.44	69
70	123.98	153.68	173.78	188.15	204.05	240.96	254.95	70
71	135.17	167.66	189.64	205.08	222.30	262.60	278.03	71
72	147.81	183.49	207.61	224.28	243.00	287.16	304.07	72
73	163.29	202.97	229.71	246.93	267.42	316.07	335.41	73
74	180.31	224.35	246.57	262.32	291.17	335.77	358.86	74
75	198.72	244.15	261.05	277.71	308.26	355.48	378.34	75
76	215.87	257.94	275.53	293.11	326.47	375.60	398.19	76
77	228.13	271.48	290.13	309.65	345.05	397.01	417.97	77
78	253.75	303.73	324.43	345.14	383.64	441.78	464.59	78
79	279.32	334.83	358.86	381.77	423.76	488.67	513.91	79
80	304.83	365.32	393.21	418.41	464.43	535.56	563.22	80
81	330.24	395.72	425.80	454.33	505.10	582.33	612.50	81
82	355.49	426.06	458.31	488.94	544.10	626.60	658.76	82
83	381.00	456.31	490.71	523.42	582.25	670.72	704.81	83
84	406.25	486.47	523.03	557.79	620.24	714.66	750.69	84
85	431.45	516.55	555.24	592.07	658.10	758.48	796.37	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.88	6.35	7.42	8.21	10.01	10.86	12.67	18-34
35-39	6.35	8.22	9.57	10.55	12.68	13.91	16.06	35-39
40-44	8.82	11.37	13.18	14.48	17.18	19.02	21.75	40-44
45-49	12.79	16.42	18.96	20.77	24.28	27.16	30.76	45-49
50	16.06	20.57	23.71	25.94	30.17	33.87	38.18	50
51	17.32	22.15	25.53	27.90	32.37	36.40	40.96	51
52	18.65	23.83	27.45	29.99	34.68	39.08	43.89	52
53	20.08	25.67	29.52	32.22	37.13	41.95	46.99	53
54	21.64	27.59	31.71	34.57	39.67	44.96	50.22	54
55	23.23	29.60	33.98	37.03	42.33	48.11	53.54	55
56	24.91	31.70	36.37	39.58	45.06	51.37	56.52	56
57	26.66	33.89	38.83	42.23	47.63	54.74	59.64	57
58	28.23	35.86	41.05	44.59	49.94	57.67	63.78	58
59	29.92	37.96	43.41	47.11	52.42	60.46	66.89	59
60	31.77	40.26	45.84	48.84	54.21	62.51	69.40	60
61	33.85	42.85	47.41	50.44	55.98	64.56	71.94	61
62	36.19	45.48	48.92	52.04	57.76	66.60	74.53	62
63	39.04	49.33	54.36	57.83	64.19	74.02	82.51	63
64	42.22	53.31	59.78	63.61	70.60	81.41	90.55	64
65	45.75	57.71	65.22	69.39	77.02	88.82	98.65	65
66	49.62	62.55	70.65	75.17	83.44	96.22	106.27	66
67	53.85	67.85	76.09	80.95	89.85	103.61	112.20	67
68	57.29	72.12	81.90	88.21	96.01	112.98	119.89	68
69	61.38	77.23	87.66	94.48	102.83	121.13	128.35	69
70	66.46	83.58	94.80	102.15	111.16	131.04	138.76	70
71	72.80	91.53	103.79	111.80	121.54	143.36	151.72	71
72	80.70	101.46	115.03	123.88	134.37	158.73	167.82	72
73	92.69	116.55	132.16	141.79	153.51	181.38	192.68	73
74	106.28	133.69	148.96	158.47	175.21	202.84	216.66	74
75	121.26	151.82	162.18	172.53	191.59	220.84	235.02	75
76	137.34	164.19	175.39	186.59	208.10	239.29	253.44	76
77	148.26	176.57	188.65	201.39	224.61	258.27	271.83	77
78	165.11	197.54	211.01	224.48	250.09	287.64	302.60	78
79	181.94	218.24	233.40	248.30	275.62	317.82	334.52	79
80	198.73	238.34	255.80	272.13	302.07	348.32	366.63	80
81	215.49	258.40	278.19	295.95	328.51	378.82	398.72	81
82	232.21	278.43	299.83	319.79	354.97	409.33	430.82	82
83	248.88	298.39	321.27	343.01	381.40	439.71	465.10	83
84	265.52	318.30	342.70	368.69	407.28	470.55	499.61	84
85	282.13	338.19	367.90	395.73	432.46	504.74	535.01	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.64	13.84	15.62	17.40	19.62	22.50	24.85	18-34
35-39	14.20	17.02	19.19	21.30	24.00	27.56	30.36	35-39
40-44	18.44	22.24	25.14	27.78	31.15	35.91	39.44	40-44
45-49	25.38	30.78	34.82	38.37	42.84	49.53	54.22	45-49
50	34.71	42.15	47.65	52.42	58.31	67.59	73.80	50
51	38.16	46.38	52.45	57.66	64.04	74.32	81.08	51
52	41.65	50.65	57.29	62.95	69.87	81.13	88.45	52
53	44.59	54.36	61.52	67.51	74.92	87.01	94.83	53
54	47.50	58.03	65.71	72.06	79.93	92.86	101.18	54
55	50.47	61.76	69.95	76.68	85.01	98.76	107.59	55
56	53.46	65.57	74.28	81.37	90.12	104.79	114.06	56
57	56.52	69.46	78.74	86.18	95.39	110.99	119.50	57
58	59.39	73.13	82.88	90.16	100.24	116.07	124.66	58
59	62.49	77.05	87.36	93.67	104.87	120.60	129.74	59
60	65.96	81.41	90.85	97.22	108.18	124.75	133.76	60
61	69.86	86.26	94.24	100.45	111.49	128.57	137.79	61
62	73.80	89.47	97.20	103.42	114.78	132.36	141.79	62
63	79.90	98.95	108.04	114.93	127.59	147.11	157.63	63
64	86.14	106.81	118.67	126.45	140.36	161.87	173.45	64
65	93.09	115.53	129.30	137.98	153.16	176.62	189.28	65
66	100.74	125.13	140.00	149.49	165.94	191.35	205.12	66
67	109.12	135.63	150.69	161.02	178.73	206.10	220.94	67
68	117.45	146.08	165.64	179.53	195.64	230.66	241.86	68
69	126.73	157.68	178.84	194.09	211.72	249.08	261.64	69
70	137.13	170.72	193.64	209.98	229.35	269.42	283.63	70
71	148.85	185.42	210.36	227.92	248.77	292.38	308.18	71
72	162.08	202.05	229.29	248.22	270.78	318.40	335.70	72
73	178.37	222.66	252.73	272.32	295.60	348.57	367.98	73
74	196.27	245.23	270.44	287.72	319.36	368.28	392.37	74
75	215.59	266.27	284.93	303.11	336.46	388.00	413.46	75
76	233.64	280.30	299.42	318.52	355.79	408.54	435.30	76
77	246.78	293.85	314.16	336.22	375.88	431.68	457.00	77
78	273.14	328.76	351.16	373.58	415.74	478.18	505.24	78
79	299.41	361.39	388.43	413.23	458.68	528.94	558.88	79
80	325.55	392.78	425.53	452.89	502.70	579.69	612.50	80
81	351.54	424.00	459.11	491.12	546.73	630.21	666.06	81
82	377.31	455.10	492.53	526.72	587.41	675.72	713.58	82
83	403.26	486.01	525.73	562.06	626.39	720.92	760.68	83
84	428.89	516.76	558.77	597.19	665.07	765.78	807.44	84
85	454.41	547.33	591.59	632.13	703.47	810.39	853.80	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.91	7.71	9.03	10.00	12.29	13.26	15.56	18-34
35-39	7.74	10.04	11.72	12.94	15.68	17.10	19.86	35-39
40-44	10.74	13.88	16.12	17.74	21.22	23.36	26.87	40-44
45-49	15.45	19.89	23.02	25.26	29.76	33.10	37.71	45-49
50	19.32	24.81	28.65	31.41	36.83	41.11	46.60	50
51	20.79	26.65	30.79	33.71	39.43	44.08	49.89	51
52	22.32	28.59	33.02	36.15	42.13	47.20	53.32	52
53	23.94	30.70	35.39	38.70	44.94	50.49	56.88	53
54	25.71	32.86	37.87	41.36	47.83	53.91	60.55	54
55	27.48	35.12	40.41	44.13	50.84	57.46	64.28	55
56	29.35	37.46	43.09	46.98	53.89	61.10	67.19	56
57	31.28	39.88	45.81	49.92	56.52	64.84	70.25	57
58	32.99	42.04	48.25	52.51	58.89	67.99	75.67	58
59	34.83	44.32	50.81	55.24	61.44	70.86	79.09	59
60	36.83	46.81	53.47	57.03	63.30	72.99	81.93	60
61	39.07	49.62	55.16	58.69	65.13	75.12	84.83	61
62	41.59	52.48	56.73	60.35	66.98	77.23	87.83	62
63	44.68	56.64	62.66	66.66	73.99	85.32	96.36	63
64	48.12	60.97	68.56	72.96	80.97	93.37	105.01	64
65	51.94	65.73	74.49	79.26	87.97	101.45	113.78	65
66	56.10	70.96	80.41	85.56	94.97	109.52	121.59	66
67	60.64	76.67	86.34	91.86	101.96	117.57	126.03	67
68	64.32	81.24	92.52	99.79	108.86	127.80	134.52	68
69	68.66	86.70	98.69	106.60	116.44	136.82	143.77	69
70	74.06	93.46	106.30	114.80	125.52	147.54	154.98	70
71	80.76	101.89	115.86	125.10	136.65	160.70	168.73	71
72	89.10	112.42	127.81	137.96	150.23	177.02	185.63	72
73	101.79	128.44	146.07	156.61	169.96	200.35	211.86	73
74	116.14	146.61	163.39	173.82	192.25	222.49	237.23	74
75	131.93	165.79	177.11	188.41	209.30	241.17	257.44	75
76	148.84	178.63	190.82	203.01	227.31	260.76	277.76	76
77	160.58	191.48	204.62	219.08	245.31	281.40	298.03	77
78	178.14	214.22	228.83	243.44	272.05	312.21	330.40	78
79	195.66	236.43	253.11	269.27	298.90	344.66	365.07	79
80	213.09	257.43	277.40	295.11	327.58	377.73	400.12	80
81	230.47	278.36	301.68	320.94	356.25	410.81	435.14	81
82	247.76	299.21	324.45	346.80	384.95	443.90	470.17	82
83	264.96	319.94	346.83	371.43	413.61	476.74	506.64	83
84	282.10	340.57	369.16	398.13	441.16	508.87	542.49	84
85	299.18	361.15	395.20	426.13	467.30	544.26	579.11	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.43	16.08	18.22	20.20	22.98	26.18	29.11	18-34
35-39	16.53	19.95	22.57	24.95	28.36	32.36	35.87	35-39
40-44	21.58	26.19	29.70	32.71	36.97	42.38	46.81	40-44
45-49	29.71	36.23	41.11	45.19	50.82	58.45	64.32	45-49
50	40.04	48.89	55.45	60.87	68.21	78.64	86.33	50
51	43.85	53.59	60.80	66.70	74.62	86.14	94.48	51
52	47.71	58.33	66.19	72.59	81.16	93.74	102.74	52
53	51.02	62.53	70.99	77.77	86.93	100.43	110.03	53
54	54.30	66.68	75.74	82.94	92.65	107.09	117.28	54
55	57.65	70.89	80.53	88.18	98.44	113.78	124.58	55
56	61.00	75.17	85.40	93.47	104.22	120.59	131.90	56
57	64.40	79.50	90.38	98.85	110.14	127.54	137.55	57
58	67.51	83.50	94.89	103.23	115.44	133.13	142.79	58
59	70.84	87.73	99.74	107.13	120.26	138.18	147.94	59
60	74.56	92.41	103.62	111.09	123.71	142.66	152.04	60
61	78.73	97.62	107.42	114.57	127.16	146.64	156.15	61
62	82.97	101.23	110.58	117.66	130.58	150.58	160.22	62
63	89.54	111.31	122.34	130.14	144.48	166.58	177.23	63
64	96.27	119.83	133.79	142.64	158.33	182.60	194.21	64
65	103.75	129.25	145.24	155.15	172.22	198.60	211.20	65
66	111.95	139.57	156.79	167.63	186.08	214.57	228.21	66
67	120.89	150.80	168.33	180.14	199.95	230.57	245.19	67
68	129.65	161.85	183.99	199.57	218.25	256.74	267.59	68
69	139.39	174.06	197.92	214.99	235.72	276.33	288.84	69
70	150.28	187.76	213.50	231.81	254.65	297.88	312.31	70
71	162.53	203.18	231.08	250.76	275.24	322.16	338.33	71
72	176.35	220.61	250.97	272.16	298.56	349.64	367.33	72
73	193.45	242.35	275.75	297.71	323.78	381.07	400.55	73
74	212.23	266.11	294.31	313.12	347.55	400.79	425.88	74
75	232.46	288.39	308.81	328.51	364.66	420.52	448.58	75
76	251.41	302.66	323.31	343.93	385.11	441.48	472.41	76
77	265.43	316.22	338.19	362.79	406.71	466.35	496.03	77
78	292.53	353.79	377.89	402.02	447.84	514.58	545.89	78
79	319.50	387.95	418.00	444.69	493.60	569.21	603.85	79
80	346.27	420.24	457.85	487.37	540.97	623.82	661.78	80
81	372.84	452.28	492.42	527.91	588.36	678.09	719.62	81
82	399.13	484.14	526.75	564.50	630.72	724.84	768.40	82
83	425.52	515.71	560.75	600.70	670.53	771.12	816.55	83
84	451.53	547.05	594.51	636.59	709.90	816.90	864.19	84
85	477.37	578.11	627.94	672.19	748.84	862.30	911.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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District of Columbia

Standard Underwriting Class Rates
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With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.94	9.07	10.64	11.79	14.57	15.66	18.45	18-34
35-39	9.13	11.86	13.87	15.33	18.68	20.29	23.66	35-39
40-44	12.66	16.39	19.06	21.00	25.26	27.70	31.99	40-44
45-49	18.11	23.36	27.08	29.75	35.24	39.04	44.66	45-49
50	22.58	29.05	33.59	36.88	43.49	48.35	55.02	50
51	24.26	31.15	36.05	39.52	46.49	51.76	58.82	51
52	25.99	33.35	38.59	42.31	49.58	55.32	62.75	52
53	27.80	35.73	41.26	45.18	52.75	59.03	66.77	53
54	29.78	38.13	44.03	48.15	55.99	62.86	70.88	54
55	31.73	40.64	46.84	51.23	59.35	66.81	75.02	55
56	33.79	43.22	49.81	54.38	62.72	70.83	77.86	56
57	35.90	45.87	52.79	57.61	65.41	74.94	80.86	57
58	37.75	48.22	55.45	60.43	67.84	78.31	87.56	58
59	39.74	50.68	58.21	63.37	70.46	81.26	91.29	59
60	41.89	53.36	61.10	65.22	72.39	83.47	94.46	60
61	44.29	56.39	62.91	66.94	74.28	85.68	97.72	61
62	46.99	59.48	64.54	68.66	76.20	87.86	101.13	62
63	50.32	63.95	70.96	75.49	83.79	96.62	110.21	63
64	54.02	68.63	77.34	82.31	91.34	105.33	119.47	64
65	58.13	73.75	83.76	89.13	98.92	114.08	128.91	65
66	62.58	79.37	90.17	95.95	106.50	122.82	136.91	66
67	67.43	85.49	96.59	102.77	114.07	131.53	139.86	67
68	71.35	90.36	103.14	111.37	121.71	142.62	149.15	68
69	75.94	96.17	109.72	118.72	130.05	152.51	159.19	69
70	81.66	103.34	117.80	127.45	139.88	164.04	171.20	70
71	88.72	112.25	127.93	138.40	151.76	178.04	185.74	71
72	97.50	123.38	140.59	152.04	166.09	195.31	203.44	72
73	110.89	140.33	159.98	171.43	186.41	219.32	231.04	73
74	126.00	159.53	177.82	189.17	209.29	242.14	257.80	74
75	142.60	179.76	192.04	204.29	227.01	261.50	279.86	75
76	160.34	193.07	206.25	219.43	246.52	282.23	302.08	76
77	172.90	206.39	220.59	236.77	266.01	304.53	324.23	77
78	191.17	230.90	246.65	262.40	294.01	336.78	358.20	78
79	209.38	254.62	272.82	290.24	322.18	371.50	395.62	79
80	227.45	276.52	299.00	318.09	353.09	407.14	433.61	80
81	245.45	298.32	325.17	345.93	383.99	442.80	471.56	81
82	263.31	319.99	349.07	373.81	414.93	478.47	509.52	82
83	281.04	341.49	372.39	399.85	445.82	513.77	548.18	83
84	298.68	362.84	395.62	427.57	475.04	547.19	585.37	84
85	316.23	384.11	422.50	456.53	502.14	583.78	623.21	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.22	18.32	20.82	23.00	26.34	29.86	33.37	18-34
35-39	18.86	22.88	25.95	28.60	32.72	37.16	41.38	35-39
40-44	24.72	30.14	34.26	37.64	42.79	48.85	54.18	40-44
45-49	34.04	41.68	47.40	52.01	58.80	67.37	74.42	45-49
50	45.37	55.63	63.25	69.32	78.11	89.69	98.86	50
51	49.54	60.80	69.15	75.74	85.20	97.96	107.88	51
52	53.77	66.01	75.09	82.23	92.45	106.35	117.03	52
53	57.45	70.70	80.46	88.03	98.94	113.85	125.23	53
54	61.10	75.33	85.77	93.82	105.37	121.32	133.38	54
55	64.83	80.02	91.11	99.68	111.87	128.80	141.57	55
56	68.54	84.77	96.52	105.57	118.32	136.39	149.74	56
57	72.28	89.54	102.02	111.52	124.89	144.09	155.60	57
58	75.63	93.87	106.90	116.30	130.64	150.19	160.92	58
59	79.19	98.41	112.12	120.59	135.65	155.76	166.14	59
60	83.16	103.41	116.39	124.96	139.24	160.57	170.32	60
61	87.60	108.98	120.60	128.69	142.83	164.71	174.51	61
62	92.14	112.99	123.96	131.90	146.38	168.80	178.65	62
63	99.18	123.67	136.64	145.35	161.37	186.05	196.83	63
64	106.40	132.85	148.91	158.83	176.30	203.33	214.97	64
65	114.41	142.97	161.18	172.32	191.28	220.58	233.12	65
66	123.16	154.01	173.58	185.77	206.22	237.79	251.30	66
67	132.66	165.97	185.97	199.26	221.17	255.04	269.44	67
68	141.85	177.62	202.34	219.61	240.86	282.82	293.32	68
69	152.05	190.44	217.00	235.89	259.72	303.58	316.04	69
70	163.43	204.80	233.36	253.64	279.95	326.34	340.99	70
71	176.21	220.94	251.80	273.60	301.71	351.94	368.48	71
72	190.62	239.17	272.65	296.10	326.34	380.88	398.96	72
73	208.53	262.04	298.77	323.10	351.96	413.57	433.12	73
74	228.19	286.99	318.18	338.52	375.74	433.30	459.39	74
75	249.33	310.51	332.69	353.91	392.86	453.04	483.70	75
76	269.18	325.02	347.20	369.34	414.43	474.42	509.52	76
77	284.08	338.59	362.22	389.36	437.54	501.02	535.06	77
78	311.92	378.82	404.62	430.46	479.94	550.98	586.54	78
79	339.59	414.51	447.57	476.15	528.52	609.48	648.82	79
80	366.99	447.70	490.17	521.85	579.24	667.95	711.06	80
81	394.14	480.56	525.73	564.70	629.99	725.97	773.18	81
82	420.95	513.18	560.97	602.28	674.03	773.96	823.22	82
83	447.78	545.41	595.77	639.34	714.67	821.32	872.42	83
84	474.17	577.34	630.25	675.99	754.73	868.02	920.94	84
85	500.33	608.89	664.29	712.25	794.21	914.21	968.66	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.97	10.43	12.25	13.58	16.85	18.06	21.34	18-34
35-39	10.52	13.68	16.02	17.72	21.68	23.48	27.46	35-39
40-44	14.58	18.90	22.00	24.26	29.30	32.04	37.11	40-44
45-49	20.77	26.83	31.14	34.24	40.72	44.98	51.61	45-49
50	25.84	33.29	38.53	42.35	50.15	55.59	63.44	50
51	27.73	35.65	41.31	45.33	53.55	59.44	67.75	51
52	29.66	38.11	44.16	48.47	57.03	63.44	72.18	52
53	31.66	40.76	47.13	51.66	60.56	67.57	76.66	53
54	33.85	43.40	50.19	54.94	64.15	71.81	81.21	54
55	35.98	46.16	53.27	58.33	67.86	76.16	85.76	55
56	38.23	48.98	56.53	61.78	71.55	80.56	88.53	56
57	40.52	51.86	59.77	65.30	74.30	85.04	91.47	57
58	42.51	54.40	62.65	68.35	76.79	88.63	99.45	58
59	44.65	57.04	65.61	71.50	79.48	91.66	103.49	59
60	46.95	59.91	68.73	73.41	81.48	93.95	106.99	60
61	49.51	63.16	70.66	75.19	83.43	96.24	110.61	61
62	52.39	66.48	72.35	76.97	85.42	98.49	114.43	62
63	55.96	71.26	79.26	84.32	93.59	107.92	124.06	63
64	59.92	76.29	86.12	91.66	101.71	117.29	133.93	64
65	64.32	81.77	93.03	99.00	109.87	126.71	144.04	65
66	69.06	87.78	99.93	106.34	118.03	136.12	152.23	66
67	74.22	94.31	106.84	113.68	126.18	145.49	153.69	67
68	78.38	99.48	113.76	122.95	134.56	157.44	163.78	68
69	83.22	105.64	120.75	130.84	143.66	168.20	174.61	69
70	89.26	113.22	129.30	140.10	154.24	180.54	187.42	70
71	96.68	122.61	140.00	151.70	166.87	195.38	202.75	71
72	105.90	134.34	153.37	166.12	181.95	213.60	221.25	72
73	119.99	152.22	173.89	186.25	202.86	238.29	250.22	73
74	135.86	172.45	192.25	204.52	226.33	261.79	278.37	74
75	153.27	193.73	206.97	220.17	244.72	281.83	302.28	75
76	171.84	207.51	221.68	235.85	265.73	303.70	326.40	76
77	185.22	221.30	236.56	254.46	286.71	327.66	350.43	77
78	204.20	247.58	264.47	281.36	315.97	361.35	386.00	78
79	223.10	272.81	292.53	311.21	345.46	398.34	426.17	79
80	241.81	295.61	320.60	341.07	378.60	436.55	467.10	80
81	260.43	318.28	348.66	370.92	411.73	474.79	507.98	81
82	278.86	340.77	373.69	400.82	444.91	513.04	548.87	82
83	297.12	363.04	397.95	428.27	478.03	550.80	589.72	83
84	315.26	385.11	422.08	457.01	508.92	585.51	628.25	84
85	333.28	407.07	449.80	486.93	536.98	623.30	667.31	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.01	20.56	23.42	25.80	29.70	33.54	37.63	18-34
35-39	21.19	25.81	29.33	32.25	37.08	41.96	46.89	35-39
40-44	27.86	34.09	38.82	42.57	48.61	55.32	61.55	40-44
45-49	38.37	47.13	53.69	58.83	66.78	76.29	84.52	45-49
50	50.70	62.37	71.05	77.77	88.01	100.74	111.39	50
51	55.23	68.01	77.50	84.78	95.78	109.78	121.28	51
52	59.83	73.69	83.99	91.87	103.74	118.96	131.32	52
53	63.88	78.87	89.93	98.29	110.95	127.27	140.43	53
54	67.90	83.98	95.80	104.70	118.09	135.55	149.48	54
55	72.01	89.15	101.69	111.18	125.30	143.82	158.56	55
56	76.08	94.37	107.64	117.67	132.42	152.19	167.58	56
57	80.16	99.58	113.66	124.19	139.64	160.64	173.65	57
58	83.75	104.24	118.91	129.37	145.84	167.25	179.05	58
59	87.54	109.09	124.50	134.05	151.04	173.34	184.34	59
60	91.76	114.41	129.16	138.83	154.77	178.48	188.60	60
61	96.47	120.34	133.78	142.81	158.50	182.78	192.87	61
62	101.31	124.75	137.34	146.14	162.18	187.02	197.08	62
63	108.82	136.03	150.94	160.56	178.26	205.52	216.43	63
64	116.53	145.87	164.03	175.02	194.27	224.06	235.73	64
65	125.07	156.69	177.12	189.49	210.34	242.56	255.04	65
66	134.37	168.45	190.37	203.91	226.36	261.01	274.39	66
67	144.43	181.14	203.61	218.38	242.39	279.51	293.69	67
68	154.05	193.39	220.69	239.65	263.47	308.90	319.05	68
69	164.71	206.82	236.08	256.79	283.72	330.83	343.24	69
70	176.58	221.84	253.22	275.47	305.25	354.80	369.67	70
71	189.89	238.70	272.52	296.44	328.18	381.72	398.63	71
72	204.89	257.73	294.33	320.04	354.12	412.12	430.59	72
73	223.61	281.73	321.79	348.49	380.14	446.07	465.69	73
74	244.15	307.87	342.05	363.92	403.93	465.81	492.90	74
75	266.20	332.63	356.57	379.31	421.06	485.56	518.82	75
76	286.95	347.38	371.09	394.75	443.75	507.36	546.63	76
77	302.73	360.96	386.25	415.93	468.37	535.69	574.09	77
78	331.31	403.85	431.35	458.90	512.04	587.38	627.19	78
79	359.68	441.07	477.14	507.61	563.44	649.75	693.79	79
80	387.71	475.16	522.49	556.33	617.51	712.08	760.34	80
81	415.44	508.84	559.04	601.49	671.62	773.85	826.74	81
82	442.77	542.22	595.19	640.06	717.34	823.08	878.04	82
83	470.04	575.11	630.79	677.98	758.81	871.52	928.29	83
84	496.81	607.63	665.99	715.39	799.56	919.14	977.69	84
85	523.29	639.67	700.64	752.31	839.58	966.12	1,026.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.00	11.79	13.86	15.37	19.13	20.46	24.23	18-34
35-39	11.91	15.50	18.17	20.11	24.68	26.67	31.26	35-39
40-44	16.50	21.41	24.94	27.52	33.34	36.38	42.23	40-44
45-49	23.43	30.30	35.20	38.73	46.20	50.92	58.56	45-49
50	29.10	37.53	43.47	47.82	56.81	62.83	71.86	50
51	31.20	40.15	46.57	51.14	60.61	67.12	76.68	51
52	33.33	42.87	49.73	54.63	64.48	71.56	81.61	52
53	35.52	45.79	53.00	58.14	68.37	76.11	86.55	53
54	37.92	48.67	56.35	61.73	72.31	80.76	91.54	54
55	40.23	51.68	59.70	65.43	76.37	85.51	96.50	55
56	42.67	54.74	63.25	69.18	80.38	90.29	99.20	56
57	45.14	57.85	66.75	72.99	83.19	95.14	102.08	57
58	47.27	60.58	69.85	76.27	85.74	98.95	111.34	58
59	49.56	63.40	73.01	79.63	88.50	102.06	115.69	59
60	52.01	66.46	76.36	81.60	90.57	104.43	119.52	60
61	54.73	69.93	78.41	83.44	92.58	106.80	123.50	61
62	57.79	73.48	80.16	85.28	94.64	109.12	127.73	62
63	61.60	78.57	87.56	93.15	103.39	119.22	137.91	63
64	65.82	83.95	94.90	101.01	112.08	129.25	148.39	64
65	70.51	89.79	102.30	108.87	120.82	139.34	159.17	65
66	75.54	96.19	109.69	116.73	129.56	149.42	167.55	66
67	81.01	103.13	117.09	124.59	138.29	159.45	167.52	67
68	85.41	108.60	124.38	134.53	147.41	172.26	178.41	68
69	90.50	115.11	131.78	142.96	157.27	183.89	190.03	69
70	96.86	123.10	140.80	152.75	168.60	197.04	203.64	70
71	104.64	132.97	152.07	165.00	181.98	212.72	219.76	71
72	114.30	145.30	166.15	180.20	197.81	231.89	239.06	72
73	129.09	164.11	187.80	201.07	219.31	257.26	269.40	73
74	145.72	185.37	206.68	219.87	243.37	281.44	298.94	74
75	163.94	207.70	221.90	236.05	262.43	302.16	324.70	75
76	183.34	221.95	237.11	252.27	284.94	325.17	350.72	76
77	197.54	236.21	252.53	272.15	307.41	350.79	376.63	77
78	217.23	264.26	282.29	300.32	337.93	385.92	413.80	78
79	236.82	291.00	312.24	332.18	368.74	425.18	456.72	79
80	256.17	314.70	342.20	364.05	404.11	465.96	500.59	80
81	275.41	338.24	372.15	395.91	439.47	506.78	544.40	81
82	294.41	361.55	398.31	427.83	474.89	547.61	588.22	82
83	313.20	384.59	423.51	456.69	510.24	587.83	631.26	83
84	331.84	407.38	448.54	486.45	542.80	623.83	671.13	84
85	350.33	430.03	477.10	517.33	571.82	662.82	711.41	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.80	22.80	26.02	28.60	33.06	37.22	41.89	18-34
35-39	23.52	28.74	32.71	35.90	41.44	46.76	52.40	35-39
40-44	31.00	38.04	43.38	47.50	54.43	61.79	68.92	40-44
45-49	42.70	52.58	59.98	65.65	74.76	85.21	94.62	45-49
50	56.03	69.11	78.85	86.22	97.91	111.79	123.92	50
51	60.92	75.22	85.85	93.82	106.36	121.60	134.68	51
52	65.89	81.37	92.89	101.51	115.03	131.57	145.61	52
53	70.31	87.04	99.40	108.55	122.96	140.69	155.63	53
54	74.70	92.63	105.83	115.58	130.81	149.78	165.58	54
55	79.19	98.28	112.27	122.68	138.73	158.84	175.55	55
56	83.62	103.97	118.76	129.77	146.52	167.99	185.42	56
57	88.04	109.62	125.30	136.86	154.39	177.19	191.70	57
58	91.87	114.61	130.92	142.44	161.04	184.31	197.18	58
59	95.89	119.77	136.88	147.51	166.43	190.92	202.54	59
60	100.36	125.41	141.93	152.70	170.30	196.39	206.88	60
61	105.34	131.70	146.96	156.93	174.17	200.85	211.23	61
62	110.48	136.51	150.72	160.38	177.98	205.24	215.51	62
63	118.46	148.39	165.24	175.77	195.15	224.99	236.03	63
64	126.66	158.89	179.15	191.21	212.24	244.79	256.49	64
65	135.73	170.41	193.06	206.66	229.40	264.54	276.96	65
66	145.58	182.89	207.16	222.05	246.50	284.23	297.48	66
67	156.20	196.31	221.25	237.50	263.61	303.98	317.94	67
68	166.25	209.16	239.04	259.69	286.08	334.98	344.78	68
69	177.37	223.20	255.16	277.69	307.72	358.08	370.44	69
70	189.73	238.88	273.08	297.30	330.55	383.26	398.35	70
71	203.57	256.46	293.24	319.28	354.65	411.50	428.78	71
72	219.16	276.29	316.01	343.98	381.90	443.36	462.22	72
73	238.69	301.42	344.81	373.88	408.32	478.57	498.26	73
74	260.11	328.75	365.92	389.32	432.12	498.32	526.41	74
75	283.07	354.75	380.45	404.71	449.26	518.08	553.94	75
76	304.72	369.74	394.98	420.16	473.07	540.30	583.74	76
77	321.38	383.33	410.28	442.50	499.20	570.36	613.12	77
78	350.70	428.88	458.08	487.34	544.14	623.78	667.84	78
79	379.77	467.63	506.71	539.07	598.36	690.02	738.76	79
80	408.43	502.62	554.81	590.81	655.78	756.21	809.62	80
81	436.74	537.12	592.35	638.28	713.25	821.73	880.30	81
82	464.59	571.26	629.41	677.84	760.65	872.20	932.86	82
83	492.30	604.81	665.81	716.62	802.95	921.72	984.16	83
84	519.45	637.92	701.73	754.79	844.39	970.26	1,034.44	84
85	546.25	670.45	736.99	792.37	884.95	1,018.03	1,083.52	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.03	13.15	15.47	17.16	21.41	22.86	27.12	18-34
35-39	13.30	17.32	20.32	22.50	27.68	29.86	35.06	35-39
40-44	18.42	23.92	27.88	30.78	37.38	40.72	47.35	40-44
45-49	26.09	33.77	39.26	43.22	51.68	56.86	65.51	45-49
50	32.36	41.77	48.41	53.29	63.47	70.07	80.28	50
51	34.67	44.65	51.83	56.95	67.67	74.80	85.61	51
52	37.00	47.63	55.30	60.79	71.93	79.68	91.04	52
53	39.38	50.82	58.87	64.62	76.18	84.65	96.44	53
54	41.99	53.94	62.51	68.52	80.47	89.71	101.87	54
55	44.48	57.20	66.13	72.53	84.88	94.86	107.24	55
56	47.11	60.50	69.97	76.58	89.21	100.02	109.87	56
57	49.76	63.84	73.73	80.68	92.08	105.24	112.69	57
58	52.03	66.76	77.05	84.19	94.69	109.27	123.23	58
59	54.47	69.76	80.41	87.76	97.52	112.46	127.89	59
60	57.07	73.01	83.99	89.79	99.66	114.91	132.05	60
61	59.95	76.70	86.16	91.69	101.73	117.36	136.39	61
62	63.19	80.48	87.97	93.59	103.86	119.75	141.03	62
63	67.24	85.88	95.86	101.98	113.19	130.52	151.76	63
64	71.72	91.61	103.68	110.36	122.45	141.21	162.85	64
65	76.70	97.81	111.57	118.74	131.77	151.97	174.30	65
66	82.02	104.60	119.45	127.12	141.09	162.72	182.87	66
67	87.80	111.95	127.34	135.50	150.40	173.41	181.35	67
68	92.44	117.72	135.00	146.11	160.26	187.08	193.04	68
69	97.78	124.58	142.81	155.08	170.88	199.58	205.45	69
70	104.46	132.98	152.30	165.40	182.96	213.54	219.86	70
71	112.60	143.33	164.14	178.30	197.09	230.06	236.77	71
72	122.70	156.26	178.93	194.28	213.67	250.18	256.87	72
73	138.19	176.00	201.71	215.89	235.76	276.23	288.58	73
74	155.58	198.29	221.11	235.22	260.41	301.09	319.51	74
75	174.61	221.67	236.83	251.93	280.14	322.49	347.12	75
76	194.84	236.39	252.54	268.69	304.15	346.64	375.04	76
77	209.86	251.12	268.50	289.84	328.11	373.92	402.83	77
78	230.26	280.94	300.11	319.28	359.89	410.49	441.60	78
79	250.54	309.19	331.95	353.15	392.02	452.02	487.27	79
80	270.53	333.79	363.80	387.03	429.62	495.37	534.08	80
81	290.39	358.20	395.64	420.90	467.21	538.77	580.82	81
82	309.96	382.33	422.93	454.84	504.87	582.18	627.57	82
83	329.28	406.14	449.07	485.11	542.45	624.86	672.80	83
84	348.42	429.65	475.00	515.89	576.68	662.15	714.01	84
85	367.38	452.99	504.40	547.73	606.66	702.34	755.51	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.62	26.36	29.94	32.89	37.44	42.68	47.39	18-34
35-39	27.08	33.13	37.65	41.30	46.82	53.53	59.26	35-39
40-44	34.64	42.55	48.37	52.98	59.79	68.59	75.69	40-44
45-49	45.57	56.18	63.89	69.87	78.51	90.34	99.38	45-49
50	57.82	71.34	81.10	88.62	99.24	114.48	125.62	50
51	62.25	76.84	87.35	95.43	106.77	123.26	135.14	51
52	66.69	82.37	93.64	102.27	114.32	132.06	144.70	52
53	70.55	87.22	99.20	108.30	120.98	139.82	153.13	53
54	74.35	92.02	104.67	114.25	127.53	147.47	161.43	54
55	78.10	96.77	110.10	120.15	134.00	155.04	169.62	55
56	81.83	101.51	115.50	126.01	140.42	162.57	177.75	56
57	85.55	106.24	120.91	131.86	146.82	170.07	185.85	57
58	88.76	110.33	125.56	136.72	152.26	176.30	192.73	58
59	92.15	114.64	130.46	141.61	157.94	182.56	199.79	59
60	95.86	119.35	135.38	146.84	163.63	189.27	207.00	60
61	100.06	124.64	140.76	152.63	169.92	196.67	214.97	61
62	104.72	130.02	146.83	159.16	177.03	205.04	221.64	62
63	111.18	138.72	156.60	169.69	188.53	218.52	238.55	63
64	118.25	147.62	167.22	181.12	201.03	233.17	254.40	64
65	126.06	157.46	178.62	193.43	214.50	248.95	271.47	65
66	134.59	168.20	190.78	206.57	228.88	265.79	289.68	66
67	143.83	179.85	203.67	220.49	244.12	283.64	308.98	67
68	152.77	191.07	217.38	235.95	259.82	303.48	328.89	68
69	162.60	203.46	231.49	251.31	276.41	323.07	349.87	69
70	173.58	217.32	247.27	268.33	294.94	344.90	373.35	70
71	185.95	232.92	265.07	287.53	315.85	369.51	399.81	71
72	199.92	250.59	285.23	309.29	339.51	397.40	429.76	72
73	217.59	273.00	310.81	336.68	369.80	432.71	468.11	73
74	236.88	297.46	334.33	355.68	394.80	455.27	488.60	74
75	257.55	322.68	347.88	370.09	410.80	473.72	506.33	75
76	278.61	338.38	361.44	384.51	426.81	492.17	524.07	76
77	295.20	351.05	374.99	398.92	442.80	510.62	541.80	77
78	322.62	392.74	419.51	446.29	495.38	571.26	606.14	78
79	346.81	432.78	464.04	493.66	547.96	631.89	670.47	79
80	371.35	463.44	508.57	541.04	600.55	692.53	734.81	80
81	396.22	494.53	553.10	588.40	653.13	753.16	799.15	81
82	421.37	526.03	591.32	635.78	694.78	813.79	863.49	82
83	446.90	557.87	626.82	675.19	734.35	864.11	919.89	83
84	472.68	590.12	662.75	713.41	774.11	912.43	969.56	84
85	498.77	622.77	699.11	752.05	814.10	961.22	1,019.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							
Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.43	16.07	18.71	20.65	25.01	27.28	31.66	18-34
35-39	16.03	20.67	24.01	26.42	31.64	34.79	40.05	35-39
40-44	21.05	27.07	31.37	34.43	40.75	45.18	51.58	40-44
45-49	28.17	36.14	41.75	45.72	53.49	59.80	67.71	45-49
50	33.75	43.25	49.91	54.58	63.50	71.27	80.38	50
51	35.77	45.82	52.83	57.77	67.07	75.38	84.90	51
52	37.85	48.45	55.84	61.04	70.70	79.60	89.49	52
53	39.97	51.14	58.91	64.34	74.32	83.83	94.07	53
54	42.15	53.88	62.02	67.69	77.95	88.13	98.67	54
55	44.34	56.64	65.17	71.09	81.60	92.47	103.29	55
56	46.57	59.44	68.34	74.50	85.25	96.83	107.91	56
57	48.81	62.26	71.52	77.93	88.89	101.19	112.51	57
58	50.69	64.61	74.18	80.78	91.87	104.81	116.29	58
59	52.66	67.07	76.96	83.75	94.97	108.50	120.14	59
60	54.79	69.74	79.92	86.70	98.05	112.20	124.04	60
61	57.18	72.72	82.91	89.91	101.42	116.28	128.31	61
62	59.88	76.01	86.26	93.50	105.23	120.83	131.48	62
63	63.35	80.45	91.57	99.19	111.36	128.10	140.90	63
64	67.20	85.30	97.32	105.35	118.02	135.97	149.34	64
65	71.45	90.65	103.49	111.99	125.19	144.45	158.42	65
66	76.08	96.48	110.08	119.06	132.86	153.49	168.15	66
67	81.10	102.79	117.07	126.57	141.00	163.10	178.47	67
68	85.05	107.74	122.97	133.13	147.52	171.49	186.73	68
69	89.72	113.62	129.61	140.28	155.19	180.61	196.43	69
70	95.47	120.86	137.82	149.13	164.71	191.94	208.51	70
71	102.63	129.93	148.13	160.24	176.77	206.16	223.75	71
72	111.57	141.25	161.03	174.17	191.93	224.02	242.94	72
73	125.37	158.77	181.04	195.82	215.80	251.87	273.17	73
74	140.95	178.60	202.07	214.97	238.40	275.16	295.74	74
75	158.02	200.09	216.15	229.95	255.24	294.33	315.35	75
76	176.22	215.54	230.23	244.92	271.87	313.50	334.97	76
77	192.33	228.72	244.31	259.90	288.49	332.68	354.59	77
78	211.71	255.88	273.32	290.77	322.76	372.19	396.69	78
79	230.28	283.03	302.33	321.63	357.01	411.68	438.80	79
80	249.13	310.19	331.34	352.49	391.27	451.19	480.91	80
81	268.25	336.93	360.35	383.35	425.52	490.69	523.01	81
82	287.63	361.37	389.36	414.22	459.78	530.20	565.12	82
83	307.25	386.11	418.37	445.08	494.03	569.70	608.10	83
84	327.12	411.19	447.39	476.79	528.29	609.69	651.41	84
85	347.25	436.62	477.56	508.94	562.55	650.71	695.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	27.43	33.64	38.30	41.93	47.95	54.48	60.70	18-34
35-39	34.60	42.54	48.46	53.00	60.34	68.78	76.37	35-39
40-44	44.27	54.64	62.24	68.00	77.05	88.14	97.54	40-44
45-49	57.94	71.74	81.74	89.21	100.64	115.48	127.39	45-49
50	72.29	89.63	102.12	111.37	125.27	144.05	158.57	50
51	77.45	96.07	109.46	119.36	134.15	154.36	169.80	51
52	82.61	102.54	116.84	127.38	143.04	164.69	181.06	52
53	87.19	108.31	123.46	134.58	151.01	173.95	191.15	53
54	91.68	114.00	129.96	141.66	158.83	183.07	201.05	54
55	96.10	119.60	136.37	148.63	166.51	192.04	210.77	55
56	100.45	125.14	142.69	155.51	174.06	200.87	220.33	56
57	104.75	130.61	148.96	162.29	181.50	209.58	229.75	57
58	108.31	135.16	154.14	167.88	187.58	216.74	237.44	58
59	112.02	139.90	159.54	173.69	193.87	224.18	245.41	59
60	116.05	145.04	165.41	180.00	200.71	232.27	254.06	60
61	120.60	150.83	172.00	187.09	208.39	241.34	263.78	61
62	125.83	157.48	179.57	195.26	217.25	251.81	271.66	62
63	132.85	166.36	189.67	206.20	229.13	265.81	290.03	63
64	140.70	176.27	200.98	218.42	242.44	281.50	306.89	64
65	149.33	187.19	213.42	231.91	257.12	298.79	325.48	65
66	158.71	199.04	226.94	246.58	273.11	317.59	345.71	66
67	168.80	211.80	241.50	262.36	290.33	337.84	367.50	67
68	178.36	223.87	255.28	277.31	306.71	357.04	388.24	68
69	188.82	237.12	270.41	293.74	324.70	378.13	411.00	69
70	200.47	251.89	287.28	312.05	344.74	401.64	436.38	70
71	213.58	268.50	306.28	332.65	367.28	428.09	464.92	71
72	228.37	287.30	327.78	355.98	392.77	458.03	497.18	72
73	247.33	311.45	355.43	386.02	425.76	496.63	538.94	73
74	267.96	337.74	382.17	406.57	451.29	520.41	558.57	74
75	289.99	365.82	395.33	420.57	466.83	538.33	576.24	75
76	313.12	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	360.44	441.61	471.72	501.83	557.03	642.35	684.22	78
79	384.35	486.14	521.79	555.10	616.16	710.53	756.84	79
80	408.74	517.26	571.86	608.37	675.29	778.71	829.47	80
81	433.62	548.99	621.93	661.63	734.41	846.89	902.10	81
82	458.96	581.32	662.99	714.90	777.92	915.07	974.72	82
83	484.68	614.12	700.16	756.79	818.45	968.50	1,036.01	83
84	510.85	647.52	737.94	796.99	859.27	1,019.10	1,087.68	84
85	537.46	681.49	776.34	837.78	900.40	1,070.35	1,139.74	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.10	20.82	24.24	26.75	32.42	35.34	41.04	18-34
35-39	20.77	26.78	31.12	34.25	41.05	45.10	51.96	35-39
40-44	27.11	34.88	40.42	44.38	52.58	58.25	66.56	40-44
45-49	35.90	46.08	53.26	58.34	68.35	76.33	86.52	45-49
50	42.73	54.78	63.25	69.20	80.64	90.40	102.07	50
51	45.17	57.89	66.79	73.06	84.97	95.38	107.56	51
52	47.65	61.04	70.40	76.98	89.33	100.44	113.08	52
53	50.15	64.21	74.02	80.88	93.60	105.44	118.48	53
54	52.68	67.40	77.65	84.80	97.85	110.47	123.86	54
55	55.21	70.60	81.29	88.73	102.08	115.49	129.22	55
56	57.76	73.80	84.92	92.64	106.26	120.48	134.51	56
57	60.28	76.98	88.52	96.53	110.38	125.42	139.72	57
58	62.36	79.58	91.46	99.68	113.68	129.43	143.89	58
59	64.51	82.27	94.51	102.94	117.07	133.55	148.19	59
60	66.83	85.18	97.79	106.44	120.73	137.99	152.82	60
61	69.41	88.42	101.44	110.36	124.81	142.97	157.99	61
62	72.35	92.10	105.61	114.83	129.52	148.63	161.58	62
63	76.18	96.92	111.07	120.70	135.77	156.12	171.86	63
64	80.44	102.29	117.17	127.25	142.78	164.48	180.73	64
65	85.12	108.20	123.86	134.47	150.52	173.70	190.52	65
66	90.20	114.62	131.16	142.32	158.98	183.73	201.23	66
67	95.69	121.55	139.03	150.80	168.11	194.58	212.80	67
68	99.96	126.92	145.12	157.34	175.10	202.92	221.65	68
69	104.99	133.27	152.32	165.10	183.46	212.83	232.22	69
70	111.16	141.07	161.18	174.68	193.82	225.11	245.35	70
71	118.82	150.82	172.31	186.70	206.92	240.50	261.91	71
72	128.40	163.00	186.22	201.76	223.39	259.84	282.77	72
73	143.27	181.96	207.95	225.32	249.54	290.21	315.88	73
74	160.04	203.38	231.01	245.76	272.79	314.57	338.44	74
75	178.34	226.76	245.68	261.36	290.11	334.54	359.38	75
76	197.81	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	237.26	288.03	307.66	327.30	363.31	418.95	448.93	78
79	256.87	318.59	340.32	362.04	401.87	463.41	496.58	79
80	276.89	349.16	372.97	396.78	440.43	507.88	544.24	80
81	297.28	379.14	405.63	431.52	478.99	552.35	591.89	81
82	318.05	405.82	438.28	466.26	517.55	596.81	639.54	82
83	339.16	432.94	470.94	501.00	556.11	641.28	687.19	83
84	360.62	460.55	503.60	535.74	594.67	685.75	734.84	84
85	382.46	488.65	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.80	40.37	46.02	50.28	57.66	65.38	72.99	18-34
35-39	41.54	51.23	58.44	63.80	72.82	82.86	92.17	35-39
40-44	53.16	65.80	75.04	81.87	92.99	106.19	117.72	40-44
45-49	69.36	86.11	98.22	107.07	121.07	138.69	153.25	45-49
50	85.65	106.52	121.53	132.38	149.30	171.35	188.99	50
51	91.49	113.83	129.88	141.46	159.43	183.08	201.80	51
52	97.31	121.17	138.27	150.57	169.56	194.82	214.63	52
53	102.55	127.78	145.86	158.84	178.74	205.47	226.25	53
54	107.69	134.30	153.31	166.97	187.73	215.94	237.63	54
55	112.72	140.68	160.63	174.93	196.53	226.20	248.76	55
56	117.64	146.96	167.80	182.75	205.12	236.24	259.65	56
57	122.48	153.11	174.86	190.39	213.52	246.06	270.29	57
58	126.36	158.09	180.53	196.65	220.19	254.08	278.72	58
59	130.37	163.23	186.39	203.31	227.05	262.61	287.53	59
60	134.69	168.76	193.14	210.61	234.94	271.98	297.51	60
61	139.57	175.01	200.84	218.91	243.91	282.59	308.85	61
62	145.32	182.83	209.80	228.59	254.39	294.99	317.84	62
63	152.86	191.88	220.20	239.91	266.61	309.48	337.56	63
64	161.43	202.72	232.16	252.86	280.67	326.12	355.35	64
65	170.81	214.64	245.55	267.44	296.48	344.81	375.35	65
66	180.98	227.51	260.32	283.52	313.95	365.42	397.45	66
67	191.85	241.30	276.43	301.02	333.00	387.89	421.53	67
68	201.99	254.15	290.28	315.50	350.00	406.50	443.04	68
69	213.03	268.20	306.35	332.92	369.29	428.97	467.44	69
70	225.30	283.81	324.22	352.42	390.72	454.03	494.58	70
71	239.09	301.35	344.33	374.31	414.77	482.18	525.04	71
72	254.64	321.20	367.07	399.09	441.95	514.01	559.43	72
73	274.79	346.95	396.63	431.58	477.43	555.65	604.34	73
74	296.66	374.93	426.34	453.56	503.45	580.56	623.17	74
75	319.94	405.65	439.14	467.18	518.57	597.99	640.79	75
76	344.98	423.11	451.95	480.79	533.69	615.41	658.42	76
77	365.86	435.08	464.75	494.41	548.79	632.85	676.03	77
78	395.36	486.74	519.92	553.11	613.95	707.99	756.32	78
79	419.01	535.41	575.11	611.83	679.13	783.14	836.59	79
80	443.26	566.95	630.30	670.54	744.30	858.29	916.87	80
81	468.16	599.28	685.48	729.24	809.46	933.44	997.16	81
82	493.67	632.37	729.17	787.96	854.69	1,008.58	1,077.43	82
83	519.57	666.06	767.88	832.14	896.10	1,064.89	1,143.23	83
84	546.10	700.52	807.37	874.16	937.90	1,117.59	1,196.75	84
85	573.18	735.70	847.65	916.94	980.08	1,171.12	1,250.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.49	25.20	29.35	32.38	39.26	42.79	49.70	18-34
35-39	25.15	32.43	37.68	41.48	49.74	54.62	62.96	35-39
40-44	32.71	42.09	48.78	53.57	63.50	70.32	80.39	40-44
45-49	43.04	55.26	63.89	69.99	82.08	91.60	103.89	45-49
50	51.02	65.43	75.57	82.70	96.47	108.06	122.10	50
51	53.85	69.04	79.68	87.18	101.50	113.84	128.48	51
52	56.70	72.67	83.84	91.70	106.53	119.69	134.86	52
53	59.55	76.28	87.97	96.15	111.41	125.39	141.02	53
54	62.41	79.89	92.08	100.59	116.23	131.10	147.12	54
55	65.25	83.49	96.18	105.02	120.99	136.74	153.16	55
56	68.09	87.06	100.23	109.39	125.66	142.32	159.07	56
57	70.87	90.58	104.22	113.70	130.22	147.80	164.84	57
58	73.13	93.40	107.42	117.13	133.82	152.17	169.37	58
59	75.45	96.31	110.71	120.66	137.48	156.68	174.09	59
60	77.94	99.44	114.29	124.66	141.67	161.80	179.40	60
61	80.71	102.92	118.55	129.24	146.41	167.61	185.40	61
62	83.86	106.95	123.48	134.52	151.95	174.30	189.38	62
63	88.03	112.13	129.08	140.56	158.31	181.99	200.45	63
64	92.66	117.98	135.50	147.47	165.65	190.80	209.72	64
65	97.74	124.41	142.67	155.23	173.91	200.71	220.16	65
66	103.24	131.37	150.62	163.80	183.10	211.65	231.78	66
67	109.16	138.87	159.30	173.17	193.14	223.65	244.50	67
68	113.73	144.63	165.57	179.70	200.57	231.94	253.89	68
69	119.09	151.42	173.29	188.02	209.56	242.58	265.26	69
70	125.65	159.73	182.75	198.27	220.69	255.74	279.37	70
71	133.77	170.11	194.63	211.13	234.76	272.21	297.14	71
72	143.94	183.08	209.48	227.23	252.44	292.91	319.54	72
73	159.80	203.37	232.80	252.56	280.70	325.61	355.32	73
74	177.66	226.26	257.73	274.19	304.54	350.96	377.87	74
75	197.11	251.39	272.95	290.36	322.31	371.67	400.04	75
76	217.75	269.76	288.15	306.54	340.27	392.37	422.22	76
77	238.82	284.00	303.36	322.71	358.21	413.08	444.40	77
78	260.85	317.72	339.37	361.03	400.75	462.13	497.16	78
79	281.43	351.43	375.40	399.35	443.29	511.17	549.93	79
80	302.52	385.15	411.41	437.67	485.82	560.22	602.71	80
81	324.09	418.11	447.44	476.00	528.36	609.28	655.49	81
82	346.14	446.86	483.45	514.31	570.89	658.32	708.26	82
83	368.62	476.18	519.48	552.64	613.43	707.37	760.22	83
84	391.56	506.12	555.50	590.17	655.96	755.98	811.88	84
85	414.97	536.69	590.45	627.31	698.49	803.61	863.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.69	13.57	15.10	17.10	18.71	21.95	23.68	18-34
35-39	13.82	16.19	18.04	20.30	22.15	26.05	28.04	35-39
40-44	17.63	20.80	23.22	25.98	28.30	33.31	35.82	40-44
45-49	24.24	28.84	32.24	35.86	38.98	45.95	49.33	45-49
50	35.06	41.80	46.75	51.80	56.16	66.34	71.09	50
51	38.98	46.51	52.04	57.60	62.41	73.75	79.01	51
52	42.82	51.17	57.26	63.31	68.58	81.06	86.81	52
53	45.61	54.65	61.20	67.55	73.16	86.48	92.62	53
54	48.25	57.98	64.98	71.60	77.57	91.68	98.18	54
55	50.83	61.25	68.69	74.24	81.86	95.03	102.00	55
56	53.40	64.52	71.15	75.69	84.01	96.88	104.46	56
57	56.05	67.89	72.51	77.14	85.62	98.74	106.92	57
58	58.67	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	124.82	150.77	161.05	171.33	190.17	219.31	237.08	69
70	135.31	165.50	176.78	188.07	208.76	240.73	260.27	70
71	147.06	180.23	192.52	204.81	227.34	262.15	283.46	71
72	160.25	194.96	208.26	221.55	245.92	283.58	306.65	72
73	176.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	193.88	231.56	247.35	263.14	292.08	336.82	357.38	74
75	210.12	249.86	266.90	283.94	315.17	363.45	382.74	75
76	225.51	268.18	286.46	304.74	338.26	390.07	408.11	76
77	240.89	286.47	306.00	325.53	361.34	416.68	433.47	77
78	269.50	320.49	342.34	364.19	404.25	466.17	484.94	78
79	295.44	354.51	378.68	402.85	447.16	515.65	536.42	79
80	317.98	388.52	415.01	441.50	490.06	565.12	587.89	80
81	341.78	422.55	451.35	480.16	532.98	614.60	639.37	81
82	367.04	456.56	487.69	518.82	575.89	664.08	690.84	82
83	394.87	490.59	524.03	557.48	618.81	713.58	742.32	83
84	424.21	524.59	560.37	596.13	661.70	763.05	793.79	84
85	454.97	558.62	596.70	634.79	704.62	812.53	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.58	7.24	8.42	9.31	11.20	12.28	14.17	18-34
35-39	7.19	9.26	10.75	11.83	14.05	15.54	17.78	35-39
40-44	10.01	12.84	14.84	16.27	19.06	21.29	24.12	40-44
45-49	14.69	18.78	21.61	23.60	27.26	30.76	34.51	45-49
50	18.67	23.82	27.36	29.84	34.27	38.82	43.38	50
51	20.16	25.69	29.50	32.15	36.83	41.80	46.62	51
52	21.71	27.65	31.73	34.55	39.48	44.88	49.97	52
53	23.32	29.66	34.00	37.00	42.12	48.01	53.32	53
54	24.98	31.74	36.35	39.52	44.83	51.23	55.26	54
55	26.71	33.89	38.76	41.53	46.10	53.16	57.07	55
56	28.49	36.10	40.10	42.66	47.35	54.61	58.88	56
57	30.30	38.36	41.16	43.79	48.60	56.06	60.69	57
58	31.91	39.90	42.62	45.34	50.32	58.04	62.94	58
59	33.61	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.50	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	62.42	75.53	80.69	85.83	95.27	109.86	118.75	68
69	66.70	83.36	89.03	94.72	105.14	121.25	131.07	69
70	71.98	90.12	97.40	103.62	115.02	132.63	143.40	70
71	78.55	98.34	105.76	112.51	124.88	144.01	155.72	71
72	86.77	106.84	114.13	121.41	134.77	155.41	168.04	72
73	99.40	122.66	131.01	139.38	154.71	178.41	190.93	73
74	113.65	138.47	147.91	157.35	174.66	201.40	213.81	74
75	129.26	154.28	164.80	175.32	194.60	224.41	236.70	75
76	143.04	170.10	181.69	193.29	214.55	247.41	259.58	76
77	156.33	185.91	198.59	211.26	234.50	270.42	282.47	77
78	174.89	207.99	222.17	236.35	262.35	302.53	316.01	78
79	193.46	230.07	245.75	261.44	290.20	334.64	349.56	79
80	212.02	252.14	269.33	286.52	318.04	366.74	383.10	80
81	230.59	274.21	292.91	311.61	345.89	398.86	416.64	81
82	249.16	296.30	316.49	336.70	373.74	430.98	450.19	82
83	267.73	318.38	340.08	361.79	401.58	463.10	483.73	83
84	286.29	340.44	363.66	386.87	429.42	495.19	517.27	84
85	304.85	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.51	15.68	17.44	19.75	21.60	25.36	27.35	18-34
35-39	15.97	18.70	20.83	23.45	25.60	30.08	32.40	35-39
40-44	20.36	24.02	26.82	30.01	32.69	38.48	41.38	40-44
45-49	28.01	33.31	37.25	41.42	45.02	53.09	56.99	45-49
50	40.58	48.38	54.12	59.96	65.00	76.79	82.28	50
51	45.08	53.81	60.20	66.64	72.20	85.32	91.39	51
52	49.46	59.11	66.16	73.14	79.21	93.64	100.27	52
53	52.51	62.92	70.46	76.34	84.24	97.72	103.88	53
54	55.34	66.49	73.21	77.89	86.46	99.70	106.51	54
55	58.06	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.25	161.32	172.32	183.32	203.48	234.65	253.67	69
70	146.12	177.09	189.16	201.24	223.38	257.58	278.49	70
71	158.27	192.85	206.00	219.15	243.25	280.51	303.30	71
72	171.86	208.61	222.84	237.06	263.14	303.43	328.12	72
73	188.48	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.54	246.03	262.80	279.58	310.33	357.86	379.75	74
75	222.63	264.75	282.80	300.85	333.94	385.09	405.57	75
76	238.36	283.46	302.79	322.11	357.55	412.30	431.39	76
77	254.09	302.17	322.77	343.37	381.14	439.51	457.21	77
78	284.27	338.06	361.10	384.15	426.41	491.72	511.50	78
79	308.95	373.93	399.42	424.92	471.66	543.90	565.80	79
80	331.31	409.82	437.75	465.70	516.92	596.10	620.09	80
81	355.04	442.27	476.08	506.47	562.18	648.28	674.38	81
82	380.39	474.14	514.41	547.25	607.45	700.48	728.68	82
83	409.01	510.12	552.75	588.03	652.72	752.68	782.97	83
84	439.34	548.26	591.08	628.80	697.97	804.86	837.27	84
85	471.25	588.37	629.41	669.58	743.23	857.06	891.56	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.44	8.36	9.73	10.75	12.94	14.17	16.38	18-34
35-39	8.30	10.70	12.42	13.67	16.22	17.95	20.54	35-39
40-44	11.56	14.83	17.15	18.80	22.01	24.60	27.86	40-44
45-49	16.97	21.68	24.96	27.26	31.50	35.53	39.88	45-49
50	21.61	27.58	31.68	34.55	39.66	44.94	50.21	50
51	23.33	29.72	34.13	37.19	42.61	48.35	53.94	51
52	25.08	31.94	36.65	39.91	45.30	51.85	55.25	52
53	26.84	34.15	39.13	42.02	46.64	53.78	57.19	53
54	28.66	36.40	40.64	43.23	47.98	55.33	59.13	54
55	30.49	38.70	41.76	44.43	49.32	56.87	61.06	55
56	32.38	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.30	41.23	44.04	46.85	52.00	59.97	64.94	57
58	35.95	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.88	80.82	86.33	91.84	101.94	117.56	127.06	68
69	72.31	89.19	95.27	101.35	112.50	129.73	140.25	69
70	77.77	97.38	104.22	110.87	123.06	141.91	153.43	70
71	84.58	105.86	113.17	120.39	133.63	154.10	166.62	71
72	93.06	114.31	122.11	129.90	144.19	166.28	179.80	72
73	106.21	130.67	139.58	148.49	164.82	190.07	203.43	73
74	121.04	147.03	157.04	167.07	185.44	213.85	227.06	74
75	137.21	163.38	174.52	185.66	206.08	237.64	250.69	75
76	151.14	179.73	191.99	204.24	226.71	261.43	274.32	76
77	164.90	196.09	209.46	222.83	247.34	285.23	297.95	77
78	184.47	219.38	234.33	249.29	276.71	319.10	333.33	78
79	204.05	242.66	259.20	275.75	306.09	352.96	368.71	79
80	222.41	265.94	284.08	302.21	335.46	386.83	404.09	80
81	240.58	289.22	308.95	328.67	364.83	420.70	439.48	81
82	259.73	312.52	333.82	355.13	394.20	454.57	474.86	82
83	281.02	335.81	358.70	381.60	423.57	488.45	510.24	83
84	301.97	359.09	383.58	408.06	452.94	522.31	545.62	84
85	321.54	382.37	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.32	17.78	19.79	22.40	24.50	28.76	31.02	18-34
35-39	18.12	21.20	23.63	26.60	29.04	34.13	36.76	35-39
40-44	23.10	27.25	30.43	34.04	37.08	43.64	46.93	40-44
45-49	31.76	37.79	42.25	46.98	51.07	60.20	64.64	45-49
50	46.10	54.97	61.49	68.12	73.86	87.24	93.49	50
51	51.20	61.10	68.36	75.66	81.98	96.88	103.78	51
52	56.11	67.06	75.04	80.77	89.65	103.38	110.42	52
53	59.42	71.20	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	145.57	174.23	186.11	197.99	219.76	253.43	276.65	69
70	156.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	169.36	208.28	222.48	236.68	262.71	302.95	330.78	71
72	183.35	225.30	240.66	256.02	284.19	327.70	357.84	72
73	200.47	243.76	260.38	277.00	307.47	354.56	382.39	73
74	219.02	262.22	280.10	297.98	330.76	381.42	406.94	74
75	236.03	280.68	299.82	318.96	354.04	408.27	431.48	75
76	251.57	299.16	319.56	339.95	377.35	435.14	456.03	76
77	267.09	317.62	339.28	360.93	400.63	461.99	480.58	77
78	298.81	355.34	379.56	403.79	448.21	516.86	537.65	78
79	322.32	393.05	419.85	446.65	495.78	571.72	594.72	79
80	344.54	428.89	460.14	489.51	543.35	626.57	651.79	80
81	368.26	458.72	500.43	532.37	590.93	681.43	708.86	81
82	393.73	490.79	540.72	575.23	635.77	736.29	765.92	82
83	423.16	527.77	581.00	618.09	682.54	791.16	822.99	83
84	454.48	567.14	621.30	660.95	732.24	846.02	880.06	84
85	487.55	608.72	661.58	703.81	781.23	900.87	937.13	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.32	9.48	11.05	12.20	14.68	16.08	18.58	18-34
35-39	9.42	12.14	14.09	15.50	18.41	20.36	23.30	35-39
40-44	13.10	16.84	19.45	21.32	24.97	27.89	31.61	40-44
45-49	19.25	24.60	28.32	30.94	35.74	40.31	45.23	45-49
50	24.56	31.33	35.99	39.24	45.07	51.05	57.05	50
51	26.48	33.76	38.75	42.24	48.38	54.91	59.84	51
52	28.45	36.24	41.43	44.07	48.92	56.41	60.25	52
53	30.37	38.64	42.66	45.38	50.37	58.08	62.37	53
54	32.33	41.06	43.88	46.68	51.81	59.75	64.48	54
55	34.30	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.29	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.30	87.28	93.23	99.18	110.09	126.95	138.57	68
69	77.88	96.33	102.89	109.46	121.50	140.11	152.95	69
70	83.51	104.56	112.55	119.74	132.91	153.27	167.33	70
71	90.53	113.32	122.22	130.02	144.32	166.42	181.71	71
72	99.28	123.46	131.89	140.30	155.74	179.59	196.09	72
73	112.94	139.99	149.53	159.08	176.57	203.63	219.51	73
74	128.32	156.53	167.20	177.87	197.43	227.67	242.93	74
75	145.03	173.05	184.85	196.65	218.28	251.71	266.35	75
76	159.43	189.59	202.51	215.44	239.14	275.77	289.76	76
77	173.32	206.12	220.17	234.22	259.99	299.81	313.18	77
78	193.90	230.60	246.32	262.04	290.87	335.42	350.37	78
79	213.94	255.07	272.46	289.85	321.74	371.01	387.56	79
80	231.29	279.54	298.60	317.66	352.61	406.60	424.75	80
81	249.52	304.02	324.75	345.48	383.49	442.22	461.94	81
82	268.84	328.50	350.89	373.29	414.36	477.81	499.13	82
83	290.74	352.98	377.04	401.11	445.23	513.43	536.32	83
84	313.84	377.45	403.19	428.92	476.10	549.02	573.51	84
85	337.98	401.92	429.33	456.73	506.97	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

District of Columbia

New Increased Rates effective 1/1/2015

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

District of Columbia

New Increased Rates effective 1/1/2015

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.74	10.14	11.28	12.78	13.98	16.41	17.69	18-34
35-39	10.34	12.09	13.47	15.17	16.55	19.46	20.96	35-39
40-44	13.17	15.54	17.36	19.41	21.14	24.88	26.75	40-44
45-49	18.11	21.54	24.09	26.79	29.12	34.33	36.86	45-49
50	25.07	29.89	33.41	37.03	40.14	47.43	50.82	50
51	27.92	33.31	37.27	41.26	44.70	52.83	56.58	51
52	30.79	36.79	41.17	45.52	49.30	58.28	62.41	52
53	33.08	39.63	44.39	48.99	53.07	62.73	67.17	53
54	35.34	42.46	47.59	52.44	56.81	67.14	71.91	54
55	37.64	45.35	50.87	55.96	60.62	71.64	76.74	55
56	40.01	48.34	54.26	59.57	64.55	76.25	81.72	56
57	42.50	51.48	57.61	61.29	68.03	78.45	85.62	57
58	44.99	54.62	60.18	64.02	71.06	81.95	89.48	58
59	47.74	58.06	62.75	66.75	74.09	85.44	93.34	59
60	50.83	61.14	65.31	69.48	77.12	88.93	97.20	60
61	53.44	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	62.54	74.37	79.44	84.51	93.81	108.17	118.43	63
64	68.68	82.78	88.43	94.07	104.42	120.41	131.93	64
65	74.82	91.20	97.42	103.64	115.04	132.66	145.44	65
66	81.65	99.62	106.42	113.21	125.66	144.91	158.94	66
67	89.22	108.05	115.41	122.78	136.29	157.16	172.44	67
68	97.00	119.41	131.08	139.45	154.79	178.50	195.88	68
69	105.72	130.23	146.65	156.13	170.67	199.85	216.05	69
70	115.54	142.45	160.47	172.80	186.35	221.18	235.89	70
71	126.65	156.27	176.10	189.48	204.15	242.53	258.42	71
72	139.21	171.94	193.78	206.15	224.37	263.87	284.01	72
73	154.51	191.07	208.25	221.54	245.91	283.57	307.49	73
74	171.34	208.49	222.70	236.92	262.98	303.26	325.35	74
75	186.71	222.03	237.17	252.31	280.06	322.96	343.22	75
76	198.10	235.58	251.64	267.70	297.15	342.66	361.08	76
77	209.48	249.11	266.10	283.08	314.22	362.34	378.94	77
78	234.36	278.70	297.70	316.70	351.54	405.38	423.94	78
79	259.23	308.27	329.29	350.31	388.84	448.40	468.94	79
80	284.11	337.86	360.89	383.93	426.16	491.43	513.94	80
81	308.98	367.44	392.49	417.54	463.47	534.45	558.94	81
82	333.86	397.02	424.09	451.16	500.79	577.48	603.94	82
83	358.74	426.61	455.69	484.78	538.11	620.52	648.94	83
84	383.61	456.18	487.29	518.39	575.41	663.54	693.94	84
85	408.49	485.77	518.89	552.01	612.73	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.17	5.41	6.29	6.96	8.37	9.17	10.60	18-34
35-39	5.37	6.93	8.03	8.84	10.49	11.61	13.29	35-39
40-44	7.48	9.59	11.09	12.16	14.24	15.90	18.02	40-44
45-49	10.97	14.03	16.15	17.64	20.37	22.98	25.79	45-49
50	13.35	17.03	19.57	21.34	24.51	27.76	31.02	50
51	14.44	18.40	21.13	23.03	26.38	29.94	33.39	51
52	15.61	19.88	22.81	24.84	28.39	32.28	35.93	52
53	16.91	21.52	24.66	26.83	30.56	34.83	38.68	53
54	18.31	23.27	26.63	28.96	32.85	37.54	41.58	54
55	19.79	25.11	28.72	31.20	35.25	40.41	44.62	55
56	21.34	27.05	30.91	33.55	37.77	43.41	47.80	56
57	22.98	29.09	33.20	36.00	39.98	46.11	50.32	57
58	24.47	30.94	35.29	37.57	41.70	48.09	52.50	58
59	26.07	32.94	36.76	39.11	43.41	50.06	54.69	59
60	27.85	35.14	38.21	40.65	45.12	52.03	56.87	60
61	29.85	37.13	39.66	42.19	46.83	54.00	59.05	61
62	32.10	38.48	41.11	43.73	48.54	55.97	61.23	62
63	34.82	43.12	46.06	49.00	54.39	62.72	68.66	63
64	37.87	47.59	51.00	54.26	60.23	69.45	76.09	64
65	41.25	51.80	55.95	59.52	66.07	76.19	83.52	65
66	44.97	56.45	60.89	64.78	71.91	82.92	90.95	66
67	49.06	61.54	65.84	70.04	77.74	89.65	98.37	67
68	52.39	65.68	74.31	79.25	86.69	101.44	109.74	68
69	56.40	70.64	79.89	85.86	93.01	109.93	117.73	69
70	61.36	76.84	86.84	93.30	100.92	119.41	127.75	70
71	67.59	84.62	95.61	102.68	110.95	131.38	140.44	71
72	75.37	94.35	106.60	114.47	123.55	146.40	156.39	72
73	87.14	109.11	121.81	129.59	142.89	165.88	179.57	73
74	100.52	125.90	134.53	143.12	158.86	183.19	196.09	74
75	115.29	137.85	147.25	156.65	173.88	200.51	212.60	75
76	125.93	149.75	159.96	170.17	188.89	217.82	229.12	76
77	135.94	161.66	172.68	183.70	203.91	235.14	245.63	77
78	152.08	180.86	193.19	205.52	228.13	263.07	274.80	78
79	168.22	200.05	213.69	227.33	252.34	290.98	303.97	79
80	184.37	219.25	234.20	249.15	276.56	318.91	333.14	80
81	200.51	238.44	254.70	270.96	300.77	346.83	362.30	81
82	216.66	257.65	275.21	292.78	324.99	374.76	391.47	82
83	232.80	276.84	295.71	314.59	349.19	402.68	423.56	83
84	248.94	296.03	316.24	339.25	373.40	432.23	456.73	84
85	265.08	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	302.32	370.10	395.33	420.57	466.83	538.33	576.24	75
76	321.58	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	371.36	441.61	471.72	501.83	557.03	642.35	684.22	78
79	400.68	488.49	521.79	555.10	616.16	710.53	756.84	79
80	426.12	535.37	571.86	608.37	675.29	778.71	829.47	80
81	452.05	572.32	621.93	661.63	734.41	846.89	902.10	81
82	478.47	606.02	672.01	714.90	793.54	915.07	974.72	82
83	505.28	640.22	722.08	768.17	852.67	983.26	1,047.35	83
84	532.56	675.04	769.30	821.44	895.79	1,051.44	1,119.97	84
85	560.30	710.46	809.33	873.39	938.66	1,115.84	1,188.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	185.92	229.99	245.68	261.36	290.11	334.54	359.38	75
76	204.95	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	242.20	288.03	307.66	327.30	363.31	418.95	448.93	78
79	267.79	318.59	340.32	362.04	401.87	463.41	496.58	79
80	288.66	349.16	372.97	396.78	440.43	507.88	544.24	80
81	309.91	379.73	405.63	431.52	478.99	552.35	591.89	81
82	331.57	410.31	438.28	466.26	517.55	596.81	639.54	82
83	353.57	440.88	470.94	501.00	556.11	641.28	687.19	83
84	375.95	471.45	503.60	535.74	594.67	685.75	734.84	84
85	398.72	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Standard Underwriting Class Rates
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With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.68	12.57	14.10	15.81	17.62	20.40	22.31	18-34
35-39	12.86	15.26	17.14	19.12	21.27	24.66	26.93	35-39
40-44	16.58	19.82	22.30	24.75	27.45	31.89	34.73	40-44
45-49	22.80	27.44	30.90	34.17	37.77	43.99	47.81	45-49
50	30.62	36.92	41.54	45.84	50.46	58.95	63.88	50
51	33.85	40.83	45.98	50.68	55.73	65.15	70.55	51
52	37.11	44.80	50.45	55.57	61.07	71.43	77.31	52
53	39.79	48.15	54.26	59.69	65.59	76.72	83.02	53
54	42.43	51.48	58.05	63.79	70.07	81.98	88.70	54
55	45.12	54.87	61.90	67.94	74.62	87.30	94.45	55
56	47.87	58.35	65.86	72.18	79.25	92.73	99.61	56
57	50.72	61.95	69.74	74.50	83.15	95.70	103.67	57
58	53.46	65.43	72.70	77.64	86.32	99.55	107.61	58
59	56.45	69.19	75.66	80.62	89.48	103.19	111.54	59
60	59.80	72.61	78.46	83.47	92.65	106.84	115.48	60
61	62.68	75.39	81.15	86.33	95.82	110.50	119.43	61
62	65.02	78.21	83.82	89.18	98.98	114.14	123.36	62
63	72.59	87.26	93.74	99.72	110.70	127.64	138.03	63
64	79.24	96.35	103.65	110.26	122.39	141.14	152.69	64
65	85.93	105.50	113.56	120.81	134.10	154.64	167.36	65
66	93.33	114.67	123.47	131.35	145.80	168.13	182.03	66
67	101.49	123.86	133.38	141.90	157.51	181.63	196.69	67
68	109.72	135.85	150.21	159.82	177.40	204.58	221.61	68
69	118.92	147.31	166.54	177.75	194.67	227.52	243.25	69
70	129.25	160.21	181.17	195.56	211.74	250.46	264.57	70
71	140.91	174.78	197.70	213.29	230.93	273.41	288.57	71
72	154.08	191.29	216.39	231.11	252.54	296.35	315.64	72
73	170.24	211.60	232.11	246.93	274.09	316.07	340.06	73
74	187.98	230.26	246.57	262.32	291.17	335.77	358.86	74
75	204.30	244.39	261.05	277.71	308.26	355.48	378.34	75
76	216.63	257.94	275.53	293.11	326.47	375.60	398.19	76
77	228.29	271.48	290.13	309.65	345.05	397.01	417.97	77
78	254.58	303.73	324.43	345.14	383.64	441.78	464.59	78
79	280.17	335.95	358.86	381.77	423.76	488.67	513.91	79
80	305.71	366.48	393.30	418.41	464.43	535.56	563.22	80
81	331.19	396.93	427.22	455.04	505.10	582.45	612.54	81
82	356.60	427.29	459.77	490.54	545.77	628.68	661.09	82
83	381.95	457.57	492.19	525.06	584.12	672.85	707.19	83
84	407.22	487.76	524.54	559.46	622.15	716.83	753.10	84
85	432.42	517.86	556.78	593.77	660.03	760.69	798.81	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.29	6.88	8.03	8.90	10.84	11.77	13.73	18-34
35-39	6.88	8.91	10.36	11.43	13.74	15.07	17.41	35-39
40-44	9.56	12.31	14.28	15.70	18.62	20.61	23.57	40-44
45-49	13.86	17.79	20.54	22.50	26.31	29.42	33.32	45-49
50	16.75	21.45	24.72	27.04	31.45	35.30	39.80	50
51	18.06	23.09	26.61	29.08	33.74	37.95	42.70	51
52	19.44	24.85	28.61	31.26	36.16	40.75	45.76	52
53	20.94	26.76	30.78	33.59	38.70	43.74	48.99	53
54	22.55	28.76	33.05	36.04	41.36	46.87	52.35	54
55	24.22	30.86	35.43	38.61	44.12	50.16	55.36	55
56	25.97	33.05	37.92	41.27	46.67	53.56	58.47	56
57	27.80	35.33	40.48	44.01	48.87	56.36	60.93	57
58	29.44	37.38	42.80	45.63	50.65	58.41	64.90	58
59	31.19	39.57	44.40	47.24	52.43	60.46	67.41	59
60	33.13	41.97	45.90	48.84	54.21	62.51	69.93	60
61	35.29	44.19	47.41	50.44	55.98	64.56	72.49	61
62	37.73	45.77	48.92	52.04	57.76	66.60	75.09	62
63	40.70	50.74	54.36	57.83	64.19	74.02	83.10	63
64	44.02	55.57	59.78	63.61	70.60	81.41	91.16	64
65	47.71	60.16	65.22	69.39	77.02	88.82	99.30	65
66	51.73	65.22	70.65	75.17	83.44	96.22	106.27	66
67	56.14	70.73	76.09	80.95	89.85	103.61	112.20	67
68	59.72	75.19	85.20	90.83	99.54	116.26	124.37	68
69	63.99	80.51	91.39	98.12	106.62	125.62	133.15	69
70	69.28	87.14	98.82	106.23	115.28	135.97	143.97	70
71	75.88	95.42	108.20	116.29	126.06	148.80	157.45	71
72	84.13	105.77	119.92	128.76	139.41	164.69	174.20	72
73	96.62	121.51	135.74	144.41	159.34	184.85	198.75	73
74	110.80	139.37	148.96	158.47	175.90	202.84	216.66	74
75	126.41	151.82	162.18	172.53	191.59	220.84	235.02	75
76	137.91	164.19	175.39	186.59	208.10	239.29	253.44	76
77	148.48	176.57	188.65	201.39	224.61	258.27	271.83	77
78	165.67	197.54	211.01	224.48	250.09	287.64	302.60	78
79	182.52	218.50	233.40	248.30	275.62	317.82	334.52	79
80	199.34	239.15	255.80	272.13	302.07	348.32	366.63	80
81	216.12	259.24	278.19	295.95	328.51	378.82	398.72	81
82	232.87	279.32	300.60	319.79	354.97	409.33	430.82	82
83	249.56	299.31	322.36	343.61	381.40	439.83	465.84	83
84	266.23	319.25	343.82	369.94	407.85	471.95	501.43	84
85	282.86	339.16	369.06	397.02	433.94	506.42	536.88	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.62	15.00	16.92	18.84	21.26	24.39	26.93	18-34
35-39	15.38	18.43	20.81	23.07	25.99	29.86	32.90	35-39
40-44	19.99	24.10	27.24	30.09	33.76	38.90	42.71	40-44
45-49	27.49	33.34	37.71	41.55	46.42	53.65	58.76	45-49
50	36.17	43.95	49.67	54.65	60.78	70.47	76.94	50
51	39.78	48.35	54.69	60.10	66.76	77.47	84.52	51
52	43.43	52.81	59.73	65.62	72.84	84.58	92.21	52
53	46.50	56.67	64.13	70.39	78.11	90.71	98.87	53
54	49.52	60.50	68.51	75.14	83.33	96.82	105.49	54
55	52.60	64.39	72.93	79.92	88.62	102.96	112.16	55
56	55.73	68.36	77.46	84.79	93.95	109.21	117.50	56
57	58.94	72.42	81.87	87.71	98.27	112.95	121.72	57
58	61.93	76.24	85.22	91.26	101.58	117.15	125.74	58
59	65.16	80.32	88.57	94.49	104.87	120.94	129.74	59
60	68.77	84.08	91.61	97.46	108.18	124.75	133.76	60
61	71.92	87.24	94.42	100.45	111.49	128.57	137.79	61
62	74.58	90.47	97.20	103.42	114.78	132.36	141.79	62
63	82.64	100.15	108.04	114.93	127.59	147.11	157.63	63
64	89.80	109.92	118.87	126.45	140.36	161.87	173.45	64
65	97.04	119.80	129.70	137.98	153.16	176.62	189.28	65
66	105.01	129.72	140.52	149.49	165.94	191.35	205.12	66
67	113.76	139.67	151.35	161.02	178.73	206.10	220.94	67
68	122.44	152.29	169.34	180.19	200.01	230.66	247.34	68
69	132.12	164.39	186.43	199.37	218.67	255.19	270.45	69
70	142.96	177.97	201.87	218.32	237.13	279.74	293.25	70
71	155.17	193.29	219.30	237.10	257.71	304.29	318.72	71
72	168.95	210.64	239.00	256.07	280.71	328.83	347.27	72
73	185.97	232.13	255.97	272.32	302.27	348.57	372.63	73
74	204.62	252.03	270.44	287.72	319.36	368.28	392.37	74
75	221.89	266.75	284.93	303.11	336.46	388.00	413.46	75
76	235.16	280.30	299.42	318.52	355.79	408.54	435.30	76
77	247.10	293.85	314.16	336.22	375.88	431.68	457.00	77
78	274.80	328.76	351.16	373.58	415.74	478.18	505.24	78
79	301.11	363.63	388.43	413.23	458.68	528.94	558.88	79
80	327.31	395.10	425.71	452.89	502.70	579.69	612.50	80
81	353.40	426.42	461.95	492.54	546.73	630.45	666.14	81
82	379.34	457.56	495.45	529.92	590.75	679.88	718.24	82
83	405.16	488.53	528.69	565.34	630.13	725.18	765.44	83
84	430.83	519.34	561.79	600.53	668.89	770.12	812.26	84
85	456.35	549.95	594.67	635.53	707.33	814.81	858.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.41	8.35	9.77	10.84	13.31	14.37	16.86	18-34
35-39	8.39	10.89	12.69	14.02	16.99	18.53	21.53	35-39
40-44	11.64	15.03	17.47	19.24	23.00	25.32	29.12	40-44
45-49	16.75	21.55	24.93	27.36	32.25	35.86	40.85	45-49
50	20.15	25.87	29.87	32.74	38.39	42.84	48.58	50
51	21.68	27.78	32.09	35.13	41.10	45.96	52.01	51
52	23.27	29.82	34.41	37.68	43.93	49.22	55.59	52
53	24.97	32.00	36.90	40.35	46.84	52.65	59.30	53
54	26.79	34.25	39.47	43.12	49.87	56.20	63.12	54
55	28.65	36.61	42.14	46.02	52.99	59.91	66.10	55
56	30.60	39.05	44.93	48.99	55.57	63.71	69.14	56
57	32.62	41.57	47.76	52.02	57.76	66.61	71.54	57
58	34.41	43.82	50.31	53.69	59.60	68.73	77.30	58
59	36.31	46.20	52.04	55.37	61.45	70.86	80.13	59
60	38.41	48.80	53.59	57.03	63.30	72.99	82.99	60
61	40.73	51.25	55.16	58.69	65.13	75.12	85.93	61
62	43.36	53.06	56.73	60.35	66.98	77.23	88.95	62
63	46.58	58.36	62.66	66.66	73.99	85.32	97.54	63
64	50.17	63.55	68.56	72.96	80.97	93.37	106.23	64
65	54.17	68.52	74.49	79.26	87.97	101.45	115.08	65
66	58.49	73.99	80.41	85.56	94.97	109.52	121.59	66
67	63.22	79.92	86.34	91.86	101.96	117.57	126.03	67
68	67.05	84.70	96.09	102.41	112.39	131.08	139.00	68
69	71.58	90.38	102.89	110.38	120.23	141.31	148.57	69
70	77.20	97.44	110.80	119.16	129.64	152.53	160.19	70
71	84.17	106.22	120.79	129.90	141.17	166.22	174.46	71
72	92.89	117.19	133.24	143.05	155.27	182.98	192.01	72
73	106.10	133.91	149.67	159.23	175.79	203.82	217.93	73
74	121.08	152.84	163.39	173.82	192.94	222.49	237.23	74
75	137.53	165.79	177.11	188.41	209.30	241.17	257.44	75
76	149.89	178.63	190.82	203.01	227.31	260.76	277.76	76
77	161.02	191.48	204.62	219.08	245.31	281.40	298.03	77
78	179.26	214.22	228.83	243.44	272.05	312.21	330.40	78
79	196.82	236.95	253.11	269.27	298.90	344.66	365.07	79
80	214.31	259.05	277.40	295.11	327.58	377.73	400.12	80
81	231.73	280.04	301.68	320.94	356.25	410.81	435.14	81
82	249.08	300.99	325.99	346.80	384.95	443.90	470.17	82
83	266.32	321.78	349.01	372.63	413.61	476.98	508.12	83
84	283.52	342.47	371.40	400.63	442.30	511.67	546.13	84
85	300.64	363.09	397.52	428.71	470.26	547.62	582.85	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.56	17.43	19.74	21.87	24.90	28.38	31.55	18-34
35-39	17.90	21.60	24.48	27.02	30.71	35.06	38.87	35-39
40-44	23.40	28.38	32.18	35.43	40.07	45.91	50.69	40-44
45-49	32.18	39.24	44.52	48.93	55.07	63.31	69.71	45-49
50	41.72	50.98	57.80	63.46	71.10	81.99	90.00	50
51	45.71	55.87	63.40	69.52	77.79	89.79	98.49	51
52	49.75	60.82	69.01	75.67	84.61	97.73	107.11	52
53	53.21	65.19	74.00	81.09	90.63	104.70	114.72	53
54	56.61	69.52	78.97	86.49	96.59	111.66	122.28	54
55	60.08	73.91	83.96	91.90	102.62	118.62	129.87	55
56	63.59	78.37	89.06	97.40	108.65	125.69	135.39	56
57	67.16	82.89	94.00	100.92	113.39	130.20	139.77	57
58	70.40	87.05	97.74	104.88	116.84	134.75	143.87	58
59	73.87	91.45	101.48	108.36	120.26	138.69	147.94	59
60	77.74	95.55	104.76	111.45	123.71	142.66	152.04	60
61	81.16	99.09	107.69	114.57	127.16	146.64	156.15	61
62	84.14	102.73	110.58	117.66	130.58	150.58	160.22	62
63	92.69	113.04	122.34	130.14	144.48	166.58	177.23	63
64	100.36	123.49	134.09	142.64	158.33	182.60	194.21	64
65	108.15	134.10	145.84	155.15	172.22	198.60	211.20	65
66	116.69	144.77	157.57	167.63	186.08	214.57	228.21	66
67	126.03	155.48	169.32	180.14	199.95	230.57	245.19	67
68	135.16	168.73	188.47	200.56	222.62	256.74	273.07	68
69	145.32	181.47	206.32	220.99	242.67	282.86	297.65	69
70	156.67	195.73	222.57	241.08	262.52	309.02	321.93	70
71	169.43	211.80	240.90	260.91	284.49	335.17	348.87	71
72	183.82	229.99	261.61	281.03	308.88	361.31	378.90	72
73	201.70	252.66	279.83	297.71	330.45	381.07	405.20	73
74	221.26	273.80	294.31	313.12	347.55	400.79	425.88	74
75	239.48	289.11	308.81	328.51	364.66	420.52	448.58	75
76	253.69	302.66	323.31	343.93	385.11	441.48	472.41	76
77	265.91	316.22	338.19	362.79	406.71	466.35	496.03	77
78	295.02	353.79	377.89	402.02	447.84	514.58	545.89	78
79	322.05	391.31	418.00	444.69	493.60	569.21	603.85	79
80	348.91	423.72	458.12	487.37	540.97	623.82	661.78	80
81	375.61	455.91	496.68	530.04	588.36	678.45	719.74	81
82	402.08	487.83	531.13	569.30	635.73	731.08	775.39	82
83	428.37	519.49	565.19	605.62	676.14	777.51	823.69	83
84	454.44	550.92	599.04	641.60	715.63	823.41	871.42	84
85	480.28	582.04	632.56	677.29	754.63	868.93	918.55	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.53	9.82	11.51	12.78	15.78	16.97	19.99	18-34
35-39	9.90	12.87	15.02	16.61	20.24	21.99	25.65	35-39
40-44	13.72	17.75	20.66	22.78	27.38	30.03	34.67	40-44
45-49	19.64	25.31	29.32	32.22	38.19	42.30	48.38	45-49
50	23.55	30.29	35.02	38.44	45.33	50.38	57.36	50
51	25.30	32.47	37.57	41.18	48.46	53.97	61.32	51
52	27.10	34.79	40.21	44.10	51.70	57.69	65.42	52
53	29.00	37.24	43.02	47.11	54.98	61.56	69.61	53
54	31.03	39.74	45.89	50.20	58.38	65.53	73.89	54
55	33.08	42.36	48.85	53.43	61.86	69.66	76.84	55
56	35.23	45.05	51.94	56.71	64.47	73.86	79.81	56
57	37.44	47.81	55.04	60.03	66.65	76.86	82.15	57
58	39.38	50.26	57.82	61.75	68.55	79.05	89.70	58
59	41.43	52.83	59.68	63.50	70.47	81.26	92.85	59
60	43.69	55.63	61.28	65.22	72.39	83.47	96.05	60
61	46.17	58.31	62.91	66.94	74.28	85.68	99.37	61
62	48.99	60.35	64.54	68.66	76.20	87.86	102.81	62
63	52.46	65.98	70.96	75.49	83.79	96.62	111.98	63
64	56.32	71.53	77.34	82.31	91.34	105.33	121.30	64
65	60.63	76.88	83.76	89.13	98.92	114.08	130.86	65
66	65.25	82.76	90.17	95.95	106.50	122.82	136.91	66
67	70.30	89.11	96.59	102.77	114.07	131.53	139.86	67
68	74.38	94.21	106.98	113.99	125.24	145.90	153.63	68
69	79.17	100.25	114.39	122.64	133.84	157.00	163.99	69
70	85.12	107.74	122.78	132.09	144.00	169.09	176.41	70
71	92.46	117.02	133.38	143.51	156.28	183.64	191.47	71
72	101.65	128.61	146.56	157.34	171.13	201.27	209.82	72
73	115.58	146.31	163.60	174.05	192.24	222.79	237.11	73
74	131.36	166.31	177.82	189.17	209.98	242.14	257.80	74
75	148.65	179.76	192.04	204.29	227.01	261.50	279.86	75
76	161.87	193.07	206.25	219.43	246.52	282.23	302.08	76
77	173.56	206.39	220.59	236.77	266.01	304.53	324.23	77
78	192.85	230.90	246.65	262.40	294.01	336.78	358.20	78
79	211.12	255.40	272.82	290.24	322.18	371.50	395.62	79
80	229.28	278.95	299.00	318.09	353.09	407.14	433.61	80
81	247.34	300.84	325.17	345.93	383.99	442.80	471.56	81
82	265.29	322.66	351.38	373.81	414.93	478.47	509.52	82
83	283.08	344.25	375.66	401.65	445.82	514.13	550.40	83
84	300.81	365.69	398.98	431.32	476.75	551.39	590.83	84
85	318.42	387.02	425.98	460.40	506.58	588.82	628.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.50	19.86	22.56	24.90	28.54	32.37	36.17	18-34
35-39	20.42	24.77	28.15	30.97	35.43	40.26	44.84	35-39
40-44	26.81	32.66	37.12	40.77	46.38	52.92	58.67	40-44
45-49	36.87	45.14	51.33	56.31	63.72	72.97	80.66	45-49
50	47.27	58.01	65.93	72.27	81.42	93.51	103.06	50
51	51.64	63.39	72.11	78.94	88.82	102.11	112.46	51
52	56.07	68.83	78.29	85.72	96.38	110.88	122.01	52
53	59.92	73.71	83.87	91.79	103.15	118.69	130.57	53
54	63.70	78.54	89.43	97.84	109.85	126.50	139.07	54
55	67.56	83.43	94.99	103.88	116.62	134.28	147.58	55
56	71.45	88.38	100.66	110.01	123.35	142.17	153.28	56
57	75.38	93.36	106.13	114.13	128.51	147.45	157.82	57
58	78.87	97.86	110.26	118.50	132.10	152.35	162.00	58
59	82.58	102.58	114.39	122.23	135.65	156.44	166.14	59
60	86.71	107.02	117.91	125.44	139.24	160.57	170.32	60
61	90.40	110.94	120.96	128.69	142.83	164.71	174.51	61
62	93.70	114.99	123.96	131.90	146.38	168.80	178.65	62
63	102.74	125.93	136.64	145.35	161.37	186.05	196.83	63
64	110.92	137.06	149.31	158.83	176.30	203.33	214.97	64
65	119.26	148.40	161.98	172.32	191.28	220.58	233.12	65
66	128.37	159.82	174.62	185.77	206.22	237.79	251.30	66
67	138.30	171.29	187.29	199.26	221.17	255.04	269.44	67
68	147.88	185.17	207.60	220.93	245.23	282.82	298.80	68
69	158.52	198.55	226.21	242.61	266.67	310.53	324.85	69
70	170.38	213.49	243.27	263.84	287.91	338.30	350.61	70
71	183.69	230.31	262.50	284.72	311.27	366.05	379.02	71
72	198.69	249.34	284.22	305.99	337.05	393.79	410.53	72
73	217.43	273.19	303.69	323.10	358.63	413.57	437.77	73
74	237.90	295.57	318.18	338.52	375.74	433.30	459.39	74
75	257.07	311.47	332.69	353.91	392.86	453.04	483.70	75
76	272.22	325.02	347.20	369.34	414.43	474.42	509.52	76
77	284.72	338.59	362.22	389.36	437.54	501.02	535.06	77
78	315.24	378.82	404.62	430.46	479.94	550.98	586.54	78
79	342.99	418.99	447.57	476.15	528.52	609.48	648.82	79
80	370.51	452.34	490.53	521.85	579.24	667.95	711.06	80
81	397.82	485.40	531.41	567.54	629.99	726.45	773.34	81
82	424.82	518.10	566.81	608.68	680.71	782.28	832.54	82
83	451.58	550.45	601.69	645.90	722.15	829.84	881.94	83
84	478.05	582.50	636.29	682.67	762.37	876.70	930.58	84
85	504.21	614.13	670.45	719.05	801.93	923.05	978.42	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.65	11.29	13.25	14.72	18.25	19.57	23.12	18-34
35-39	11.41	14.85	17.35	19.20	23.49	25.45	29.77	35-39
40-44	15.80	20.47	23.85	26.32	31.76	34.74	40.22	40-44
45-49	22.53	29.07	33.71	37.08	44.13	48.74	55.91	45-49
50	26.95	34.71	40.17	44.14	52.27	57.92	66.14	50
51	28.92	37.16	43.05	47.23	55.82	61.98	70.63	51
52	30.93	39.76	46.01	50.52	59.47	66.16	75.25	52
53	33.03	42.48	49.14	53.87	63.12	70.47	79.92	53
54	35.27	45.23	52.31	57.28	66.89	74.86	84.66	54
55	37.51	48.11	55.56	60.84	70.73	79.41	87.58	55
56	39.86	51.05	58.95	64.43	73.37	84.01	90.48	56
57	42.26	54.05	62.32	68.04	75.54	87.11	92.76	57
58	44.35	56.70	65.33	69.81	77.50	89.37	102.10	58
59	46.55	59.46	67.32	71.63	79.49	91.66	105.57	59
60	48.97	62.46	68.97	73.41	81.48	93.95	109.11	60
61	51.61	65.37	70.66	75.19	83.43	96.24	112.81	61
62	54.62	67.64	72.35	76.97	85.42	98.49	116.67	62
63	58.34	73.60	79.26	84.32	93.59	107.92	126.42	63
64	62.47	79.51	86.12	91.66	101.71	117.29	136.37	64
65	67.09	85.24	93.03	99.00	109.87	126.71	146.64	65
66	72.01	91.53	99.93	106.34	118.03	136.12	152.23	66
67	77.38	98.30	106.84	113.68	126.18	145.49	153.69	67
68	81.71	103.72	117.87	125.57	138.09	160.72	168.26	68
69	86.76	110.12	125.89	134.90	147.45	172.69	179.41	69
70	93.04	118.04	134.76	145.02	158.36	185.65	192.63	70
71	100.75	127.82	145.97	157.12	171.39	201.06	208.48	71
72	110.41	140.03	159.88	171.63	186.99	219.56	227.63	72
73	125.06	158.71	177.53	188.87	208.69	241.76	256.29	73
74	141.64	179.78	192.25	204.52	227.02	261.79	278.37	74
75	159.77	193.73	206.97	220.17	244.72	281.83	302.28	75
76	173.85	207.51	221.68	235.85	265.73	303.70	326.40	76
77	186.10	221.30	236.56	254.46	286.71	327.66	350.43	77
78	206.44	247.58	264.47	281.36	315.97	361.35	386.00	78
79	225.42	273.85	292.53	311.21	345.46	398.34	426.17	79
80	244.25	298.85	320.60	341.07	378.60	436.55	467.10	80
81	262.95	321.64	348.66	370.92	411.73	474.79	507.98	81
82	281.50	344.33	376.77	400.82	444.91	513.04	548.87	82
83	299.84	366.72	402.31	430.67	478.03	551.28	592.68	83
84	318.10	388.91	426.56	462.01	511.20	591.11	635.53	84
85	336.20	410.95	454.44	492.09	542.90	630.02	674.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.44	22.29	25.38	27.93	32.18	36.36	40.79	18-34
35-39	22.94	27.94	31.82	34.92	40.15	45.46	50.81	35-39
40-44	30.22	36.94	42.06	46.11	52.69	59.93	66.65	40-44
45-49	41.56	51.04	58.14	63.69	72.37	82.63	91.61	45-49
50	52.82	65.04	74.06	81.08	91.74	105.03	116.12	50
51	57.57	70.91	80.82	88.36	99.85	114.43	126.43	51
52	62.39	76.84	87.57	95.77	108.15	124.03	136.91	52
53	66.63	82.23	93.74	102.49	115.67	132.68	146.42	53
54	70.79	87.56	99.89	109.19	123.11	141.34	155.86	54
55	75.04	92.95	106.02	115.86	130.62	149.94	165.29	55
56	79.31	98.39	112.26	122.62	138.05	158.65	171.17	56
57	83.60	103.83	118.26	127.34	143.63	164.70	175.87	57
58	87.34	108.67	122.78	132.12	147.36	169.95	180.13	58
59	91.29	113.71	127.30	136.10	151.04	174.19	184.34	59
60	95.68	118.49	131.06	139.43	154.77	178.48	188.60	60
61	99.64	122.79	134.23	142.81	158.50	182.78	192.87	61
62	103.26	127.25	137.34	146.14	162.18	187.02	197.08	62
63	112.79	138.82	150.94	160.56	178.26	205.52	216.43	63
64	121.48	150.63	164.53	175.02	194.27	224.06	235.73	64
65	130.37	162.70	178.12	189.49	210.34	242.56	255.04	65
66	140.05	174.87	191.67	203.91	226.36	261.01	274.39	66
67	150.57	187.10	205.26	218.38	242.39	279.51	293.69	67
68	160.60	201.61	226.73	241.30	267.84	308.90	324.53	68
69	171.72	215.63	246.10	264.23	290.67	338.20	352.05	69
70	184.09	231.25	263.97	286.60	313.30	367.58	379.29	70
71	197.95	248.82	284.10	308.53	338.05	396.93	409.17	71
72	213.56	268.69	306.83	330.95	365.22	426.27	442.16	72
73	233.16	293.72	327.55	348.49	386.81	446.07	470.34	73
74	254.54	317.34	342.05	363.92	403.93	465.81	492.90	74
75	274.66	333.83	356.57	379.31	421.06	485.56	518.82	75
76	290.75	347.38	371.09	394.75	443.75	507.36	546.63	76
77	303.53	360.96	386.25	415.93	468.37	535.69	574.09	77
78	335.46	403.85	431.35	458.90	512.04	587.38	627.19	78
79	363.93	446.67	477.14	507.61	563.44	649.75	693.79	79
80	392.11	480.96	522.94	556.33	617.51	712.08	760.34	80
81	420.03	514.89	566.14	605.04	671.62	774.45	826.94	81
82	447.56	548.37	602.49	648.06	725.69	833.48	889.69	82
83	474.79	581.41	638.19	686.18	768.16	882.17	940.19	83
84	501.66	614.08	673.54	723.74	809.11	929.99	989.74	84
85	528.14	646.22	708.34	760.81	849.23	977.17	1,038.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.77	12.76	14.99	16.66	20.72	22.17	26.25	18-34
35-39	12.92	16.83	19.68	21.79	26.74	28.91	33.89	35-39
40-44	17.88	23.19	27.04	29.86	36.14	39.45	45.77	40-44
45-49	25.42	32.83	38.10	41.94	50.07	55.18	63.44	45-49
50	30.35	39.13	45.32	49.84	59.21	65.46	74.92	50
51	32.54	41.85	48.53	53.28	63.18	69.99	79.94	51
52	34.76	44.73	51.81	56.94	67.24	74.63	85.08	52
53	37.06	47.72	55.26	60.63	71.26	79.38	90.23	53
54	39.51	50.72	58.73	64.36	75.40	84.19	95.43	54
55	41.94	53.86	62.27	68.25	79.60	89.16	98.32	55
56	44.49	57.05	65.96	72.15	82.27	94.16	101.15	56
57	47.08	60.29	69.60	76.05	84.43	97.36	103.37	57
58	49.32	63.14	72.84	77.87	86.45	99.69	114.50	58
59	51.67	66.09	74.96	79.76	88.51	102.06	118.29	59
60	54.25	69.29	76.66	81.60	90.57	104.43	122.17	60
61	57.05	72.43	78.41	83.44	92.58	106.80	126.25	61
62	60.25	74.93	80.16	85.28	94.64	109.12	130.53	62
63	64.22	81.22	87.56	93.15	103.39	119.22	140.86	63
64	68.62	87.49	94.90	101.01	112.08	129.25	151.44	64
65	73.55	93.60	102.30	108.87	120.82	139.34	162.42	65
66	78.77	100.30	109.69	116.73	129.56	149.42	167.55	66
67	84.46	107.49	117.09	124.59	138.29	159.45	167.52	67
68	89.04	113.23	128.76	137.15	150.94	175.54	182.89	68
69	94.35	119.99	137.39	147.16	161.06	188.38	194.83	69
70	100.96	128.34	146.74	157.95	172.72	202.21	208.85	70
71	109.04	138.62	158.56	170.73	186.50	218.48	225.49	71
72	119.17	151.45	173.20	185.92	202.85	237.85	245.44	72
73	134.54	171.11	191.46	203.69	225.14	260.73	275.47	73
74	151.92	193.25	206.68	219.87	244.06	281.44	298.94	74
75	170.89	207.70	221.90	236.05	262.43	302.16	324.70	75
76	185.83	221.95	237.11	252.27	284.94	325.17	350.72	76
77	198.64	236.21	252.53	272.15	307.41	350.79	376.63	77
78	220.03	264.26	282.29	300.32	337.93	385.92	413.80	78
79	239.72	292.30	312.24	332.18	368.74	425.18	456.72	79
80	259.22	318.75	342.20	364.05	404.11	465.96	500.59	80
81	278.56	342.44	372.15	395.91	439.47	506.78	544.40	81
82	297.71	366.00	402.16	427.83	474.89	547.61	588.22	82
83	316.60	389.19	428.96	459.69	510.24	588.43	634.96	83
84	335.39	412.13	454.14	492.70	545.65	630.83	680.23	84
85	353.98	434.88	482.90	523.78	579.22	671.22	720.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	20.38	24.72	28.20	30.96	35.82	40.35	45.41	18-34
35-39	25.46	31.11	35.49	38.87	44.87	50.66	56.78	35-39
40-44	33.63	41.22	47.00	51.45	59.00	66.94	74.63	40-44
45-49	46.25	56.94	64.95	71.07	81.02	92.29	102.56	45-49
50	58.37	72.07	82.19	89.89	102.06	116.55	129.18	50
51	63.50	78.43	89.53	97.78	110.88	126.75	140.40	51
52	68.71	84.85	96.85	105.82	119.92	137.18	151.81	52
53	73.34	90.75	103.61	113.19	128.19	146.67	162.27	53
54	77.88	96.58	110.35	120.54	136.37	156.18	172.65	54
55	82.52	102.47	117.05	127.84	144.62	165.60	183.00	55
56	87.17	108.40	123.86	135.23	152.75	175.13	189.06	56
57	91.82	114.30	130.39	140.55	158.75	181.95	193.92	57
58	95.81	119.48	135.30	145.74	162.62	187.55	198.26	58
59	100.00	124.84	140.21	149.97	166.43	191.94	202.54	59
60	104.65	129.96	144.21	153.42	170.30	196.39	206.88	60
61	108.88	134.64	147.50	156.93	174.17	200.85	211.23	61
62	112.82	139.51	150.72	160.38	177.98	205.24	215.51	62
63	122.84	151.71	165.24	175.77	195.15	224.99	236.03	63
64	132.04	164.20	179.75	191.21	212.24	244.79	256.49	64
65	141.48	177.00	194.26	206.66	229.40	264.54	276.96	65
66	151.73	189.92	208.72	222.05	246.50	284.23	297.48	66
67	162.84	202.91	223.23	237.50	263.61	303.98	317.94	67
68	173.32	218.05	245.86	261.67	290.45	334.98	350.26	68
69	184.92	232.71	265.99	285.85	314.67	365.87	379.25	69
70	197.80	249.01	284.67	309.36	338.69	396.86	407.97	70
71	212.21	267.33	305.70	332.34	364.83	427.81	439.32	71
72	228.43	288.04	329.44	355.91	393.39	458.75	473.79	72
73	248.89	314.25	351.41	373.88	414.99	478.57	502.91	73
74	271.18	339.11	365.92	389.32	432.12	498.32	526.41	74
75	292.25	356.19	380.45	404.71	449.26	518.08	553.94	75
76	309.28	369.74	394.98	420.16	473.07	540.30	583.74	76
77	322.34	383.33	410.28	442.50	499.20	570.36	613.12	77
78	355.68	428.88	458.08	487.34	544.14	623.78	667.84	78
79	384.87	474.35	506.71	539.07	598.36	690.02	738.76	79
80	413.71	509.58	555.35	590.81	655.78	756.21	809.62	80
81	442.24	544.38	600.87	642.54	713.25	822.45	880.54	81
82	470.30	578.64	638.17	687.44	770.67	884.68	946.84	82
83	498.00	612.37	674.69	726.46	814.17	934.50	998.44	83
84	525.27	645.66	710.79	764.81	855.85	983.28	1,048.90	84
85	552.07	678.31	746.23	802.57	896.53	1,031.29	1,098.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
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With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.89	14.23	16.73	18.60	23.19	24.77	29.38	18-34
35-39	14.43	18.81	22.01	24.38	29.99	32.37	38.01	35-39
40-44	19.96	25.91	30.23	33.40	40.52	44.16	51.32	40-44
45-49	28.31	36.59	42.49	46.80	56.01	61.62	70.97	45-49
50	33.75	43.55	50.47	55.54	66.15	73.00	83.70	50
51	36.16	46.54	54.01	59.33	70.54	78.00	89.25	51
52	38.59	49.70	57.61	63.36	75.01	83.10	94.91	52
53	41.09	52.96	61.38	67.39	79.40	88.29	100.54	53
54	43.75	56.21	65.15	71.44	83.91	93.52	106.20	54
55	46.37	59.61	68.98	75.66	88.47	98.91	109.06	55
56	49.12	63.05	72.97	79.87	91.17	104.31	111.82	56
57	51.90	66.53	76.88	84.06	93.32	107.61	113.98	57
58	54.29	69.58	80.35	85.93	95.40	110.01	126.90	58
59	56.79	72.72	82.60	87.89	97.53	112.46	131.01	59
60	59.53	76.12	84.35	89.79	99.66	114.91	135.23	60
61	62.49	79.49	86.16	91.69	101.73	117.36	139.69	61
62	65.88	82.22	87.97	93.59	103.86	119.75	144.39	62
63	70.10	88.84	95.86	101.98	113.19	130.52	155.30	63
64	74.77	95.47	103.68	110.36	122.45	141.21	166.51	64
65	80.01	101.96	111.57	118.74	131.77	151.97	178.20	65
66	85.53	109.07	119.45	127.12	141.09	162.72	182.87	66
67	91.54	116.68	127.34	135.50	150.40	173.41	181.35	67
68	96.37	122.74	139.65	148.73	163.79	190.36	197.52	68
69	101.94	129.86	148.89	159.42	174.67	204.07	210.25	69
70	108.88	138.64	158.72	170.88	187.08	218.77	225.07	70
71	117.33	149.42	171.15	184.34	201.61	235.90	242.50	71
72	127.93	162.87	186.52	200.21	218.71	256.14	263.25	72
73	144.02	183.51	205.39	218.51	241.59	279.70	294.65	73
74	162.20	206.72	221.11	235.22	261.10	301.09	319.51	74
75	182.01	221.67	236.83	251.93	280.14	322.49	347.12	75
76	197.81	236.39	252.54	268.69	304.15	346.64	375.04	76
77	211.18	251.12	268.50	289.84	328.11	373.92	402.83	77
78	233.62	280.94	300.11	319.28	359.89	410.49	441.60	78
79	254.02	310.75	331.95	353.15	392.02	452.02	487.27	79
80	274.19	338.65	363.80	387.03	429.62	495.37	534.08	80
81	294.17	363.24	395.64	420.90	467.21	538.77	580.82	81
82	313.92	387.67	427.55	454.84	504.87	582.18	627.57	82
83	333.36	411.66	455.61	488.71	542.45	625.58	677.24	83
84	352.68	435.35	481.72	523.39	580.10	670.55	724.93	84
85	371.76	458.81	511.36	555.47	615.54	712.42	766.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	23.43	28.55	32.43	35.63	40.56	46.24	51.33	18-34
35-39	29.34	35.89	40.78	44.75	50.72	58.00	64.20	35-39
40-44	37.52	46.10	52.41	57.39	64.77	74.31	81.99	40-44
45-49	49.37	60.86	69.22	75.69	85.06	97.87	107.67	45-49
50	60.27	74.38	84.55	92.39	103.46	119.35	130.96	50
51	64.89	80.11	91.07	99.49	111.31	128.49	140.89	51
52	69.52	85.87	97.62	106.61	119.17	137.67	150.85	52
53	73.55	90.93	103.41	112.91	126.12	145.76	159.64	53
54	77.51	95.93	109.11	119.11	132.95	153.74	168.29	54
55	81.42	100.89	114.77	125.25	139.70	161.63	176.83	55
56	85.31	105.82	120.41	131.36	146.39	169.46	185.31	56
57	89.19	110.76	125.99	136.82	152.86	176.48	193.35	57
58	92.54	115.02	130.54	141.71	158.21	182.76	200.12	58
59	96.07	119.51	135.25	146.77	163.70	189.23	207.09	59
60	99.94	124.19	140.30	152.20	169.60	196.18	214.56	60
61	104.04	129.13	145.88	158.19	176.12	203.72	219.41	61
62	108.46	134.70	151.70	161.38	179.13	206.57	221.64	62
63	115.71	143.71	162.24	174.02	193.17	222.74	240.30	63
64	123.28	153.47	173.19	186.65	207.19	238.91	258.97	64
65	131.42	163.96	184.97	199.29	221.21	255.09	277.63	65
66	140.32	175.14	197.54	211.92	235.22	271.25	296.29	66
67	149.95	186.98	210.86	224.55	249.26	287.43	314.96	67
68	159.26	199.20	225.62	244.20	270.26	313.61	342.08	68
69	169.50	212.11	241.33	261.19	288.15	335.90	364.74	69
70	180.96	226.56	257.78	279.56	307.48	359.45	389.22	70
71	193.85	242.82	276.33	299.60	329.27	385.16	416.80	71
72	208.42	261.24	297.33	321.62	353.93	413.40	448.02	72
73	226.84	284.60	320.79	341.26	378.80	436.81	470.87	73
74	246.95	309.01	334.33	355.68	394.80	455.27	488.60	74
75	267.64	325.68	347.88	370.09	410.80	473.72	506.33	75
76	284.54	338.38	361.44	384.51	426.81	492.17	524.07	76
77	295.20	351.05	374.99	398.92	442.80	510.62	541.80	77
78	330.26	392.74	419.51	446.29	495.38	571.26	606.14	78
79	358.25	434.42	464.04	493.66	547.96	631.89	670.47	79
80	383.52	476.12	508.57	541.04	600.55	692.53	734.81	80
81	409.13	510.86	553.10	588.40	653.13	753.16	799.15	81
82	435.09	543.32	597.63	635.78	705.72	813.79	863.49	82
83	461.32	576.14	642.16	683.15	758.30	874.44	927.83	83
84	487.88	609.38	684.70	730.53	799.68	935.07	992.16	84
85	514.76	643.05	722.20	776.98	840.88	993.06	1,053.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.47	17.42	20.27	22.37	27.10	29.55	34.30	18-34
35-39	17.36	22.39	26.01	28.62	34.28	37.68	43.39	35-39
40-44	22.80	29.33	33.97	37.30	44.15	48.94	55.88	40-44
45-49	30.52	39.15	45.23	49.54	57.95	64.78	73.35	45-49
50	35.19	45.09	52.03	56.91	66.20	74.30	83.79	50
51	37.30	47.77	55.08	60.22	69.92	78.58	88.51	51
52	39.46	50.51	58.22	63.63	73.70	82.98	93.30	52
53	41.67	53.31	61.41	67.07	77.47	87.40	98.06	53
54	43.94	56.17	64.65	70.58	81.26	91.88	102.87	54
55	46.23	59.05	67.93	74.11	85.07	96.40	107.68	55
56	48.55	61.97	71.24	77.67	88.88	100.94	112.49	56
57	50.88	64.90	74.56	81.24	92.54	105.36	117.05	57
58	52.85	67.36	77.33	84.02	95.47	108.88	120.76	58
59	54.90	69.92	80.00	86.85	98.46	112.47	124.55	59
60	57.12	72.70	82.82	89.87	101.64	116.30	128.58	60
61	59.61	75.66	85.92	93.19	105.13	120.53	130.18	61
62	62.42	78.75	89.12	94.80	105.23	121.34	131.48	62
63	66.03	83.66	94.87	101.63	112.81	130.08	141.34	63
64	70.06	88.93	100.81	108.45	120.38	138.81	151.21	64
65	74.49	94.50	107.18	115.27	127.95	147.55	161.08	65
66	79.32	100.59	113.98	122.10	135.53	156.29	170.95	66
67	84.54	107.16	121.18	128.92	143.09	165.01	180.82	67
68	88.66	112.33	128.19	138.60	153.79	178.51	194.67	68
69	93.54	118.45	135.12	146.24	161.78	188.30	204.78	69
70	99.52	126.00	143.67	155.47	171.72	200.10	217.37	70
71	106.99	135.45	154.42	167.05	184.28	214.93	233.26	71
72	116.31	147.25	167.87	181.57	200.09	233.54	253.27	72
73	130.69	165.52	187.99	199.99	221.70	255.99	276.11	73
74	146.95	186.18	202.07	214.97	238.61	275.16	295.74	74
75	164.73	202.35	216.15	229.95	255.24	294.33	315.35	75
76	181.24	215.54	230.23	244.92	271.87	313.50	334.97	76
77	192.33	228.72	244.31	259.90	288.49	332.68	354.59	77
78	215.16	255.88	273.32	290.77	322.76	372.19	396.69	78
79	237.92	283.03	302.33	321.63	357.01	411.68	438.80	79
80	257.37	310.19	331.34	352.49	391.27	451.19	480.91	80
81	277.09	337.34	360.35	383.35	425.52	490.69	523.01	81
82	297.10	364.51	389.36	414.22	459.78	530.20	565.12	82
83	317.34	391.67	418.37	445.08	494.03	569.70	608.10	83
84	337.85	418.82	447.39	476.79	528.29	609.69	651.41	84
85	358.63	445.98	477.56	508.94	562.55	650.71	695.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	29.72	36.44	41.50	45.42	51.95	59.02	65.75	18-34
35-39	37.48	46.09	52.49	57.42	65.36	74.52	82.73	35-39
40-44	47.96	59.19	67.43	73.67	83.47	95.49	105.66	40-44
45-49	62.76	77.71	88.56	96.64	109.03	125.10	138.01	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	302.32	370.10	395.33	420.57	466.83	538.33	576.24	75
76	321.58	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	371.36	441.61	471.72	501.83	557.03	642.35	684.22	78
79	400.68	488.49	521.79	555.10	616.16	710.53	756.84	79
80	426.12	535.37	571.86	608.37	675.29	778.71	829.47	80
81	452.05	572.32	621.93	661.63	734.41	846.89	902.10	81
82	478.47	606.02	672.01	714.90	793.54	915.07	974.72	82
83	505.28	640.22	722.08	768.17	852.67	983.26	1,047.35	83
84	532.56	675.04	769.30	821.44	895.79	1,051.44	1,119.97	84
85	560.30	710.46	809.33	873.39	938.66	1,115.84	1,188.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.45	22.56	26.26	28.98	35.13	38.29	44.46	18-34
35-39	22.50	29.02	33.71	37.10	44.47	48.85	56.29	35-39
40-44	29.37	37.79	43.78	48.07	56.97	63.10	72.11	40-44
45-49	38.90	49.92	57.69	63.21	74.05	82.69	93.73	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	185.92	229.99	245.68	261.36	290.11	334.54	359.38	75
76	204.95	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	242.20	288.03	307.66	327.30	363.31	418.95	448.93	78
79	267.79	318.59	340.32	362.04	401.87	463.41	496.58	79
80	288.66	349.16	372.97	396.78	440.43	507.88	544.24	80
81	309.91	379.73	405.63	431.52	478.99	552.35	591.89	81
82	331.57	410.31	438.28	466.26	517.55	596.81	639.54	82
83	353.57	440.88	470.94	501.00	556.11	641.28	687.19	83
84	375.95	471.45	503.60	535.74	594.67	685.75	734.84	84
85	398.72	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	35.53	43.73	49.87	54.46	62.47	70.82	79.06	18-34
35-39	45.00	55.51	63.30	69.12	78.88	89.77	99.84	35-39
40-44	57.60	71.28	81.30	88.70	100.74	115.05	127.52	40-44
45-49	75.13	93.27	106.42	115.99	131.17	150.24	166.03	45-49
50	89.29	111.04	126.69	138.02	155.64	178.63	197.02	50
51	95.37	118.68	135.41	147.48	166.21	190.86	210.38	51
52	101.45	126.32	144.15	156.96	176.77	203.10	223.75	52
53	106.92	133.22	152.05	165.59	186.34	214.19	235.86	53
54	112.27	140.01	159.83	174.06	195.71	225.12	247.73	54
55	117.50	146.67	167.45	182.37	204.88	235.81	259.34	55
56	122.64	153.19	174.94	190.53	213.84	246.28	270.69	56
57	127.68	159.62	182.35	199.08	222.78	257.28	282.15	57
58	131.74	164.80	188.53	205.75	230.05	265.85	291.32	58
59	135.90	170.16	195.01	212.74	237.57	274.78	300.85	59
60	140.41	176.16	202.12	220.38	245.84	284.58	311.30	60
61	145.75	183.19	210.18	229.06	255.23	295.46	316.96	61
62	152.15	191.38	218.67	232.64	258.22	297.78	317.84	62
63	159.54	200.87	230.50	247.80	275.07	317.18	340.76	63
64	168.29	211.73	243.06	262.97	291.90	336.59	363.68	64
65	178.07	223.93	257.13	278.13	308.72	356.01	386.59	65
66	188.68	237.38	272.65	293.28	325.54	375.40	409.51	66
67	200.01	252.03	289.53	308.44	342.37	394.81	432.44	67
68	210.58	264.96	303.54	330.54	365.43	424.99	462.59	68
69	222.08	279.60	319.36	347.79	384.99	448.03	487.31	69
70	234.88	295.88	338.00	367.56	407.32	473.43	515.60	70
71	249.24	314.16	358.95	390.36	432.40	502.72	547.34	71
72	265.47	334.85	382.69	416.80	460.73	536.66	583.21	72
73	286.46	361.69	413.55	439.95	488.34	563.13	605.54	73
74	309.27	391.87	426.34	453.56	503.45	580.56	623.17	74
75	334.34	411.12	439.14	467.18	518.57	597.99	640.79	75
76	355.78	423.11	451.95	480.79	533.69	615.41	658.42	76
77	365.86	435.08	464.75	494.41	548.79	632.85	676.03	77
78	409.31	486.74	519.92	553.11	613.95	707.99	756.32	78
79	439.86	538.41	575.11	611.83	679.13	783.14	836.59	79
80	465.46	590.08	630.30	670.54	744.30	858.29	916.87	80
81	491.68	629.07	685.48	729.24	809.46	933.44	997.16	81
82	518.53	663.91	740.68	787.96	874.63	1,008.58	1,077.43	82
83	545.87	699.39	795.87	846.67	939.80	1,083.74	1,157.71	83
84	573.82	735.66	847.42	905.38	984.54	1,158.89	1,237.98	84
85	602.35	772.70	889.78	962.41	1,028.94	1,229.21	1,312.61	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.13	27.31	31.79	35.08	42.54	46.36	53.84	18-34
35-39	27.25	35.14	40.82	44.93	53.88	59.17	68.20	35-39
40-44	35.43	45.60	52.84	58.02	68.81	76.17	87.09	40-44
45-49	46.64	59.86	69.20	75.83	88.92	99.23	112.55	45-49
50	53.19	68.21	78.78	86.22	100.57	112.65	127.29	50
51	56.13	71.97	83.06	90.88	105.81	118.68	133.94	51
52	59.12	75.76	87.41	95.60	111.05	124.77	140.58	52
53	62.08	79.52	91.70	100.24	116.14	130.73	147.01	53
54	65.06	83.29	96.00	104.88	121.17	136.67	153.38	54
55	68.02	87.03	100.26	109.48	126.13	142.56	159.66	55
56	70.98	90.76	104.49	114.04	131.00	148.37	165.82	56
57	73.88	94.42	108.66	118.53	135.87	154.20	172.06	57
58	76.24	97.38	111.99	122.30	139.79	158.98	177.02	58
59	78.66	100.40	115.64	126.20	143.83	163.92	182.13	59
60	81.25	103.66	119.59	130.44	148.22	169.28	187.69	60
61	84.14	107.42	124.06	135.23	153.19	175.37	188.82	61
62	87.42	111.95	128.69	136.90	151.96	175.23	189.38	62
63	91.76	117.08	135.11	145.00	160.96	185.61	201.25	63
64	96.59	123.00	141.86	153.11	169.96	195.98	213.14	64
65	101.88	129.70	149.40	161.22	178.96	206.37	225.01	65
66	107.63	136.96	157.74	169.34	187.98	216.76	236.89	66
67	113.79	144.76	166.80	177.45	196.96	227.13	248.78	67
68	118.56	150.78	172.60	187.51	209.10	242.04	264.68	68
69	124.14	157.86	180.65	196.00	218.46	252.89	276.54	69
70	130.98	166.52	190.52	206.71	230.08	266.61	291.24	70
71	139.46	177.34	202.90	220.10	244.73	283.79	309.77	71
72	150.06	190.85	218.38	236.88	263.18	305.36	333.13	72
73	166.59	212.01	242.54	258.02	286.65	330.27	355.69	73
74	185.22	235.88	257.73	274.19	304.35	350.96	377.87	74
75	205.48	255.51	272.95	290.36	322.31	371.67	400.04	75
76	226.84	269.76	288.15	306.54	340.27	392.37	422.22	76
77	238.82	284.00	303.36	322.71	358.21	413.08	444.40	77
78	267.16	317.72	339.37	361.03	400.75	462.13	497.16	78
79	295.37	351.43	375.40	399.35	443.29	511.17	549.93	79
80	317.55	385.15	411.41	437.67	485.82	560.22	602.71	80
81	340.21	418.87	447.44	476.00	528.36	609.28	655.49	81
82	363.40	452.60	483.45	514.31	570.89	658.32	708.26	82
83	387.02	486.32	519.48	552.64	613.43	707.37	760.22	83
84	411.13	520.04	555.50	590.17	655.96	755.98	811.88	84
85	435.74	553.76	590.45	627.31	698.49	803.61	863.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	12.66	14.70	16.35	18.53	20.27	23.78	25.65	18-34
35-39	14.98	17.54	19.54	22.00	24.00	28.22	30.38	35-39
40-44	19.10	22.53	25.16	28.15	30.65	36.09	38.81	40-44
45-49	26.26	31.24	34.93	38.84	42.22	49.78	53.44	45-49
50	36.55	43.57	48.74	54.01	58.55	69.16	74.11	50
51	40.63	48.49	54.26	60.05	65.06	76.89	82.37	51
52	44.64	53.34	59.70	66.00	71.49	84.51	90.50	52
53	47.55	56.97	63.80	70.42	76.27	90.16	96.55	53
54	50.30	60.45	67.74	72.79	80.79	93.17	99.54	54
55	52.99	63.85	69.79	74.24	82.40	95.03	102.00	55
56	55.67	66.61	71.15	75.69	84.01	96.88	104.46	56
57	57.08	67.89	72.51	77.14	85.62	98.74	106.92	57
58	59.14	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	126.79	150.77	161.05	171.33	190.17	219.31	237.08	69
70	139.17	165.50	176.78	188.07	208.76	240.73	260.27	70
71	151.56	180.23	192.52	204.81	227.34	262.15	283.46	71
72	163.95	194.96	208.26	221.55	245.92	283.58	306.65	72
73	179.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.72	231.56	247.35	263.14	292.08	336.82	357.38	74
75	210.12	249.86	266.90	283.94	315.17	363.45	382.74	75
76	225.51	268.18	286.46	304.74	338.26	390.07	408.11	76
77	240.89	286.47	306.00	325.53	361.34	416.68	433.47	77
78	269.50	320.49	342.34	364.19	404.25	466.17	484.94	78
79	298.11	354.51	378.68	402.85	447.16	515.65	536.42	79
80	326.71	388.52	415.01	441.50	490.06	565.12	587.89	80
81	355.32	422.55	451.35	480.16	532.98	614.60	639.37	81
82	382.64	456.56	487.69	518.82	575.89	664.08	690.84	82
83	411.65	490.59	524.03	557.48	618.81	713.58	742.32	83
84	441.14	524.59	560.37	596.13	661.70	763.05	793.79	84
85	469.75	558.62	596.70	634.79	704.62	812.53	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.05	7.84	9.13	10.09	12.13	13.30	15.35	18-34
35-39	7.79	10.04	11.65	12.82	15.22	16.84	19.27	35-39
40-44	10.84	13.91	16.08	17.63	20.64	23.06	26.13	40-44
45-49	15.91	20.35	23.41	25.57	29.54	33.32	37.39	45-49
50	19.47	24.83	28.52	31.11	35.73	40.47	45.22	50
51	21.02	26.78	30.75	33.51	38.39	43.57	48.60	51
52	22.63	28.82	33.08	36.02	41.16	46.79	51.63	52
53	24.31	30.92	35.44	38.57	43.59	50.05	53.45	53
54	26.05	33.09	37.89	40.40	44.84	51.71	55.26	54
55	27.85	35.33	39.03	41.53	46.10	53.16	57.07	55
56	29.70	37.54	40.10	42.66	47.35	54.61	58.88	56
57	31.59	38.54	41.16	43.79	48.60	56.06	60.69	57
58	33.26	39.90	42.62	45.34	50.32	58.04	62.94	58
59	34.70	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.84	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	63.52	75.53	80.69	85.83	95.27	109.86	118.75	68
69	69.53	83.36	89.03	94.72	105.14	121.25	131.07	69
70	75.03	91.18	97.40	103.62	115.02	132.63	143.40	70
71	81.89	99.01	105.76	112.51	124.88	144.01	155.72	71
72	89.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	103.14	122.66	131.01	139.38	154.71	178.41	190.93	73
74	116.44	138.47	147.91	157.35	174.66	201.40	213.81	74
75	129.74	154.28	164.80	175.32	194.60	224.41	236.70	75
76	143.04	170.10	181.69	193.29	214.55	247.41	259.58	76
77	156.33	185.91	198.59	211.26	234.50	270.42	282.47	77
78	174.89	207.99	222.17	236.35	262.35	302.53	316.01	78
79	193.46	230.07	245.75	261.44	290.20	334.64	349.56	79
80	212.02	252.14	269.33	286.52	318.04	366.74	383.10	80
81	230.59	274.21	292.91	311.61	345.89	398.86	416.64	81
82	249.16	296.30	316.49	336.70	373.74	430.98	450.19	82
83	267.73	318.38	340.08	361.79	401.58	463.10	483.73	83
84	286.29	340.44	363.66	386.87	429.42	495.19	517.27	84
85	304.85	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.64	16.99	18.89	21.40	23.40	27.47	29.63	18-34
35-39	17.30	20.25	22.57	25.40	27.73	32.59	35.10	35-39
40-44	22.06	26.03	29.06	32.51	35.41	41.69	44.82	40-44
45-49	30.34	36.09	40.35	44.88	48.78	57.51	61.74	45-49
50	42.31	50.44	56.42	62.51	67.77	80.05	85.78	50
51	47.00	56.09	62.76	69.47	75.27	88.95	95.28	51
52	51.57	61.62	68.97	74.78	82.58	95.72	101.25	52
53	54.74	65.59	71.76	76.34	84.74	97.72	103.88	53
54	57.64	68.55	73.21	77.89	86.46	99.70	106.51	54
55	58.78	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.66	161.32	172.32	183.32	203.48	234.65	253.67	69
70	148.92	177.09	189.16	201.24	223.38	257.58	278.49	70
71	162.18	192.85	206.00	219.15	243.25	280.51	303.30	71
72	175.42	208.61	222.84	237.06	263.14	303.43	328.12	72
73	191.16	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.89	246.03	262.80	279.58	310.33	357.86	379.75	74
75	222.63	264.75	282.80	300.85	333.94	385.09	405.57	75
76	238.36	283.46	302.79	322.11	357.55	412.30	431.39	76
77	254.09	302.17	322.77	343.37	381.14	439.51	457.21	77
78	284.27	338.06	361.10	384.15	426.41	491.72	511.50	78
79	314.44	373.93	399.42	424.92	471.66	543.90	565.80	79
80	344.62	409.82	437.75	465.70	516.92	596.10	620.09	80
81	370.13	445.70	476.08	506.47	562.18	648.28	674.38	81
82	396.55	481.58	514.41	547.25	607.45	700.48	728.68	82
83	426.39	517.47	552.75	588.03	652.72	752.68	782.97	83
84	458.02	553.34	591.08	628.80	697.97	804.86	837.27	84
85	491.28	589.23	629.41	669.58	743.23	857.06	891.56	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.98	9.06	10.54	11.65	14.01	15.35	17.75	18-34
35-39	9.00	11.60	13.46	14.81	17.58	19.45	22.26	35-39
40-44	12.52	16.07	18.58	20.37	23.84	26.65	30.19	40-44
45-49	18.38	23.49	27.04	29.54	34.13	38.49	43.20	45-49
50	22.53	28.75	33.03	36.02	41.35	46.85	52.34	50
51	24.32	30.99	35.58	38.77	44.42	50.40	54.87	51
52	26.15	33.30	38.21	40.81	45.30	52.24	55.25	52
53	27.98	35.60	39.50	42.02	46.64	53.78	57.19	53
54	29.87	37.94	40.64	43.23	47.98	55.33	59.13	54
55	31.79	39.10	41.76	44.43	49.32	56.87	61.06	55
56	33.75	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.66	41.23	44.04	46.85	52.00	59.97	64.94	57
58	36.18	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.97	80.82	86.33	91.84	101.94	117.56	127.06	68
69	75.00	89.19	95.27	101.35	112.50	129.73	140.25	69
70	81.08	97.56	104.22	110.87	123.06	141.91	153.43	70
71	88.17	105.95	113.17	120.39	133.63	154.10	166.62	71
72	96.12	114.31	122.11	129.90	144.19	166.28	179.80	72
73	109.89	130.67	139.58	148.49	164.82	190.07	203.43	73
74	123.63	147.03	157.04	167.07	185.44	213.85	227.06	74
75	137.39	163.38	174.52	185.66	206.08	237.64	250.69	75
76	151.14	179.73	191.99	204.24	226.71	261.43	274.32	76
77	164.90	196.09	209.46	222.83	247.34	285.23	297.95	77
78	184.47	219.38	234.33	249.29	276.71	319.10	333.33	78
79	204.05	242.66	259.20	275.75	306.09	352.96	368.71	79
80	223.63	265.94	284.08	302.21	335.46	386.83	404.09	80
81	243.22	289.22	308.95	328.67	364.83	420.70	439.48	81
82	262.80	312.52	333.82	355.13	394.20	454.57	474.86	82
83	282.39	335.81	358.70	381.60	423.57	488.45	510.24	83
84	301.97	359.09	383.58	408.06	452.94	522.31	545.62	84
85	321.54	382.37	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	16.60	19.27	21.44	24.27	26.55	31.16	33.61	18-34
35-39	19.63	22.97	25.60	28.82	31.46	36.97	39.82	35-39
40-44	25.03	29.52	32.97	36.88	40.17	47.28	50.84	40-44
45-49	34.41	40.94	45.77	50.90	55.33	65.22	70.03	45-49
50	48.06	57.31	64.10	71.02	77.00	90.95	97.47	50
51	53.38	63.70	71.27	77.33	85.47	98.98	106.02	51
52	58.50	69.91	75.92	80.77	89.65	103.38	110.42	52
53	61.00	72.54	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	146.52	174.23	186.11	197.99	219.76	253.43	276.65	69
70	160.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	175.15	208.28	222.48	236.68	262.71	302.95	330.78	71
72	189.45	225.30	240.66	256.02	284.19	327.70	357.84	72
73	204.98	243.76	260.38	277.00	307.47	354.56	382.39	73
74	220.50	262.22	280.10	297.98	330.76	381.42	406.94	74
75	236.03	280.68	299.82	318.96	354.04	408.27	431.48	75
76	251.57	299.16	319.56	339.95	377.35	435.14	456.03	76
77	267.09	317.62	339.28	360.93	400.63	461.99	480.58	77
78	298.81	355.34	379.56	403.79	448.21	516.86	537.65	78
79	330.52	393.05	419.85	446.65	495.78	571.72	594.72	79
80	359.19	430.77	460.14	489.51	543.35	626.57	651.79	80
81	383.91	468.49	500.43	532.37	590.93	681.43	708.86	81
82	410.47	506.20	540.72	575.23	638.51	736.29	765.92	82
83	441.14	543.92	581.00	618.09	686.08	791.16	822.99	83
84	473.79	581.63	621.30	660.95	733.65	846.02	880.06	84
85	508.27	619.35	661.58	703.81	781.23	900.87	937.13	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.93	10.27	11.97	13.22	15.90	17.42	20.12	18-34
35-39	10.21	13.16	15.26	16.80	19.94	22.06	25.25	35-39
40-44	14.20	18.24	21.07	23.10	27.05	30.21	34.24	40-44
45-49	20.85	26.65	30.68	33.51	38.71	43.67	49.00	45-49
50	25.61	32.66	37.52	40.91	46.99	53.22	59.43	50
51	27.61	35.19	40.39	43.63	48.43	55.85	59.84	51
52	29.66	37.78	41.43	44.07	48.92	56.41	60.25	52
53	31.66	39.94	42.66	45.38	50.37	58.08	62.37	53
54	33.70	41.08	43.88	46.68	51.81	59.75	64.48	54
55	35.51	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.47	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.40	87.28	93.23	99.18	110.09	126.95	138.57	68
69	81.00	96.33	102.89	109.46	121.50	140.11	152.95	69
70	87.06	105.37	112.55	119.74	132.91	153.27	167.33	70
71	94.38	114.42	122.22	130.02	144.32	166.42	181.71	71
72	103.50	123.46	131.89	140.30	155.74	179.59	196.09	72
73	117.72	139.99	149.53	159.08	176.57	203.63	219.51	73
74	131.63	156.53	167.20	177.87	197.43	227.67	242.93	74
75	145.52	173.05	184.85	196.65	218.28	251.71	266.35	75
76	159.43	189.59	202.51	215.44	239.14	275.77	289.76	76
77	173.32	206.12	220.17	234.22	259.99	299.81	313.18	77
78	193.90	230.60	246.32	262.04	290.87	335.42	350.37	78
79	214.48	255.07	272.46	289.85	321.74	371.01	387.56	79
80	235.07	279.54	298.60	317.66	352.61	406.60	424.75	80
81	255.65	304.02	324.75	345.48	383.49	442.22	461.94	81
82	276.24	328.50	350.89	373.29	414.36	477.81	499.13	82
83	296.82	352.98	377.04	401.11	445.23	513.43	536.32	83
84	317.40	377.45	403.19	428.92	476.10	549.02	573.51	84
85	337.98	401.92	429.33	456.73	506.97	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

District of Columbia

New Increased Rates effective 1/1/2016

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

District of Columbia

New Increased Rates effective 1/1/2016

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.41	10.92	12.15	13.76	15.05	17.67	19.05	18-34
35-39	11.13	13.02	14.50	16.34	17.82	20.96	22.57	35-39
40-44	14.18	16.73	18.69	20.90	22.76	26.80	28.81	40-44
45-49	19.50	23.20	25.94	28.85	31.36	36.97	39.69	45-49
50	25.07	29.89	33.41	37.03	40.14	47.43	50.82	50
51	27.92	33.31	37.27	41.26	44.70	52.83	56.58	51
52	30.79	36.79	41.17	45.52	49.30	58.28	62.41	52
53	33.08	39.63	44.39	48.99	53.07	62.73	67.17	53
54	35.34	42.46	47.59	52.44	56.81	67.14	71.91	54
55	37.64	45.35	50.87	55.96	60.62	71.64	76.74	55
56	40.01	48.34	54.26	59.57	64.55	76.25	81.72	56
57	42.50	51.48	57.61	61.29	68.03	78.45	85.62	57
58	44.99	54.62	60.18	64.02	71.06	81.95	89.48	58
59	47.74	58.06	62.75	66.75	74.09	85.44	93.34	59
60	50.83	61.14	65.31	69.48	77.12	88.93	97.20	60
61	53.44	63.54	67.88	72.21	80.15	92.43	101.07	61
62	55.46	65.95	70.44	74.94	83.18	95.92	104.93	62
63	62.54	74.37	79.44	84.51	93.81	108.17	118.43	63
64	68.68	82.78	88.43	94.07	104.42	120.41	131.93	64
65	74.82	91.20	97.42	103.64	115.04	132.66	145.44	65
66	81.65	99.62	106.42	113.21	125.66	144.91	158.94	66
67	89.22	108.05	115.41	122.78	136.29	157.16	172.44	67
68	97.00	119.41	131.08	139.45	154.79	178.50	195.88	68
69	105.72	130.23	146.65	156.13	170.67	199.85	216.05	69
70	115.54	142.45	160.47	172.80	186.35	221.18	235.89	70
71	126.65	156.27	176.10	189.48	204.15	242.53	258.42	71
72	139.21	171.94	193.78	206.15	224.37	263.87	284.01	72
73	154.51	191.07	208.25	221.54	245.91	283.57	307.49	73
74	171.34	208.49	222.70	236.92	262.98	303.26	325.35	74
75	186.71	222.03	237.17	252.31	280.06	322.96	343.22	75
76	198.10	235.58	251.64	267.70	297.15	342.66	361.08	76
77	209.48	249.11	266.10	283.08	314.22	362.34	378.94	77
78	234.36	278.70	297.70	316.70	351.54	405.38	423.94	78
79	259.23	308.27	329.29	350.31	388.84	448.40	468.94	79
80	284.11	337.86	360.89	383.93	426.16	491.43	513.94	80
81	308.98	367.44	392.49	417.54	463.47	534.45	558.94	81
82	333.86	397.02	424.09	451.16	500.79	577.48	603.94	82
83	358.74	426.61	455.69	484.78	538.11	620.52	648.94	83
84	383.61	456.18	487.29	518.39	575.41	663.54	693.94	84
85	408.49	485.77	518.89	552.01	612.73	706.57	738.94	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	4.49	5.82	6.78	7.49	9.02	9.87	11.41	18-34
35-39	5.78	7.46	8.65	9.52	11.30	12.50	14.31	35-39
40-44	8.05	10.33	11.94	13.09	15.33	17.12	19.40	40-44
45-49	11.82	15.11	17.39	19.00	21.94	24.75	27.78	45-49
50	13.35	17.03	19.57	21.34	24.51	27.76	31.02	50
51	14.44	18.40	21.13	23.03	26.38	29.94	33.39	51
52	15.61	19.88	22.81	24.84	28.39	32.28	35.93	52
53	16.91	21.52	24.66	26.83	30.56	34.83	38.68	53
54	18.31	23.27	26.63	28.96	32.85	37.54	41.58	54
55	19.79	25.11	28.72	31.20	35.25	40.41	44.62	55
56	21.34	27.05	30.91	33.55	37.77	43.41	47.80	56
57	22.98	29.09	33.20	36.00	39.98	46.11	50.32	57
58	24.47	30.94	35.29	37.57	41.70	48.09	52.50	58
59	26.07	32.94	36.76	39.11	43.41	50.06	54.69	59
60	27.85	35.14	38.21	40.65	45.12	52.03	56.87	60
61	29.85	37.13	39.66	42.19	46.83	54.00	59.05	61
62	32.10	38.48	41.11	43.73	48.54	55.97	61.23	62
63	34.82	43.12	46.06	49.00	54.39	62.72	68.66	63
64	37.87	47.59	51.00	54.26	60.23	69.45	76.09	64
65	41.25	51.80	55.95	59.52	66.07	76.19	83.52	65
66	44.97	56.45	60.89	64.78	71.91	82.92	90.95	66
67	49.06	61.54	65.84	70.04	77.74	89.65	98.37	67
68	52.39	65.68	74.31	79.25	86.69	101.44	109.74	68
69	56.40	70.64	79.89	85.86	93.01	109.93	117.73	69
70	61.36	76.84	86.84	93.30	100.92	119.41	127.75	70
71	67.59	84.62	95.61	102.68	110.95	131.38	140.44	71
72	75.37	94.35	106.60	114.47	123.55	146.40	156.39	72
73	87.14	109.11	121.81	129.59	142.89	165.88	179.57	73
74	100.52	125.90	134.53	143.12	158.86	183.19	196.09	74
75	115.29	137.85	147.25	156.65	173.88	200.51	212.60	75
76	125.93	149.75	159.96	170.17	188.89	217.82	229.12	76
77	135.94	161.66	172.68	183.70	203.91	235.14	245.63	77
78	152.08	180.86	193.19	205.52	228.13	263.07	274.80	78
79	168.22	200.05	213.69	227.33	252.34	290.98	303.97	79
80	184.37	219.25	234.20	249.15	276.56	318.91	333.14	80
81	200.51	238.44	254.70	270.96	300.77	346.83	362.30	81
82	216.66	257.65	275.21	292.78	324.99	374.76	391.47	82
83	232.80	276.84	295.71	314.59	349.19	402.68	423.56	83
84	248.94	296.03	316.24	339.25	373.40	432.23	456.73	84
85	265.08	315.23	340.60	365.33	397.62	465.22	490.91	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	302.32	370.10	395.33	420.57	466.83	538.33	576.24	75
76	321.58	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	371.36	441.61	471.72	501.83	557.03	642.35	684.22	78
79	400.68	488.49	521.79	555.10	616.16	710.53	756.84	79
80	426.12	535.37	571.86	608.37	675.29	778.71	829.47	80
81	452.05	572.32	621.93	661.63	734.41	846.89	902.10	81
82	478.47	606.02	672.01	714.90	793.54	915.07	974.72	82
83	505.28	640.22	722.08	768.17	852.67	983.26	1,047.35	83
84	532.56	675.04	769.30	821.44	895.79	1,051.44	1,119.97	84
85	560.30	710.46	809.33	873.39	938.66	1,115.84	1,188.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	185.92	229.99	245.68	261.36	290.11	334.54	359.38	75
76	204.95	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	242.20	288.03	307.66	327.30	363.31	418.95	448.93	78
79	267.79	318.59	340.32	362.04	401.87	463.41	496.58	79
80	288.66	349.16	372.97	396.78	440.43	507.88	544.24	80
81	309.91	379.73	405.63	431.52	478.99	552.35	591.89	81
82	331.57	410.31	438.28	466.26	517.55	596.81	639.54	82
83	353.57	440.88	470.94	501.00	556.11	641.28	687.19	83
84	375.95	471.45	503.60	535.74	594.67	685.75	734.84	84
85	398.72	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.50	13.54	15.19	17.02	18.97	21.97	24.02	18-34
35-39	13.85	16.44	18.45	20.60	22.90	26.56	29.00	35-39
40-44	17.85	21.34	24.01	26.65	29.55	34.35	37.41	40-44
45-49	24.55	29.56	33.28	36.80	40.67	47.37	51.48	45-49
50	30.62	36.92	41.54	45.84	50.46	58.95	63.88	50
51	33.85	40.83	45.98	50.68	55.73	65.15	70.55	51
52	37.11	44.80	50.45	55.57	61.07	71.43	77.31	52
53	39.79	48.15	54.26	59.69	65.59	76.72	83.02	53
54	42.43	51.48	58.05	63.79	70.07	81.98	88.70	54
55	45.12	54.87	61.90	67.94	74.62	87.30	94.45	55
56	47.87	58.35	65.86	72.18	79.25	92.73	99.61	56
57	50.72	61.95	69.74	74.50	83.15	95.70	103.67	57
58	53.46	65.43	72.70	77.64	86.32	99.55	107.61	58
59	56.45	69.19	75.66	80.62	89.48	103.19	111.54	59
60	59.80	72.61	78.46	83.47	92.65	106.84	115.48	60
61	62.68	75.39	81.15	86.33	95.82	110.50	119.43	61
62	65.02	78.21	83.82	89.18	98.98	114.14	123.36	62
63	72.59	87.26	93.74	99.72	110.70	127.64	138.03	63
64	79.24	96.35	103.65	110.26	122.39	141.14	152.69	64
65	85.93	105.50	113.56	120.81	134.10	154.64	167.36	65
66	93.33	114.67	123.47	131.35	145.80	168.13	182.03	66
67	101.49	123.86	133.38	141.90	157.51	181.63	196.69	67
68	109.72	135.85	150.21	159.82	177.40	204.58	221.61	68
69	118.92	147.31	166.54	177.75	194.67	227.52	243.25	69
70	129.25	160.21	181.17	195.56	211.74	250.46	264.57	70
71	140.91	174.78	197.70	213.29	230.93	273.41	288.57	71
72	154.08	191.29	216.39	231.11	252.54	296.35	315.64	72
73	170.24	211.60	232.11	246.93	274.09	316.07	340.06	73
74	187.98	230.26	246.57	262.32	291.17	335.77	358.86	74
75	204.30	244.39	261.05	277.71	308.26	355.48	378.34	75
76	216.63	257.94	275.53	293.11	326.47	375.60	398.19	76
77	228.29	271.48	290.13	309.65	345.05	397.01	417.97	77
78	254.58	303.73	324.43	345.14	383.64	441.78	464.59	78
79	280.17	335.95	358.86	381.77	423.76	488.67	513.91	79
80	305.71	366.48	393.30	418.41	464.43	535.56	563.22	80
81	331.19	396.93	427.22	455.04	505.10	582.45	612.54	81
82	356.60	427.29	459.77	490.54	545.77	628.68	661.09	82
83	381.95	457.57	492.19	525.06	584.12	672.85	707.19	83
84	407.22	487.76	524.54	559.46	622.15	716.83	753.10	84
85	432.42	517.86	556.78	593.77	660.03	760.69	798.81	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	5.69	7.40	8.66	9.58	11.68	12.67	14.78	18-34
35-39	7.40	9.59	11.16	12.31	14.80	16.22	18.75	35-39
40-44	10.29	13.26	15.37	16.90	20.05	22.19	25.38	40-44
45-49	14.93	19.16	22.12	24.24	28.34	31.68	35.89	45-49
50	16.75	21.45	24.72	27.04	31.45	35.30	39.80	50
51	18.06	23.09	26.61	29.08	33.74	37.95	42.70	51
52	19.44	24.85	28.61	31.26	36.16	40.75	45.76	52
53	20.94	26.76	30.78	33.59	38.70	43.74	48.99	53
54	22.55	28.76	33.05	36.04	41.36	46.87	52.35	54
55	24.22	30.86	35.43	38.61	44.12	50.16	55.36	55
56	25.97	33.05	37.92	41.27	46.67	53.56	58.47	56
57	27.80	35.33	40.48	44.01	48.87	56.36	60.93	57
58	29.44	37.38	42.80	45.63	50.65	58.41	64.90	58
59	31.19	39.57	44.40	47.24	52.43	60.46	67.41	59
60	33.13	41.97	45.90	48.84	54.21	62.51	69.93	60
61	35.29	44.19	47.41	50.44	55.98	64.56	72.49	61
62	37.73	45.77	48.92	52.04	57.76	66.60	75.09	62
63	40.70	50.74	54.36	57.83	64.19	74.02	83.10	63
64	44.02	55.57	59.78	63.61	70.60	81.41	91.16	64
65	47.71	60.16	65.22	69.39	77.02	88.82	99.30	65
66	51.73	65.22	70.65	75.17	83.44	96.22	106.27	66
67	56.14	70.73	76.09	80.95	89.85	103.61	112.20	67
68	59.72	75.19	85.20	90.83	99.54	116.26	124.37	68
69	63.99	80.51	91.39	98.12	106.62	125.62	133.15	69
70	69.28	87.14	98.82	106.23	115.28	135.97	143.97	70
71	75.88	95.42	108.20	116.29	126.06	148.80	157.45	71
72	84.13	105.77	119.92	128.76	139.41	164.69	174.20	72
73	96.62	121.51	135.74	144.41	159.34	184.85	198.75	73
74	110.80	139.37	148.96	158.47	175.90	202.84	216.66	74
75	126.41	151.82	162.18	172.53	191.59	220.84	235.02	75
76	137.91	164.19	175.39	186.59	208.10	239.29	253.44	76
77	148.48	176.57	188.65	201.39	224.61	258.27	271.83	77
78	165.67	197.54	211.01	224.48	250.09	287.64	302.60	78
79	182.52	218.50	233.40	248.30	275.62	317.82	334.52	79
80	199.34	239.15	255.80	272.13	302.07	348.32	366.63	80
81	216.12	259.24	278.19	295.95	328.51	378.82	398.72	81
82	232.87	279.32	300.60	319.79	354.97	409.33	430.82	82
83	249.56	299.31	322.36	343.61	381.40	439.83	465.84	83
84	266.23	319.25	343.82	369.94	407.85	471.95	501.43	84
85	282.86	339.16	369.06	397.02	433.94	506.42	536.88	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.59	16.16	18.23	20.28	22.89	26.27	28.99	18-34
35-39	16.57	19.86	22.40	24.86	27.98	32.16	35.43	35-39
40-44	21.52	25.95	29.33	32.40	36.34	41.90	46.01	40-44
45-49	29.60	35.92	40.62	44.75	49.98	57.77	63.27	45-49
50	36.17	43.95	49.67	54.65	60.78	70.47	76.94	50
51	39.78	48.35	54.69	60.10	66.76	77.47	84.52	51
52	43.43	52.81	59.73	65.62	72.84	84.58	92.21	52
53	46.50	56.67	64.13	70.39	78.11	90.71	98.87	53
54	49.52	60.50	68.51	75.14	83.33	96.82	105.49	54
55	52.60	64.39	72.93	79.92	88.62	102.96	112.16	55
56	55.73	68.36	77.46	84.79	93.95	109.21	117.50	56
57	58.94	72.42	81.87	87.71	98.27	112.95	121.72	57
58	61.93	76.24	85.22	91.26	101.58	117.15	125.74	58
59	65.16	80.32	88.57	94.49	104.87	120.94	129.74	59
60	68.77	84.08	91.61	97.46	108.18	124.75	133.76	60
61	71.92	87.24	94.42	100.45	111.49	128.57	137.79	61
62	74.58	90.47	97.20	103.42	114.78	132.36	141.79	62
63	82.64	100.15	108.04	114.93	127.59	147.11	157.63	63
64	89.80	109.92	118.87	126.45	140.36	161.87	173.45	64
65	97.04	119.80	129.70	137.98	153.16	176.62	189.28	65
66	105.01	129.72	140.52	149.49	165.94	191.35	205.12	66
67	113.76	139.67	151.35	161.02	178.73	206.10	220.94	67
68	122.44	152.29	169.34	180.19	200.01	230.66	247.34	68
69	132.12	164.39	186.43	199.37	218.67	255.19	270.45	69
70	142.96	177.97	201.87	218.32	237.13	279.74	293.25	70
71	155.17	193.29	219.30	237.10	257.71	304.29	318.72	71
72	168.95	210.64	239.00	256.07	280.71	328.83	347.27	72
73	185.97	232.13	255.97	272.32	302.27	348.57	372.63	73
74	204.62	252.03	270.44	287.72	319.36	368.28	392.37	74
75	221.89	266.75	284.93	303.11	336.46	388.00	413.46	75
76	235.16	280.30	299.42	318.52	355.79	408.54	435.30	76
77	247.10	293.85	314.16	336.22	375.88	431.68	457.00	77
78	274.80	328.76	351.16	373.58	415.74	478.18	505.24	78
79	301.11	363.63	388.43	413.23	458.68	528.94	558.88	79
80	327.31	395.10	425.71	452.89	502.70	579.69	612.50	80
81	353.40	426.42	461.95	492.54	546.73	630.45	666.14	81
82	379.34	457.56	495.45	529.92	590.75	679.88	718.24	82
83	405.16	488.53	528.69	565.34	630.13	725.18	765.44	83
84	430.83	519.34	561.79	600.53	668.89	770.12	812.26	84
85	456.35	549.95	594.67	635.53	707.33	814.81	858.68	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.89	8.98	10.54	11.67	14.34	15.47	18.15	18-34
35-39	9.02	11.72	13.67	15.10	18.30	19.94	23.19	35-39
40-44	12.53	16.19	18.80	20.71	24.77	27.26	31.36	40-44
45-49	18.04	23.21	26.85	29.48	34.74	38.61	44.00	45-49
50	20.15	25.87	29.87	32.74	38.39	42.84	48.58	50
51	21.68	27.78	32.09	35.13	41.10	45.96	52.01	51
52	23.27	29.82	34.41	37.68	43.93	49.22	55.59	52
53	24.97	32.00	36.90	40.35	46.84	52.65	59.30	53
54	26.79	34.25	39.47	43.12	49.87	56.20	63.12	54
55	28.65	36.61	42.14	46.02	52.99	59.91	66.10	55
56	30.60	39.05	44.93	48.99	55.57	63.71	69.14	56
57	32.62	41.57	47.76	52.02	57.76	66.61	71.54	57
58	34.41	43.82	50.31	53.69	59.60	68.73	77.30	58
59	36.31	46.20	52.04	55.37	61.45	70.86	80.13	59
60	38.41	48.80	53.59	57.03	63.30	72.99	82.99	60
61	40.73	51.25	55.16	58.69	65.13	75.12	85.93	61
62	43.36	53.06	56.73	60.35	66.98	77.23	88.95	62
63	46.58	58.36	62.66	66.66	73.99	85.32	97.54	63
64	50.17	63.55	68.56	72.96	80.97	93.37	106.23	64
65	54.17	68.52	74.49	79.26	87.97	101.45	115.08	65
66	58.49	73.99	80.41	85.56	94.97	109.52	121.59	66
67	63.22	79.92	86.34	91.86	101.96	117.57	126.03	67
68	67.05	84.70	96.09	102.41	112.39	131.08	139.00	68
69	71.58	90.38	102.89	110.38	120.23	141.31	148.57	69
70	77.20	97.44	110.80	119.16	129.64	152.53	160.19	70
71	84.17	106.22	120.79	129.90	141.17	166.22	174.46	71
72	92.89	117.19	133.24	143.05	155.27	182.98	192.01	72
73	106.10	133.91	149.67	159.23	175.79	203.82	217.93	73
74	121.08	152.84	163.39	173.82	192.94	222.49	237.23	74
75	137.53	165.79	177.11	188.41	209.30	241.17	257.44	75
76	149.89	178.63	190.82	203.01	227.31	260.76	277.76	76
77	161.02	191.48	204.62	219.08	245.31	281.40	298.03	77
78	179.26	214.22	228.83	243.44	272.05	312.21	330.40	78
79	196.82	236.95	253.11	269.27	298.90	344.66	365.07	79
80	214.31	259.05	277.40	295.11	327.58	377.73	400.12	80
81	231.73	280.04	301.68	320.94	356.25	410.81	435.14	81
82	249.08	300.99	325.99	346.80	384.95	443.90	470.17	82
83	266.32	321.78	349.01	372.63	413.61	476.98	508.12	83
84	283.52	342.47	371.40	400.63	442.30	511.67	546.13	84
85	300.64	363.09	397.52	428.71	470.26	547.62	582.85	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.68	18.78	21.27	23.54	26.81	30.57	33.96	18-34
35-39	19.29	23.28	26.35	29.12	33.06	37.76	41.86	35-39
40-44	25.19	30.56	34.65	38.15	43.13	49.45	54.61	40-44
45-49	34.65	42.28	47.96	52.70	59.29	68.17	75.06	45-49
50	41.72	50.98	57.80	63.46	71.10	81.99	90.00	50
51	45.71	55.87	63.40	69.52	77.79	89.79	98.49	51
52	49.75	60.82	69.01	75.67	84.61	97.73	107.11	52
53	53.21	65.19	74.00	81.09	90.63	104.70	114.72	53
54	56.61	69.52	78.97	86.49	96.59	111.66	122.28	54
55	60.08	73.91	83.96	91.90	102.62	118.62	129.87	55
56	63.59	78.37	89.06	97.40	108.65	125.69	135.39	56
57	67.16	82.89	94.00	100.92	113.39	130.20	139.77	57
58	70.40	87.05	97.74	104.88	116.84	134.75	143.87	58
59	73.87	91.45	101.48	108.36	120.26	138.69	147.94	59
60	77.74	95.55	104.76	111.45	123.71	142.66	152.04	60
61	81.16	99.09	107.69	114.57	127.16	146.64	156.15	61
62	84.14	102.73	110.58	117.66	130.58	150.58	160.22	62
63	92.69	113.04	122.34	130.14	144.48	166.58	177.23	63
64	100.36	123.49	134.09	142.64	158.33	182.60	194.21	64
65	108.15	134.10	145.84	155.15	172.22	198.60	211.20	65
66	116.69	144.77	157.57	167.63	186.08	214.57	228.21	66
67	126.03	155.48	169.32	180.14	199.95	230.57	245.19	67
68	135.16	168.73	188.47	200.56	222.62	256.74	273.07	68
69	145.32	181.47	206.32	220.99	242.67	282.86	297.65	69
70	156.67	195.73	222.57	241.08	262.52	309.02	321.93	70
71	169.43	211.80	240.90	260.91	284.49	335.17	348.87	71
72	183.82	229.99	261.61	281.03	308.88	361.31	378.90	72
73	201.70	252.66	279.83	297.71	330.45	381.07	405.20	73
74	221.26	273.80	294.31	313.12	347.55	400.79	425.88	74
75	239.48	289.11	308.81	328.51	364.66	420.52	448.58	75
76	253.69	302.66	323.31	343.93	385.11	441.48	472.41	76
77	265.91	316.22	338.19	362.79	406.71	466.35	496.03	77
78	295.02	353.79	377.89	402.02	447.84	514.58	545.89	78
79	322.05	391.31	418.00	444.69	493.60	569.21	603.85	79
80	348.91	423.72	458.12	487.37	540.97	623.82	661.78	80
81	375.61	455.91	496.68	530.04	588.36	678.45	719.74	81
82	402.08	487.83	531.13	569.30	635.73	731.08	775.39	82
83	428.37	519.49	565.19	605.62	676.14	777.51	823.69	83
84	454.44	550.92	599.04	641.60	715.63	823.41	871.42	84
85	480.28	582.04	632.56	677.29	754.63	868.93	918.55	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.09	10.56	12.42	13.76	17.00	18.27	21.52	18-34
35-39	10.64	13.85	16.18	17.89	21.80	23.66	27.63	35-39
40-44	14.77	19.12	22.23	24.52	29.49	32.33	37.34	40-44
45-49	21.15	27.26	31.58	34.72	41.14	45.54	52.11	45-49
50	23.55	30.29	35.02	38.44	45.33	50.38	57.36	50
51	25.30	32.47	37.57	41.18	48.46	53.97	61.32	51
52	27.10	34.79	40.21	44.10	51.70	57.69	65.42	52
53	29.00	37.24	43.02	47.11	54.98	61.56	69.61	53
54	31.03	39.74	45.89	50.20	58.38	65.53	73.89	54
55	33.08	42.36	48.85	53.43	61.86	69.66	76.84	55
56	35.23	45.05	51.94	56.71	64.47	73.86	79.81	56
57	37.44	47.81	55.04	60.03	66.65	76.86	82.15	57
58	39.38	50.26	57.82	61.75	68.55	79.05	89.70	58
59	41.43	52.83	59.68	63.50	70.47	81.26	92.85	59
60	43.69	55.63	61.28	65.22	72.39	83.47	96.05	60
61	46.17	58.31	62.91	66.94	74.28	85.68	99.37	61
62	48.99	60.35	64.54	68.66	76.20	87.86	102.81	62
63	52.46	65.98	70.96	75.49	83.79	96.62	111.98	63
64	56.32	71.53	77.34	82.31	91.34	105.33	121.30	64
65	60.63	76.88	83.76	89.13	98.92	114.08	130.86	65
66	65.25	82.76	90.17	95.95	106.50	122.82	136.91	66
67	70.30	89.11	96.59	102.77	114.07	131.53	139.86	67
68	74.38	94.21	106.98	113.99	125.24	145.90	153.63	68
69	79.17	100.25	114.39	122.64	133.84	157.00	163.99	69
70	85.12	107.74	122.78	132.09	144.00	169.09	176.41	70
71	92.46	117.02	133.38	143.51	156.28	183.64	191.47	71
72	101.65	128.61	146.56	157.34	171.13	201.27	209.82	72
73	115.58	146.31	163.60	174.05	192.24	222.79	237.11	73
74	131.36	166.31	177.82	189.17	209.98	242.14	257.80	74
75	148.65	179.76	192.04	204.29	227.01	261.50	279.86	75
76	161.87	193.07	206.25	219.43	246.52	282.23	302.08	76
77	173.56	206.39	220.59	236.77	266.01	304.53	324.23	77
78	192.85	230.90	246.65	262.40	294.01	336.78	358.20	78
79	211.12	255.40	272.82	290.24	322.18	371.50	395.62	79
80	229.28	278.95	299.00	318.09	353.09	407.14	433.61	80
81	247.34	300.84	325.17	345.93	383.99	442.80	471.56	81
82	265.29	322.66	351.38	373.81	414.93	478.47	509.52	82
83	283.08	344.25	375.66	401.65	445.82	514.13	550.40	83
84	300.81	365.69	398.98	431.32	476.75	551.39	590.83	84
85	318.42	387.02	425.98	460.40	506.58	588.82	628.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.77	21.40	24.31	26.80	30.73	34.87	38.93	18-34
35-39	22.01	26.70	30.30	33.38	38.14	43.36	48.29	35-39
40-44	28.86	35.17	39.97	43.90	49.92	57.00	63.21	40-44
45-49	39.70	48.64	55.30	60.65	68.60	78.57	86.85	45-49
50	47.27	58.01	65.93	72.27	81.42	93.51	103.06	50
51	51.64	63.39	72.11	78.94	88.82	102.11	112.46	51
52	56.07	68.83	78.29	85.72	96.38	110.88	122.01	52
53	59.92	73.71	83.87	91.79	103.15	118.69	130.57	53
54	63.70	78.54	89.43	97.84	109.85	126.50	139.07	54
55	67.56	83.43	94.99	103.88	116.62	134.28	147.58	55
56	71.45	88.38	100.66	110.01	123.35	142.17	153.28	56
57	75.38	93.36	106.13	114.13	128.51	147.45	157.82	57
58	78.87	97.86	110.26	118.50	132.10	152.35	162.00	58
59	82.58	102.58	114.39	122.23	135.65	156.44	166.14	59
60	86.71	107.02	117.91	125.44	139.24	160.57	170.32	60
61	90.40	110.94	120.96	128.69	142.83	164.71	174.51	61
62	93.70	114.99	123.96	131.90	146.38	168.80	178.65	62
63	102.74	125.93	136.64	145.35	161.37	186.05	196.83	63
64	110.92	137.06	149.31	158.83	176.30	203.33	214.97	64
65	119.26	148.40	161.98	172.32	191.28	220.58	233.12	65
66	128.37	159.82	174.62	185.77	206.22	237.79	251.30	66
67	138.30	171.29	187.29	199.26	221.17	255.04	269.44	67
68	147.88	185.17	207.60	220.93	245.23	282.82	298.80	68
69	158.52	198.55	226.21	242.61	266.67	310.53	324.85	69
70	170.38	213.49	243.27	263.84	287.91	338.30	350.61	70
71	183.69	230.31	262.50	284.72	311.27	366.05	379.02	71
72	198.69	249.34	284.22	305.99	337.05	393.79	410.53	72
73	217.43	273.19	303.69	323.10	358.63	413.57	437.77	73
74	237.90	295.57	318.18	338.52	375.74	433.30	459.39	74
75	257.07	311.47	332.69	353.91	392.86	453.04	483.70	75
76	272.22	325.02	347.20	369.34	414.43	474.42	509.52	76
77	284.72	338.59	362.22	389.36	437.54	501.02	535.06	77
78	315.24	378.82	404.62	430.46	479.94	550.98	586.54	78
79	342.99	418.99	447.57	476.15	528.52	609.48	648.82	79
80	370.51	452.34	490.53	521.85	579.24	667.95	711.06	80
81	397.82	485.40	531.41	567.54	629.99	726.45	773.34	81
82	424.82	518.10	566.81	608.68	680.71	782.28	832.54	82
83	451.58	550.45	601.69	645.90	722.15	829.84	881.94	83
84	478.05	582.50	636.29	682.67	762.37	876.70	930.58	84
85	504.21	614.13	670.45	719.05	801.93	923.05	978.42	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	9.29	12.14	14.30	15.85	19.66	21.07	24.89	18-34
35-39	12.26	15.98	18.69	20.68	25.30	27.38	32.07	35-39
40-44	17.01	22.05	25.66	28.33	34.21	37.40	43.32	40-44
45-49	24.26	31.31	36.31	39.96	47.54	52.47	60.22	45-49
50	26.95	34.71	40.17	44.14	52.27	57.92	66.14	50
51	28.92	37.16	43.05	47.23	55.82	61.98	70.63	51
52	30.93	39.76	46.01	50.52	59.47	66.16	75.25	52
53	33.03	42.48	49.14	53.87	63.12	70.47	79.92	53
54	35.27	45.23	52.31	57.28	66.89	74.86	84.66	54
55	37.51	48.11	55.56	60.84	70.73	79.41	87.58	55
56	39.86	51.05	58.95	64.43	73.37	84.01	90.48	56
57	42.26	54.05	62.32	68.04	75.54	87.11	92.76	57
58	44.35	56.70	65.33	69.81	77.50	89.37	102.10	58
59	46.55	59.46	67.32	71.63	79.49	91.66	105.57	59
60	48.97	62.46	68.97	73.41	81.48	93.95	109.11	60
61	51.61	65.37	70.66	75.19	83.43	96.24	112.81	61
62	54.62	67.64	72.35	76.97	85.42	98.49	116.67	62
63	58.34	73.60	79.26	84.32	93.59	107.92	126.42	63
64	62.47	79.51	86.12	91.66	101.71	117.29	136.37	64
65	67.09	85.24	93.03	99.00	109.87	126.71	146.64	65
66	72.01	91.53	99.93	106.34	118.03	136.12	152.23	66
67	77.38	98.30	106.84	113.68	126.18	145.49	153.69	67
68	81.71	103.72	117.87	125.57	138.09	160.72	168.26	68
69	86.76	110.12	125.89	134.90	147.45	172.69	179.41	69
70	93.04	118.04	134.76	145.02	158.36	185.65	192.63	70
71	100.75	127.82	145.97	157.12	171.39	201.06	208.48	71
72	110.41	140.03	159.88	171.63	186.99	219.56	227.63	72
73	125.06	158.71	177.53	188.87	208.69	241.76	256.29	73
74	141.64	179.78	192.25	204.52	227.02	261.79	278.37	74
75	159.77	193.73	206.97	220.17	244.72	281.83	302.28	75
76	173.85	207.51	221.68	235.85	265.73	303.70	326.40	76
77	186.10	221.30	236.56	254.46	286.71	327.66	350.43	77
78	206.44	247.58	264.47	281.36	315.97	361.35	386.00	78
79	225.42	273.85	292.53	311.21	345.46	398.34	426.17	79
80	244.25	298.85	320.60	341.07	378.60	436.55	467.10	80
81	262.95	321.64	348.66	370.92	411.73	474.79	507.98	81
82	281.50	344.33	376.77	400.82	444.91	513.04	548.87	82
83	299.84	366.72	402.31	430.67	478.03	551.28	592.68	83
84	318.10	388.91	426.56	462.01	511.20	591.11	635.53	84
85	336.20	410.95	454.44	492.09	542.90	630.02	674.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	19.86	24.02	27.35	30.06	34.65	39.17	43.90	18-34
35-39	24.73	30.12	34.25	37.64	43.22	48.96	54.72	35-39
40-44	32.53	39.78	45.29	49.65	56.71	64.55	71.81	40-44
45-49	44.75	55.00	62.64	68.60	77.91	88.97	98.64	45-49
50	52.82	65.04	74.06	81.08	91.74	105.03	116.12	50
51	57.57	70.91	80.82	88.36	99.85	114.43	126.43	51
52	62.39	76.84	87.57	95.77	108.15	124.03	136.91	52
53	66.63	82.23	93.74	102.49	115.67	132.68	146.42	53
54	70.79	87.56	99.89	109.19	123.11	141.34	155.86	54
55	75.04	92.95	106.02	115.86	130.62	149.94	165.29	55
56	79.31	98.39	112.26	122.62	138.05	158.65	171.17	56
57	83.60	103.83	118.26	127.34	143.63	164.70	175.87	57
58	87.34	108.67	122.78	132.12	147.36	169.95	180.13	58
59	91.29	113.71	127.30	136.10	151.04	174.19	184.34	59
60	95.68	118.49	131.06	139.43	154.77	178.48	188.60	60
61	99.64	122.79	134.23	142.81	158.50	182.78	192.87	61
62	103.26	127.25	137.34	146.14	162.18	187.02	197.08	62
63	112.79	138.82	150.94	160.56	178.26	205.52	216.43	63
64	121.48	150.63	164.53	175.02	194.27	224.06	235.73	64
65	130.37	162.70	178.12	189.49	210.34	242.56	255.04	65
66	140.05	174.87	191.67	203.91	226.36	261.01	274.39	66
67	150.57	187.10	205.26	218.38	242.39	279.51	293.69	67
68	160.60	201.61	226.73	241.30	267.84	308.90	324.53	68
69	171.72	215.63	246.10	264.23	290.67	338.20	352.05	69
70	184.09	231.25	263.97	286.60	313.30	367.58	379.29	70
71	197.95	248.82	284.10	308.53	338.05	396.93	409.17	71
72	213.56	268.69	306.83	330.95	365.22	426.27	442.16	72
73	233.16	293.72	327.55	348.49	386.81	446.07	470.34	73
74	254.54	317.34	342.05	363.92	403.93	465.81	492.90	74
75	274.66	333.83	356.57	379.31	421.06	485.56	518.82	75
76	290.75	347.38	371.09	394.75	443.75	507.36	546.63	76
77	303.53	360.96	386.25	415.93	468.37	535.69	574.09	77
78	335.46	403.85	431.35	458.90	512.04	587.38	627.19	78
79	363.93	446.67	477.14	507.61	563.44	649.75	693.79	79
80	392.11	480.96	522.94	556.33	617.51	712.08	760.34	80
81	420.03	514.89	566.14	605.04	671.62	774.45	826.94	81
82	447.56	548.37	602.49	648.06	725.69	833.48	889.69	82
83	474.79	581.41	638.19	686.18	768.16	882.17	940.19	83
84	501.66	614.08	673.54	723.74	809.11	929.99	989.74	84
85	528.14	646.22	708.34	760.81	849.23	977.17	1,038.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	10.49	13.72	16.18	17.94	22.32	23.87	28.26	18-34
35-39	13.88	18.11	21.20	23.47	28.80	31.10	36.51	35-39
40-44	19.25	24.98	29.09	32.14	38.93	42.47	49.30	40-44
45-49	27.37	35.36	41.04	45.20	53.94	59.40	68.33	45-49
50	30.35	39.13	45.32	49.84	59.21	65.46	74.92	50
51	32.54	41.85	48.53	53.28	63.18	69.99	79.94	51
52	34.76	44.73	51.81	56.94	67.24	74.63	85.08	52
53	37.06	47.72	55.26	60.63	71.26	79.38	90.23	53
54	39.51	50.72	58.73	64.36	75.40	84.19	95.43	54
55	41.94	53.86	62.27	68.25	79.60	89.16	98.32	55
56	44.49	57.05	65.96	72.15	82.27	94.16	101.15	56
57	47.08	60.29	69.60	76.05	84.43	97.36	103.37	57
58	49.32	63.14	72.84	77.87	86.45	99.69	114.50	58
59	51.67	66.09	74.96	79.76	88.51	102.06	118.29	59
60	54.25	69.29	76.66	81.60	90.57	104.43	122.17	60
61	57.05	72.43	78.41	83.44	92.58	106.80	126.25	61
62	60.25	74.93	80.16	85.28	94.64	109.12	130.53	62
63	64.22	81.22	87.56	93.15	103.39	119.22	140.86	63
64	68.62	87.49	94.90	101.01	112.08	129.25	151.44	64
65	73.55	93.60	102.30	108.87	120.82	139.34	162.42	65
66	78.77	100.30	109.69	116.73	129.56	149.42	167.55	66
67	84.46	107.49	117.09	124.59	138.29	159.45	167.52	67
68	89.04	113.23	128.76	137.15	150.94	175.54	182.89	68
69	94.35	119.99	137.39	147.16	161.06	188.38	194.83	69
70	100.96	128.34	146.74	157.95	172.72	202.21	208.85	70
71	109.04	138.62	158.56	170.73	186.50	218.48	225.49	71
72	119.17	151.45	173.20	185.92	202.85	237.85	245.44	72
73	134.54	171.11	191.46	203.69	225.14	260.73	275.47	73
74	151.92	193.25	206.68	219.87	244.06	281.44	298.94	74
75	170.89	207.70	221.90	236.05	262.43	302.16	324.70	75
76	185.83	221.95	237.11	252.27	284.94	325.17	350.72	76
77	198.64	236.21	252.53	272.15	307.41	350.79	376.63	77
78	220.03	264.26	282.29	300.32	337.93	385.92	413.80	78
79	239.72	292.30	312.24	332.18	368.74	425.18	456.72	79
80	259.22	318.75	342.20	364.05	404.11	465.96	500.59	80
81	278.56	342.44	372.15	395.91	439.47	506.78	544.40	81
82	297.71	366.00	402.16	427.83	474.89	547.61	588.22	82
83	316.60	389.19	428.96	459.69	510.24	588.43	634.96	83
84	335.39	412.13	454.14	492.70	545.65	630.83	680.23	84
85	353.98	434.88	482.90	523.78	579.22	671.22	720.76	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	21.95	26.64	30.39	33.32	38.57	43.47	48.87	18-34
35-39	27.45	33.54	38.20	41.90	48.30	54.56	61.15	35-39
40-44	36.20	44.39	50.61	55.40	63.50	72.10	80.41	40-44
45-49	49.80	61.36	69.98	76.55	87.22	99.37	110.43	45-49
50	58.37	72.07	82.19	89.89	102.06	116.55	129.18	50
51	63.50	78.43	89.53	97.78	110.88	126.75	140.40	51
52	68.71	84.85	96.85	105.82	119.92	137.18	151.81	52
53	73.34	90.75	103.61	113.19	128.19	146.67	162.27	53
54	77.88	96.58	110.35	120.54	136.37	156.18	172.65	54
55	82.52	102.47	117.05	127.84	144.62	165.60	183.00	55
56	87.17	108.40	123.86	135.23	152.75	175.13	189.06	56
57	91.82	114.30	130.39	140.55	158.75	181.95	193.92	57
58	95.81	119.48	135.30	145.74	162.62	187.55	198.26	58
59	100.00	124.84	140.21	149.97	166.43	191.94	202.54	59
60	104.65	129.96	144.21	153.42	170.30	196.39	206.88	60
61	108.88	134.64	147.50	156.93	174.17	200.85	211.23	61
62	112.82	139.51	150.72	160.38	177.98	205.24	215.51	62
63	122.84	151.71	165.24	175.77	195.15	224.99	236.03	63
64	132.04	164.20	179.75	191.21	212.24	244.79	256.49	64
65	141.48	177.00	194.26	206.66	229.40	264.54	276.96	65
66	151.73	189.92	208.72	222.05	246.50	284.23	297.48	66
67	162.84	202.91	223.23	237.50	263.61	303.98	317.94	67
68	173.32	218.05	245.86	261.67	290.45	334.98	350.26	68
69	184.92	232.71	265.99	285.85	314.67	365.87	379.25	69
70	197.80	249.01	284.67	309.36	338.69	396.86	407.97	70
71	212.21	267.33	305.70	332.34	364.83	427.81	439.32	71
72	228.43	288.04	329.44	355.91	393.39	458.75	473.79	72
73	248.89	314.25	351.41	373.88	414.99	478.57	502.91	73
74	271.18	339.11	365.92	389.32	432.12	498.32	526.41	74
75	292.25	356.19	380.45	404.71	449.26	518.08	553.94	75
76	309.28	369.74	394.98	420.16	473.07	540.30	583.74	76
77	322.34	383.33	410.28	442.50	499.20	570.36	613.12	77
78	355.68	428.88	458.08	487.34	544.14	623.78	667.84	78
79	384.87	474.35	506.71	539.07	598.36	690.02	738.76	79
80	413.71	509.58	555.35	590.81	655.78	756.21	809.62	80
81	442.24	544.38	600.87	642.54	713.25	822.45	880.54	81
82	470.30	578.64	638.17	687.44	770.67	884.68	946.84	82
83	498.00	612.37	674.69	726.46	814.17	934.50	998.44	83
84	525.27	645.66	710.79	764.81	855.85	983.28	1,048.90	84
85	552.07	678.31	746.23	802.57	896.53	1,031.29	1,098.16	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	11.69	15.30	18.06	20.03	24.98	26.67	31.63	18-34
35-39	15.50	20.24	23.71	26.26	32.30	34.82	40.95	35-39
40-44	21.49	27.91	32.52	35.95	43.65	47.54	55.28	40-44
45-49	30.48	39.41	45.77	50.44	60.34	66.33	76.44	45-49
50	33.75	43.55	50.47	55.54	66.15	73.00	83.70	50
51	36.16	46.54	54.01	59.33	70.54	78.00	89.25	51
52	38.59	49.70	57.61	63.36	75.01	83.10	94.91	52
53	41.09	52.96	61.38	67.39	79.40	88.29	100.54	53
54	43.75	56.21	65.15	71.44	83.91	93.52	106.20	54
55	46.37	59.61	68.98	75.66	88.47	98.91	109.06	55
56	49.12	63.05	72.97	79.87	91.17	104.31	111.82	56
57	51.90	66.53	76.88	84.06	93.32	107.61	113.98	57
58	54.29	69.58	80.35	85.93	95.40	110.01	126.90	58
59	56.79	72.72	82.60	87.89	97.53	112.46	131.01	59
60	59.53	76.12	84.35	89.79	99.66	114.91	135.23	60
61	62.49	79.49	86.16	91.69	101.73	117.36	139.69	61
62	65.88	82.22	87.97	93.59	103.86	119.75	144.39	62
63	70.10	88.84	95.86	101.98	113.19	130.52	155.30	63
64	74.77	95.47	103.68	110.36	122.45	141.21	166.51	64
65	80.01	101.96	111.57	118.74	131.77	151.97	178.20	65
66	85.53	109.07	119.45	127.12	141.09	162.72	182.87	66
67	91.54	116.68	127.34	135.50	150.40	173.41	181.35	67
68	96.37	122.74	139.65	148.73	163.79	190.36	197.52	68
69	101.94	129.86	148.89	159.42	174.67	204.07	210.25	69
70	108.88	138.64	158.72	170.88	187.08	218.77	225.07	70
71	117.33	149.42	171.15	184.34	201.61	235.90	242.50	71
72	127.93	162.87	186.52	200.21	218.71	256.14	263.25	72
73	144.02	183.51	205.39	218.51	241.59	279.70	294.65	73
74	162.20	206.72	221.11	235.22	261.10	301.09	319.51	74
75	182.01	221.67	236.83	251.93	280.14	322.49	347.12	75
76	197.81	236.39	252.54	268.69	304.15	346.64	375.04	76
77	211.18	251.12	268.50	289.84	328.11	373.92	402.83	77
78	233.62	280.94	300.11	319.28	359.89	410.49	441.60	78
79	254.02	310.75	331.95	353.15	392.02	452.02	487.27	79
80	274.19	338.65	363.80	387.03	429.62	495.37	534.08	80
81	294.17	363.24	395.64	420.90	467.21	538.77	580.82	81
82	313.92	387.67	427.55	454.84	504.87	582.18	627.57	82
83	333.36	411.66	455.61	488.71	542.45	625.58	677.24	83
84	352.68	435.35	481.72	523.39	580.10	670.55	724.93	84
85	371.76	458.81	511.36	555.47	615.54	712.42	766.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	25.22	30.74	34.93	38.37	43.67	49.79	55.28	18-34
35-39	31.59	38.65	43.92	48.19	54.62	62.46	69.14	35-39
40-44	40.41	49.64	56.44	61.81	69.75	80.02	88.30	40-44
45-49	53.16	65.54	74.54	81.51	91.60	105.40	115.94	45-49
50	60.27	74.38	84.55	92.39	103.46	119.35	130.96	50
51	64.89	80.11	91.07	99.49	111.31	128.49	140.89	51
52	69.52	85.87	97.62	106.61	119.17	137.67	150.85	52
53	73.55	90.93	103.41	112.91	126.12	145.76	159.64	53
54	77.51	95.93	109.11	119.11	132.95	153.74	168.29	54
55	81.42	100.89	114.77	125.25	139.70	161.63	176.83	55
56	85.31	105.82	120.41	131.36	146.39	169.46	185.31	56
57	89.19	110.76	125.99	136.82	152.86	176.48	193.35	57
58	92.54	115.02	130.54	141.71	158.21	182.76	200.12	58
59	96.07	119.51	135.25	146.77	163.70	189.23	207.09	59
60	99.94	124.19	140.30	152.20	169.60	196.18	214.56	60
61	104.04	129.13	145.88	158.19	176.12	203.72	219.41	61
62	108.46	134.70	151.70	161.38	179.13	206.57	221.64	62
63	115.71	143.71	162.24	174.02	193.17	222.74	240.30	63
64	123.28	153.47	173.19	186.65	207.19	238.91	258.97	64
65	131.42	163.96	184.97	199.29	221.21	255.09	277.63	65
66	140.32	175.14	197.54	211.92	235.22	271.25	296.29	66
67	149.95	186.98	210.86	224.55	249.26	287.43	314.96	67
68	159.26	199.20	225.62	244.20	270.26	313.61	342.08	68
69	169.50	212.11	241.33	261.19	288.15	335.90	364.74	69
70	180.96	226.56	257.78	279.56	307.48	359.45	389.22	70
71	193.85	242.82	276.33	299.60	329.27	385.16	416.80	71
72	208.42	261.24	297.33	321.62	353.93	413.40	448.02	72
73	226.84	284.60	320.79	341.26	378.80	436.81	470.87	73
74	246.95	309.01	334.33	355.68	394.80	455.27	488.60	74
75	267.64	325.68	347.88	370.09	410.80	473.72	506.33	75
76	284.54	338.38	361.44	384.51	426.81	492.17	524.07	76
77	295.20	351.05	374.99	398.92	442.80	510.62	541.80	77
78	330.26	392.74	419.51	446.29	495.38	571.26	606.14	78
79	358.25	434.42	464.04	493.66	547.96	631.89	670.47	79
80	383.52	476.12	508.57	541.04	600.55	692.53	734.81	80
81	409.13	510.86	553.10	588.40	653.13	753.16	799.15	81
82	435.09	543.32	597.63	635.78	705.72	813.79	863.49	82
83	461.32	576.14	642.16	683.15	758.30	874.44	927.83	83
84	487.88	609.38	684.70	730.53	799.68	935.07	992.16	84
85	514.76	643.05	722.20	776.98	840.88	993.06	1,053.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Automatic, Level Funded CPI-U Benefit Inflation Included
90-Day Elimination Period

	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							
Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	14.50	18.75	21.83	24.09	29.19	31.82	36.94	18-34
35-39	18.70	24.11	28.01	30.83	36.91	40.58	46.73	35-39
40-44	24.56	31.59	36.59	40.17	47.54	52.71	60.18	40-44
45-49	32.87	42.17	48.71	53.35	62.40	69.76	78.99	45-49
50	35.19	45.09	52.03	56.91	66.20	74.30	83.79	50
51	37.30	47.77	55.08	60.22	69.92	78.58	88.51	51
52	39.46	50.51	58.22	63.63	73.70	82.98	93.30	52
53	41.67	53.31	61.41	67.07	77.47	87.40	98.06	53
54	43.94	56.17	64.65	70.58	81.26	91.88	102.87	54
55	46.23	59.05	67.93	74.11	85.07	96.40	107.68	55
56	48.55	61.97	71.24	77.67	88.88	100.94	112.49	56
57	50.88	64.90	74.56	81.24	92.54	105.36	117.05	57
58	52.85	67.36	77.33	84.02	95.47	108.88	120.76	58
59	54.90	69.92	80.00	86.85	98.46	112.47	124.55	59
60	57.12	72.70	82.82	89.87	101.64	116.30	128.58	60
61	59.61	75.66	85.92	93.19	105.13	120.53	130.18	61
62	62.42	78.75	89.12	94.80	105.23	121.34	131.48	62
63	66.03	83.66	94.87	101.63	112.81	130.08	141.34	63
64	70.06	88.93	100.81	108.45	120.38	138.81	151.21	64
65	74.49	94.50	107.18	115.27	127.95	147.55	161.08	65
66	79.32	100.59	113.98	122.10	135.53	156.29	170.95	66
67	84.54	107.16	121.18	128.92	143.09	165.01	180.82	67
68	88.66	112.33	128.19	138.60	153.79	178.51	194.67	68
69	93.54	118.45	135.12	146.24	161.78	188.30	204.78	69
70	99.52	126.00	143.67	155.47	171.72	200.10	217.37	70
71	106.99	135.45	154.42	167.05	184.28	214.93	233.26	71
72	116.31	147.25	167.87	181.57	200.09	233.54	253.27	72
73	130.69	165.52	187.99	199.99	221.70	255.99	276.11	73
74	146.95	186.18	202.07	214.97	238.61	275.16	295.74	74
75	164.73	202.35	216.15	229.95	255.24	294.33	315.35	75
76	181.24	215.54	230.23	244.92	271.87	313.50	334.97	76
77	192.33	228.72	244.31	259.90	288.49	332.68	354.59	77
78	215.16	255.88	273.32	290.77	322.76	372.19	396.69	78
79	237.92	283.03	302.33	321.63	357.01	411.68	438.80	79
80	257.37	310.19	331.34	352.49	391.27	451.19	480.91	80
81	277.09	337.34	360.35	383.35	425.52	490.69	523.01	81
82	297.10	364.51	389.36	414.22	459.78	530.20	565.12	82
83	317.34	391.67	418.37	445.08	494.03	569.70	608.10	83
84	337.85	418.82	447.39	476.79	528.29	609.69	651.41	84
85	358.63	445.98	477.56	508.94	562.55	650.71	695.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Automatic, Level Funded CPI-U + 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	32.00	39.24	44.69	48.92	55.94	63.56	70.81	18-34
35-39	40.36	49.63	56.53	61.84	70.39	80.25	89.10	35-39
40-44	51.65	63.74	72.62	79.34	89.89	102.83	113.79	40-44
45-49	67.59	83.69	95.37	104.08	117.42	134.72	148.62	45-49
50	75.36	93.44	106.46	116.11	130.59	150.17	165.31	50
51	80.74	100.16	114.12	124.44	139.85	160.92	177.02	51
52	86.12	106.90	121.81	132.79	149.12	171.69	188.75	52
53	90.90	112.92	128.70	140.30	157.43	181.34	199.27	53
54	95.58	118.85	135.48	147.68	165.58	190.85	209.59	54
55	100.18	124.69	142.16	154.95	173.59	200.20	219.73	55
56	104.72	130.45	148.76	162.12	181.46	209.40	229.70	56
57	109.20	136.16	155.29	169.19	189.21	218.49	239.52	57
58	112.92	140.90	160.69	175.01	195.56	225.96	247.54	58
59	116.78	145.84	166.32	181.07	202.11	233.71	255.84	59
60	120.98	151.21	172.44	187.65	209.24	242.14	264.86	60
61	125.73	157.24	179.31	195.04	217.25	251.42	270.13	61
62	131.18	164.17	186.52	198.43	220.25	253.99	271.66	62
63	138.50	173.43	197.73	212.38	235.75	271.84	292.53	63
64	146.68	183.76	209.52	226.33	251.23	289.70	313.41	64
65	155.67	195.14	222.49	240.28	266.71	307.56	334.28	65
66	165.46	207.50	236.59	254.22	282.18	325.40	355.16	66
67	175.98	220.80	251.76	268.17	297.67	343.26	376.04	67
68	185.94	233.39	266.13	289.09	319.74	371.52	404.74	68
69	196.84	247.20	281.90	306.22	338.50	394.20	428.47	69
70	208.99	262.60	299.49	325.31	359.39	418.71	454.93	70
71	222.65	279.91	319.29	346.79	382.89	446.28	484.67	71
72	238.08	299.51	341.71	371.11	409.46	477.49	518.31	72
73	257.84	324.68	369.02	392.57	435.75	502.49	540.89	73
74	279.35	352.09	382.17	406.57	451.29	520.41	558.57	74
75	302.32	370.10	395.33	420.57	466.83	538.33	576.24	75
76	321.58	382.43	408.50	434.57	482.38	556.25	593.92	76
77	331.94	394.74	421.66	448.57	497.91	574.17	611.59	77
78	371.36	441.61	471.72	501.83	557.03	642.35	684.22	78
79	400.68	488.49	521.79	555.10	616.16	710.53	756.84	79
80	426.12	535.37	571.86	608.37	675.29	778.71	829.47	80
81	452.05	572.32	621.93	661.63	734.41	846.89	902.10	81
82	478.47	606.02	672.01	714.90	793.54	915.07	974.72	82
83	505.28	640.22	722.08	768.17	852.67	983.26	1,047.35	83
84	532.56	675.04	769.30	821.44	895.79	1,051.44	1,119.97	84
85	560.30	710.46	809.33	873.39	938.66	1,115.84	1,188.17	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	18.79	24.29	28.28	31.21	37.83	41.23	47.88	18-34
35-39	24.23	31.25	36.30	39.96	47.89	52.61	60.62	35-39
40-44	31.63	40.70	47.15	51.77	61.35	67.96	77.66	40-44
45-49	41.89	53.76	62.13	68.07	79.74	89.05	100.94	45-49
50	44.55	57.11	65.94	72.15	84.07	94.24	106.41	50
51	47.09	60.35	69.63	76.16	88.58	99.43	112.13	51
52	49.68	63.64	73.40	80.25	93.12	104.71	117.88	52
53	52.28	66.94	77.16	84.32	97.58	109.93	123.51	53
54	54.92	70.27	80.95	88.41	102.01	115.17	129.13	54
55	57.56	73.60	84.74	92.50	106.42	120.40	134.71	55
56	60.21	76.94	88.53	96.58	110.78	125.60	140.22	56
57	62.84	80.25	92.29	100.63	115.07	130.75	145.65	57
58	65.01	82.97	95.35	103.92	118.51	134.93	150.01	58
59	67.25	85.77	98.53	107.31	122.05	139.22	154.49	59
60	69.67	88.80	101.94	110.96	125.86	143.85	159.31	60
61	72.36	92.17	105.75	115.05	130.12	149.04	160.67	61
62	75.42	96.01	109.69	116.69	129.53	149.36	161.58	62
63	79.41	101.04	115.79	124.18	137.84	158.95	172.49	63
64	83.85	106.64	122.15	131.67	146.16	168.53	183.41	64
65	88.73	112.80	129.13	139.16	154.47	178.13	194.32	65
66	94.04	119.50	136.73	146.66	162.80	187.73	205.23	66
67	99.75	126.71	144.90	154.15	171.10	197.31	216.15	67
68	104.21	132.32	151.28	164.03	182.55	211.54	231.07	68
69	109.45	138.94	158.79	172.11	191.25	221.88	242.09	69
70	115.88	147.07	168.03	182.11	202.06	234.68	255.78	70
71	123.87	157.23	179.63	194.63	215.71	250.73	273.04	71
72	133.86	169.92	194.13	210.33	232.89	270.88	294.79	72
73	149.36	189.69	216.35	230.16	255.47	294.61	317.49	73
74	166.85	212.02	231.01	245.76	272.79	314.57	338.44	74
75	185.92	229.99	245.68	261.36	290.11	334.54	359.38	75
76	204.95	243.73	260.34	276.96	307.43	354.51	380.33	76
77	216.50	257.46	275.01	292.56	324.74	374.48	401.28	77
78	242.20	288.03	307.66	327.30	363.31	418.95	448.93	78
79	267.79	318.59	340.32	362.04	401.87	463.41	496.58	79
80	288.66	349.16	372.97	396.78	440.43	507.88	544.24	80
81	309.91	379.73	405.63	431.52	478.99	552.35	591.89	81
82	331.57	410.31	438.28	466.26	517.55	596.81	639.54	82
83	353.57	440.88	470.94	501.00	556.11	641.28	687.19	83
84	375.95	471.45	503.60	535.74	594.67	685.75	734.84	84
85	398.72	502.02	536.25	570.48	633.23	730.21	782.50	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
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With Automatic, Level Funded CPI-U + 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	38.26	47.08	53.70	58.66	67.27	76.27	85.15	18-34
35-39	48.46	59.77	68.17	74.44	84.95	96.67	107.53	35-39
40-44	62.03	76.76	87.56	95.53	108.49	123.89	137.33	40-44
45-49	80.91	100.45	114.60	124.92	141.26	161.80	178.79	45-49
50	89.29	111.04	126.69	138.02	155.64	178.63	197.02	50
51	95.37	118.68	135.41	147.48	166.21	190.86	210.38	51
52	101.45	126.32	144.15	156.96	176.77	203.10	223.75	52
53	106.92	133.22	152.05	165.59	186.34	214.19	235.86	53
54	112.27	140.01	159.83	174.06	195.71	225.12	247.73	54
55	117.50	146.67	167.45	182.37	204.88	235.81	259.34	55
56	122.64	153.19	174.94	190.53	213.84	246.28	270.69	56
57	127.68	159.62	182.35	199.08	222.78	257.28	282.15	57
58	131.74	164.80	188.53	205.75	230.05	265.85	291.32	58
59	135.90	170.16	195.01	212.74	237.57	274.78	300.85	59
60	140.41	176.16	202.12	220.38	245.84	284.58	311.30	60
61	145.75	183.19	210.18	229.06	255.23	295.46	316.96	61
62	152.15	191.38	218.67	232.64	258.22	297.78	317.84	62
63	159.54	200.87	230.50	247.80	275.07	317.18	340.76	63
64	168.29	211.73	243.06	262.97	291.90	336.59	363.68	64
65	178.07	223.93	257.13	278.13	308.72	356.01	386.59	65
66	188.68	237.38	272.65	293.28	325.54	375.40	409.51	66
67	200.01	252.03	289.53	308.44	342.37	394.81	432.44	67
68	210.58	264.96	303.54	330.54	365.43	424.99	462.59	68
69	222.08	279.60	319.36	347.79	384.99	448.03	487.31	69
70	234.88	295.88	338.00	367.56	407.32	473.43	515.60	70
71	249.24	314.16	358.95	390.36	432.40	502.72	547.34	71
72	265.47	334.85	382.69	416.80	460.73	536.66	583.21	72
73	286.46	361.69	413.55	439.95	488.34	563.13	605.54	73
74	309.27	391.87	426.34	453.56	503.45	580.56	623.17	74
75	334.34	411.12	439.14	467.18	518.57	597.99	640.79	75
76	355.78	423.11	451.95	480.79	533.69	615.41	658.42	76
77	365.86	435.08	464.75	494.41	548.79	632.85	676.03	77
78	409.31	486.74	519.92	553.11	613.95	707.99	756.32	78
79	439.86	538.41	575.11	611.83	679.13	783.14	836.59	79
80	465.46	590.08	630.30	670.54	744.30	858.29	916.87	80
81	491.68	629.07	685.48	729.24	809.46	933.44	997.16	81
82	518.53	663.91	740.68	787.96	874.63	1,008.58	1,077.43	82
83	545.87	699.39	795.87	846.67	939.80	1,083.74	1,157.71	83
84	573.82	735.66	847.42	905.38	984.54	1,158.89	1,237.98	84
85	602.35	772.70	889.78	962.41	1,028.94	1,229.21	1,312.61	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
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90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	22.75	29.41	34.24	37.78	45.81	49.92	57.98	18-34
35-39	29.34	37.84	43.96	48.39	58.03	63.72	73.45	35-39
40-44	38.16	49.11	56.90	62.48	74.10	82.04	93.80	40-44
45-49	50.22	64.47	74.52	81.66	95.75	106.86	121.21	45-49
50	53.19	68.21	78.78	86.22	100.57	112.65	127.29	50
51	56.13	71.97	83.06	90.88	105.81	118.68	133.94	51
52	59.12	75.76	87.41	95.60	111.05	124.77	140.58	52
53	62.08	79.52	91.70	100.24	116.14	130.73	147.01	53
54	65.06	83.29	96.00	104.88	121.17	136.67	153.38	54
55	68.02	87.03	100.26	109.48	126.13	142.56	159.66	55
56	70.98	90.76	104.49	114.04	131.00	148.37	165.82	56
57	73.88	94.42	108.66	118.53	135.87	154.20	172.06	57
58	76.24	97.38	111.99	122.30	139.79	158.98	177.02	58
59	78.66	100.40	115.64	126.20	143.83	163.92	182.13	59
60	81.25	103.66	119.59	130.44	148.22	169.28	187.69	60
61	84.14	107.42	124.06	135.23	153.19	175.37	188.82	61
62	87.42	111.95	128.69	136.90	151.96	175.23	189.38	62
63	91.76	117.08	135.11	145.00	160.96	185.61	201.25	63
64	96.59	123.00	141.86	153.11	169.96	195.98	213.14	64
65	101.88	129.70	149.40	161.22	178.96	206.37	225.01	65
66	107.63	136.96	157.74	169.34	187.98	216.76	236.89	66
67	113.79	144.76	166.80	177.45	196.96	227.13	248.78	67
68	118.56	150.78	172.60	187.51	209.10	242.04	264.68	68
69	124.14	157.86	180.65	196.00	218.46	252.89	276.54	69
70	130.98	166.52	190.52	206.71	230.08	266.61	291.24	70
71	139.46	177.34	202.90	220.10	244.73	283.79	309.77	71
72	150.06	190.85	218.38	236.88	263.18	305.36	333.13	72
73	166.59	212.01	242.54	258.02	286.65	330.27	355.69	73
74	185.22	235.88	257.73	274.19	304.35	350.96	377.87	74
75	205.48	255.51	272.95	290.36	322.31	371.67	400.04	75
76	226.84	269.76	288.15	306.54	340.27	392.37	422.22	76
77	238.82	284.00	303.36	322.71	358.21	413.08	444.40	77
78	267.16	317.72	339.37	361.03	400.75	462.13	497.16	78
79	295.37	351.43	375.40	399.35	443.29	511.17	549.93	79
80	317.55	385.15	411.41	437.67	485.82	560.22	602.71	80
81	340.21	418.87	447.44	476.00	528.36	609.28	655.49	81
82	363.40	452.60	483.45	514.31	570.89	658.32	708.26	82
83	387.02	486.32	519.48	552.64	613.43	707.37	760.22	83
84	411.13	520.04	555.50	590.17	655.96	755.98	811.88	84
85	435.74	553.76	590.45	627.31	698.49	803.61	863.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	13.64	15.83	17.61	19.95	21.83	25.61	27.62	18-34
35-39	16.13	18.89	21.04	23.69	25.84	30.39	32.72	35-39
40-44	20.57	24.26	27.09	30.31	33.01	38.86	41.79	40-44
45-49	28.28	33.64	37.62	41.83	45.47	53.61	57.55	45-49
50	36.55	43.57	48.74	54.01	58.55	69.16	74.11	50
51	40.63	48.49	54.26	60.05	65.06	76.89	82.37	51
52	44.64	53.34	59.70	66.00	71.49	84.51	90.50	52
53	47.55	56.97	63.80	70.42	76.27	90.16	96.55	53
54	50.30	60.45	67.74	72.79	80.79	93.17	99.54	54
55	52.99	63.85	69.79	74.24	82.40	95.03	102.00	55
56	55.67	66.61	71.15	75.69	84.01	96.88	104.46	56
57	57.08	67.89	72.51	77.14	85.62	98.74	106.92	57
58	59.14	70.34	75.14	79.93	88.72	102.31	110.44	58
59	61.22	72.79	77.76	82.72	91.82	105.88	113.96	59
60	63.27	75.24	80.37	85.50	94.90	109.44	117.48	60
61	65.34	77.69	83.00	88.29	98.00	113.01	120.99	61
62	67.40	80.15	85.61	91.08	101.10	116.58	124.51	62
63	74.32	88.38	94.40	100.43	111.48	128.55	137.75	63
64	81.24	96.61	103.21	109.79	121.87	140.53	150.99	64
65	88.16	104.84	111.99	119.14	132.25	152.50	164.22	65
66	95.09	113.08	120.79	128.50	142.63	164.48	177.46	66
67	102.01	121.31	129.58	137.85	153.02	176.45	190.70	67
68	114.39	136.04	145.31	154.59	171.60	197.88	213.89	68
69	126.79	150.77	161.05	171.33	190.17	219.31	237.08	69
70	139.17	165.50	176.78	188.07	208.76	240.73	260.27	70
71	151.56	180.23	192.52	204.81	227.34	262.15	283.46	71
72	163.95	194.96	208.26	221.55	245.92	283.58	306.65	72
73	179.34	213.27	227.81	242.35	269.01	310.21	332.01	73
74	194.72	231.56	247.35	263.14	292.08	336.82	357.38	74
75	210.12	249.86	266.90	283.94	315.17	363.45	382.74	75
76	225.51	268.18	286.46	304.74	338.26	390.07	408.11	76
77	240.89	286.47	306.00	325.53	361.34	416.68	433.47	77
78	269.50	320.49	342.34	364.19	404.25	466.17	484.94	78
79	298.11	354.51	378.68	402.85	447.16	515.65	536.42	79
80	326.71	388.52	415.01	441.50	490.06	565.12	587.89	80
81	355.32	422.55	451.35	480.16	532.98	614.60	639.37	81
82	382.64	456.56	487.69	518.82	575.89	664.08	690.84	82
83	411.65	490.59	524.03	557.48	618.81	713.58	742.32	83
84	441.14	524.59	560.37	596.13	661.70	763.05	793.79	84
85	469.75	558.62	596.70	634.79	704.62	812.53	845.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Annual CPI-U Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	6.51	8.44	9.83	10.86	13.06	14.32	16.53	18-34
35-39	8.39	10.81	12.54	13.80	16.39	18.13	20.75	35-39
40-44	11.68	14.98	17.32	18.98	22.23	24.84	28.14	40-44
45-49	17.14	21.91	25.21	27.54	31.81	35.88	40.26	45-49
50	19.47	24.83	28.52	31.11	35.73	40.47	45.22	50
51	21.02	26.78	30.75	33.51	38.39	43.57	48.60	51
52	22.63	28.82	33.08	36.02	41.16	46.79	51.63	52
53	24.31	30.92	35.44	38.57	43.59	50.05	53.45	53
54	26.05	33.09	37.89	40.40	44.84	51.71	55.26	54
55	27.85	35.33	39.03	41.53	46.10	53.16	57.07	55
56	29.70	37.54	40.10	42.66	47.35	54.61	58.88	56
57	31.59	38.54	41.16	43.79	48.60	56.06	60.69	57
58	33.26	39.90	42.62	45.34	50.32	58.04	62.94	58
59	34.70	41.27	44.07	46.89	52.05	60.02	65.19	59
60	35.84	42.63	45.53	48.44	53.77	62.00	67.44	60
61	37.00	44.00	47.00	50.00	55.50	64.00	69.68	61
62	38.15	45.36	48.46	51.55	57.22	66.31	71.93	62
63	41.91	49.83	53.23	56.63	62.86	72.49	78.83	63
64	45.66	54.30	57.99	61.70	68.49	78.97	85.73	64
65	49.41	58.77	62.77	66.78	74.13	85.48	92.63	65
66	53.18	63.24	67.55	71.86	79.77	91.98	99.53	66
67	56.93	67.70	72.32	76.93	85.39	98.47	106.43	67
68	63.52	75.53	80.69	85.83	95.27	109.86	118.75	68
69	69.53	83.36	89.03	94.72	105.14	121.25	131.07	69
70	75.03	91.18	97.40	103.62	115.02	132.63	143.40	70
71	81.89	99.01	105.76	112.51	124.88	144.01	155.72	71
72	89.84	106.84	114.13	121.41	134.77	155.41	168.04	72
73	103.14	122.66	131.01	139.38	154.71	178.41	190.93	73
74	116.44	138.47	147.91	157.35	174.66	201.40	213.81	74
75	129.74	154.28	164.80	175.32	194.60	224.41	236.70	75
76	143.04	170.10	181.69	193.29	214.55	247.41	259.58	76
77	156.33	185.91	198.59	211.26	234.50	270.42	282.47	77
78	174.89	207.99	222.17	236.35	262.35	302.53	316.01	78
79	193.46	230.07	245.75	261.44	290.20	334.64	349.56	79
80	212.02	252.14	269.33	286.52	318.04	366.74	383.10	80
81	230.59	274.21	292.91	311.61	345.89	398.86	416.64	81
82	249.16	296.30	316.49	336.70	373.74	430.98	450.19	82
83	267.73	318.38	340.08	361.79	401.58	463.10	483.73	83
84	286.29	340.44	363.66	386.87	429.42	495.19	517.27	84
85	304.85	362.52	387.25	411.96	457.27	527.31	550.82	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	15.76	18.30	20.34	23.04	25.20	29.58	31.91	18-34
35-39	18.63	21.81	24.30	27.36	29.86	35.10	37.80	35-39
40-44	23.76	28.03	31.29	35.01	38.14	44.90	48.27	40-44
45-49	32.68	38.86	43.46	48.33	52.53	61.94	66.49	45-49
50	42.31	50.44	56.42	62.51	67.77	80.05	85.78	50
51	47.00	56.09	62.76	69.47	75.27	88.95	95.28	51
52	51.57	61.62	68.97	74.78	82.58	95.72	101.25	52
53	54.74	65.59	71.76	76.34	84.74	97.72	103.88	53
54	57.64	68.55	73.21	77.89	86.46	99.70	106.51	54
55	58.78	69.91	74.67	79.44	88.18	101.69	109.14	55
56	59.93	71.27	76.13	80.99	89.90	103.67	111.78	56
57	61.08	72.64	77.59	82.54	91.62	105.65	114.41	57
58	63.79	75.87	81.04	86.21	95.69	110.35	119.11	58
59	66.52	79.09	84.49	89.88	99.76	115.05	123.81	59
60	69.23	82.32	87.94	93.55	103.84	119.74	128.52	60
61	71.95	85.55	91.39	97.22	107.91	124.44	133.22	61
62	74.66	88.79	94.83	100.89	111.98	129.14	137.92	62
63	81.56	96.99	103.60	110.21	122.34	141.07	151.15	63
64	88.46	105.19	112.37	119.54	132.69	153.01	164.37	64
65	95.35	113.39	121.13	128.86	143.03	164.94	177.60	65
66	102.26	121.59	129.89	138.18	153.38	176.87	190.82	66
67	109.15	129.80	138.65	147.50	163.73	188.80	204.05	67
68	122.40	145.56	155.48	165.41	183.61	211.73	228.86	68
69	135.66	161.32	172.32	183.32	203.48	234.65	253.67	69
70	148.92	177.09	189.16	201.24	223.38	257.58	278.49	70
71	162.18	192.85	206.00	219.15	243.25	280.51	303.30	71
72	175.42	208.61	222.84	237.06	263.14	303.43	328.12	72
73	191.16	227.33	242.82	258.32	286.74	330.65	353.94	73
74	206.89	246.03	262.80	279.58	310.33	357.86	379.75	74
75	222.63	264.75	282.80	300.85	333.94	385.09	405.57	75
76	238.36	283.46	302.79	322.11	357.55	412.30	431.39	76
77	254.09	302.17	322.77	343.37	381.14	439.51	457.21	77
78	284.27	338.06	361.10	384.15	426.41	491.72	511.50	78
79	314.44	373.93	399.42	424.92	471.66	543.90	565.80	79
80	344.62	409.82	437.75	465.70	516.92	596.10	620.09	80
81	370.13	445.70	476.08	506.47	562.18	648.28	674.38	81
82	396.55	481.58	514.41	547.25	607.45	700.48	728.68	82
83	426.39	517.47	552.75	588.03	652.72	752.68	782.97	83
84	458.02	553.34	591.08	628.80	697.97	804.86	837.27	84
85	491.28	589.23	629.41	669.58	743.23	857.06	891.56	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Annual CPI-U + 1% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	7.52	9.76	11.35	12.54	15.09	16.53	19.11	18-34
35-39	9.69	12.49	14.49	15.95	18.93	20.94	23.97	35-39
40-44	13.48	17.30	20.01	21.94	25.68	28.70	32.51	40-44
45-49	19.80	25.30	29.12	31.81	36.75	41.45	46.52	45-49
50	22.53	28.75	33.03	36.02	41.35	46.85	52.34	50
51	24.32	30.99	35.58	38.77	44.42	50.40	54.87	51
52	26.15	33.30	38.21	40.81	45.30	52.24	55.25	52
53	27.98	35.60	39.50	42.02	46.64	53.78	57.19	53
54	29.87	37.94	40.64	43.23	47.98	55.33	59.13	54
55	31.79	39.10	41.76	44.43	49.32	56.87	61.06	55
56	33.75	40.16	42.91	45.64	50.66	58.42	63.00	56
57	34.66	41.23	44.04	46.85	52.00	59.97	64.94	57
58	36.18	43.03	45.97	48.90	54.28	62.59	67.89	58
59	37.70	44.84	47.89	50.95	56.55	65.22	70.84	59
60	39.22	46.64	49.82	53.00	58.83	67.84	73.78	60
61	40.74	48.45	51.75	55.05	61.10	70.46	76.73	61
62	42.25	50.25	53.68	57.10	63.38	73.45	79.68	62
63	45.98	54.68	58.41	62.14	68.98	79.54	86.52	63
64	49.72	59.13	63.15	67.19	74.58	86.00	93.36	64
65	53.45	63.56	67.90	72.23	80.18	92.46	100.20	65
66	57.19	68.01	72.64	77.28	85.79	98.92	107.04	66
67	60.92	72.45	77.38	82.32	91.37	105.37	113.88	67
68	67.97	80.82	86.33	91.84	101.94	117.56	127.06	68
69	75.00	89.19	95.27	101.35	112.50	129.73	140.25	69
70	81.08	97.56	104.22	110.87	123.06	141.91	153.43	70
71	88.17	105.95	113.17	120.39	133.63	154.10	166.62	71
72	96.12	114.31	122.11	129.90	144.19	166.28	179.80	72
73	109.89	130.67	139.58	148.49	164.82	190.07	203.43	73
74	123.63	147.03	157.04	167.07	185.44	213.85	227.06	74
75	137.39	163.38	174.52	185.66	206.08	237.64	250.69	75
76	151.14	179.73	191.99	204.24	226.71	261.43	274.32	76
77	164.90	196.09	209.46	222.83	247.34	285.23	297.95	77
78	184.47	219.38	234.33	249.29	276.71	319.10	333.33	78
79	204.05	242.66	259.20	275.75	306.09	352.96	368.71	79
80	223.63	265.94	284.08	302.21	335.46	386.83	404.09	80
81	243.22	289.22	308.95	328.67	364.83	420.70	439.48	81
82	262.80	312.52	333.82	355.13	394.20	454.57	474.86	82
83	282.39	335.81	358.70	381.60	423.57	488.45	510.24	83
84	301.97	359.09	383.58	408.06	452.94	522.31	545.62	84
85	321.54	382.37	408.45	434.52	482.31	556.18	581.00	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)							Issue Age
	Policy Lifetime Maximum Benefit							
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	17.88	20.75	23.09	26.14	28.59	33.56	36.19	18-34
35-39	21.14	24.74	27.57	31.04	33.88	39.82	42.88	35-39
40-44	26.95	31.79	35.50	39.72	43.26	50.92	54.75	40-44
45-49	37.06	44.09	49.29	54.81	59.58	70.24	75.42	45-49
50	48.06	57.31	64.10	71.02	77.00	90.95	97.47	50
51	53.38	63.70	71.27	77.33	85.47	98.98	106.02	51
52	58.50	69.91	75.92	80.77	89.65	103.38	110.42	52
53	61.00	72.54	77.50	82.44	91.51	105.53	113.29	53
54	62.25	74.03	79.07	84.12	93.37	107.67	116.16	54
55	63.48	75.50	80.64	85.79	95.22	109.82	119.03	55
56	64.73	76.97	82.23	87.47	97.09	111.96	121.90	56
57	65.96	78.45	83.79	89.14	98.94	114.10	124.77	57
58	69.15	82.24	87.84	93.45	103.73	119.62	130.08	58
59	72.35	86.03	91.90	97.76	108.51	125.13	135.39	59
60	75.54	89.83	95.95	102.08	113.31	130.66	140.70	60
61	78.73	93.62	100.01	106.39	118.09	136.18	146.01	61
62	81.92	97.42	104.05	110.70	122.87	141.69	151.32	62
63	89.11	105.97	113.20	120.42	133.67	154.13	165.56	63
64	96.30	114.52	122.34	130.14	144.46	166.58	179.80	64
65	103.49	123.07	131.47	139.86	155.24	179.02	194.05	65
66	110.69	131.63	140.61	149.58	166.03	191.46	208.29	66
67	117.88	140.19	149.74	159.30	176.83	203.91	222.53	67
68	132.20	157.22	167.93	178.65	198.30	228.68	249.59	68
69	146.52	174.23	186.11	197.99	219.76	253.43	276.65	69
70	160.82	191.25	204.29	217.33	241.24	278.18	303.72	70
71	175.15	208.28	222.48	236.68	262.71	302.95	330.78	71
72	189.45	225.30	240.66	256.02	284.19	327.70	357.84	72
73	204.98	243.76	260.38	277.00	307.47	354.56	382.39	73
74	220.50	262.22	280.10	297.98	330.76	381.42	406.94	74
75	236.03	280.68	299.82	318.96	354.04	408.27	431.48	75
76	251.57	299.16	319.56	339.95	377.35	435.14	456.03	76
77	267.09	317.62	339.28	360.93	400.63	461.99	480.58	77
78	298.81	355.34	379.56	403.79	448.21	516.86	537.65	78
79	330.52	393.05	419.85	446.65	495.78	571.72	594.72	79
80	359.19	430.77	460.14	489.51	543.35	626.57	651.79	80
81	383.91	468.49	500.43	532.37	590.93	681.43	708.86	81
82	410.47	506.20	540.72	575.23	638.51	736.29	765.92	82
83	441.14	543.92	581.00	618.09	686.08	791.16	822.99	83
84	473.79	581.63	621.30	660.95	733.65	846.02	880.06	84
85	508.27	619.35	661.58	703.81	781.23	900.87	937.13	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-5000 and INH-5000 and Riders
District of Columbia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2017

With Annual CPI-U + 2% Benefit Increase Offers Included
90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit							Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	7 x 365 x DBA	10 x 365 x DBA	Unlimited	
18-34	8.54	11.06	12.89	14.24	17.12	18.76	21.67	18-34
35-39	10.99	14.17	16.44	18.09	21.48	23.76	27.19	35-39
40-44	15.29	19.64	22.69	24.88	29.13	32.54	36.88	40-44
45-49	22.46	28.70	33.04	36.09	41.69	47.03	52.77	45-49
50	25.61	32.66	37.52	40.91	46.99	53.22	59.43	50
51	27.61	35.19	40.39	43.63	48.43	55.85	59.84	51
52	29.66	37.78	41.43	44.07	48.92	56.41	60.25	52
53	31.66	39.94	42.66	45.38	50.37	58.08	62.37	53
54	33.70	41.08	43.88	46.68	51.81	59.75	64.48	54
55	35.51	42.23	45.11	47.99	53.27	61.43	66.60	55
56	36.47	43.37	46.34	49.29	54.71	63.09	68.71	56
57	37.44	44.53	47.57	50.60	56.16	64.77	71.01	57
58	39.23	46.65	49.83	53.01	58.84	67.85	74.14	58
59	41.01	48.77	52.09	55.42	61.51	70.94	77.46	59
60	42.79	50.89	54.36	57.83	64.19	74.02	80.78	60
61	44.58	53.01	56.63	60.24	66.87	77.10	84.10	61
62	46.36	55.13	58.89	62.65	69.54	80.59	87.42	62
63	50.25	59.75	63.83	67.90	75.37	86.91	94.77	63
64	54.13	64.37	68.76	73.15	81.20	93.63	102.13	64
65	58.01	68.99	73.70	78.40	87.03	100.36	109.48	65
66	61.90	73.62	78.63	83.65	92.86	107.07	116.84	66
67	65.79	78.25	83.58	88.91	98.69	113.80	124.19	67
68	73.40	87.28	93.23	99.18	110.09	126.95	138.57	68
69	81.00	96.33	102.89	109.46	121.50	140.11	152.95	69
70	87.06	105.37	112.55	119.74	132.91	153.27	167.33	70
71	94.38	114.42	122.22	130.02	144.32	166.42	181.71	71
72	103.50	123.46	131.89	140.30	155.74	179.59	196.09	72
73	117.72	139.99	149.53	159.08	176.57	203.63	219.51	73
74	131.63	156.53	167.20	177.87	197.43	227.67	242.93	74
75	145.52	173.05	184.85	196.65	218.28	251.71	266.35	75
76	159.43	189.59	202.51	215.44	239.14	275.77	289.76	76
77	173.32	206.12	220.17	234.22	259.99	299.81	313.18	77
78	193.90	230.60	246.32	262.04	290.87	335.42	350.37	78
79	214.48	255.07	272.46	289.85	321.74	371.01	387.56	79
80	235.07	279.54	298.60	317.66	352.61	406.60	424.75	80
81	255.65	304.02	324.75	345.48	383.49	442.22	461.94	81
82	276.24	328.50	350.89	373.29	414.36	477.81	499.13	82
83	296.82	352.98	377.04	401.11	445.23	513.43	536.32	83
84	317.40	377.45	403.19	428.92	476.10	549.02	573.51	84
85	337.98	401.92	429.33	456.73	506.97	584.61	610.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.46
90-Day Elimination	1.00
180-Day Elimination	0.90
365-Day Elimination	0.70

Underwriting Class Adjustment Factors	
Preferred	0.90
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

District of Columbia

New Increased Rates effective 1/1/2017

Rates for Shared Care Rider, Couples Additonal Benefits Rider, and Nonforfeiture Rider; and Marital/Sibling and Multi-Life Discounts

Shared Care Rider

The Premium for the Shared Care Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Inflation Protection Rider (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders), and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Couples Additional Benefits Rider

The Premium for the Couples Additional Benefits Rider is an additional 25% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 15% of the Total Premium for the Base Policy including Home Health Care, and all attached Shared Care, Couples Additional Benefits, and Inflation Protection Riders (including the CPI-U, CPI-U + 1%, and CPI-U + 2% Offer Riders) and all coverage increases due to the Acceptance of an Offer from any of the CPI-U Offer Riders.

Marital/Sibling Discount

If the applicant and one or more Siblings are covered and cohabitating, or if the applicant is Married, then a 15% Marital/Sibling Discount will be applied to the Total Premium.

Multi-Life Discount Program

Multi-Life cases that are issued at Standard Underwriting Class rates are eligible for a 10% Multi-Life Discount on their Total Premium.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-5000 and INH-5000 and Riders

District of Columbia

New Increased Rates effective 1/1/2017

Rates for Return of Premium Rider

Return of Premium Rider

The Premium for the Return of Premium Rider is an additional amount equal to the Total Premium for all other coverage, times the Issue Age based factor from the table to the right.

Issue Age	Return of Premium Premium Factor
18-34	35%
35-39	35%
40-44	37%
45-49	44%
50	51%
51	53%
52	55%
53	56%
54	58%
55	59%
56	61%
57	62%
58	63%
59	65%
60	66%
61	68%
62	69%
63	75%
64	80%
65	86%
66	91%
67	97%
68	104%
69	111%
70	117%
71	124%
72	131%
73	139%
74	147%
75	156%
76	164%
77	172%
78	175%
79	178%
80	182%
81	185%
82	188%
83	191%
84	194%
85	198%

New York Life Insurance Company
Long Term Care
6200 Bridge Point Parkway, Suite 400
Austin, TX 78730
Bus: 512-344-5831
Fax: 512-703-5424
E-Mail: sbabcock@newyorklifeltc.com

Sheryl Babcock
Corporate Vice President
Long Term Care Insurance

February 15, 2013

Honorable William P. White
Insurance Commissioner
District of Columbia Department of Insurance, Securities and Banking (Department)
810 1st Street, N.E., Suite 701
Washington, DC 20002

RE: New York Life Insurance Company (New York Life)
Company NAIC # 66915
SERFF Tracking # NWLT-128846815

Policy Forms:	Comprehensive	ILTC-5000, et al.
	Nursing Home Only	INH-5000, et al.

Dear Commissioner White:

These forms are existing individual policy forms providing comprehensive and nursing home only long-term care coverage. These policy forms were issued in the District of Columbia beginning in December 2002 and are still being marketed in this jurisdiction with revised new business rates.

New York Life is requesting the approval of an average premium rate increase of 21.5% on the original rates filed with the above-listed policy forms. On November 23, 2011 under SERFF tracking number NWLT-127404654 New York Life obtained approval of revised new business rates on these policy forms. The revised new business rates implemented in 2012 are not impacted by this rate increase request. The increase on the originally filed rates is needed due to lower than expected mortality.

The company calculated the actuarially justified amount but limited the rate increase to 40%, as we are sensitive to the impact a rate increase will have on our policyholders. In addition, the company is exempting all policyholders with an attained age of 75 or above from this increase. This results in a requested increase of 0% for all policyholders with an attained age 75 or above, a 40% increase for all other policyholders with an issue age under 50, and a 25.1% rate increase for all other policyholders with an issue age 50 and over. The increased premium will be further limited to the premium rate schedule currently marketed in the District of Columbia by New York Life.

Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including CPI-

U offers). The premium rate increase will apply to CPI-U offers for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

New York Life acknowledges that any approved rate increase exceeding a cumulative rate increase threshold of 10% must be phased in and that policyholders shall be notified of the entire rate increase amount prior to implementing the increase per District of Columbia Bulletin 03-PPI-005-11/24. Accordingly, the rate increase will be implemented in consecutive years such that the rate change for any one year is the lesser of 10% and any remaining portion of the approved increase. If approved, the first rate increase would be implemented following approval. The subsequent increases will be implemented one year after the implementation date of the previous increase. New York Life may choose to not implement one of the subsequent rate increases for policyholders for whom the amount of increase would be very small due to the new business rate caps. Each policyholder will be notified of the entire applicable rate increase prior to the implementation of the first 10% rate increase.

New York Life will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

As New York Life is a mutual company and our LTC product is a participating policy, improvement in the performance of the product could lead to dividends being paid in the future.

A Contingent Nonforfeiture Benefit has previously been filed and is included with all ILTC-5000 and INH-5000 policies issued in the state.

The following electronic items are included with this submission:

- this cover letter;
- an actuarial memorandum; and
- rate schedules.

No filing fee is required for this submission.

Thank you for your assistance in reviewing this filing.

Respectfully,

Sheryl Babcock FSA, MAAA
Actuary

Enclosures

To: Efren Tanhehco, District of Columbia Department of Insurance

From: Sheryl Babcock

Date: May 14, 2013

Re: New York Life – Response to Objections of our Long-Term Care filing

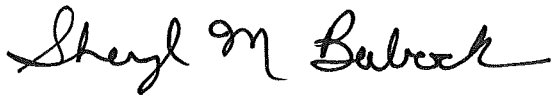
The purpose of this letter is to respond to your objections on our recent LTC filing.

Before proceeding with the rate review--- Please be advised that there is a DC DOI DISB LTC regulation that limits the annual max. rate increase to 10% ;; ALSO, Regarding the Persistency / interest rate/ etc issues--- Washington DC DOI DISB also has specific Statute/ Reg. that addresses the requirements of what assumptions to use in the renewal process calculation ---- in it, you will find all the provisions related to the persistency rates that can be used in justifying renewals ---- ie, they are supposed to be the same as those in the original ones presented in the original Actuarial memo filed; etc. ; etc.

Please revise the Actuarial memo/ Rate Schedule/ requested rate increase %/ etc / etc to reflect these issues.

The rate filing was filed in compliance with District of Columbia Bulletin 03-PPI-005-11/24, which requires any rate increase over 10% be phased in. Our maximum rate increase requested is 10% a year for four years under issue age 50, and 10% a year up to a total rate increase requested of 25.1% for issue ages 50 and above, phased in over three years.

Note that the rate filing also complies with the persistency and interest rate requirements of District of Columbia Bulletin 03-PPI-005-11/24. The filing uses the pricing voluntary lapse and interest rate assumptions throughout, with the exception of the assumptions used in the 58/85 test.



Sheryl M. Babcock, FSA, MAAA
May 14, 2013