

SERFF Tracking #:

NWLT-128846800

State Tracking #:

Company Tracking #:

4.0

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	%	24.700%	\$37,257	85	\$150,840	40.000%	0.000%

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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-4300, INH-4300, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 24.7	Rates_DC_4.0_20130215.pdf,

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
District of Columbia
Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014
With No Inflation Benefit
90-Day Elimination Period

		Nursing Home						
		Base Policy 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	Unlimited		
18-34		5.91	6.86	7.63	8.65	10.41	18-34	
35-39		7.00	8.18	9.12	10.26	12.32	35-39	
40-44		8.91	10.52	11.74	13.13	15.74	40-44	
45-49		12.25	14.58	16.30	18.13	21.67	45-49	
50		17.59	20.97	23.44	25.98	30.98	50	
51		19.60	23.39	26.17	28.96	34.52	51	
52		21.65	25.87	28.95	32.01	38.14	52	
53		23.34	27.96	31.32	34.57	41.20	53	
54		25.05	30.09	33.73	37.16	44.30	54	
55		26.79	32.27	36.20	39.83	47.49	55	
56		28.61	34.56	38.80	42.61	50.82	56	
57		30.54	36.99	41.55	45.57	54.34	57	
58		32.46	39.40	44.28	48.51	57.83	58	
59		34.58	42.06	47.28	51.77	61.68	59	
60		36.98	45.07	50.68	55.43	66.00	60	
61		39.73	48.50	54.54	59.61	70.93	61	
62		42.88	52.43	58.97	64.39	76.56	62	
63		46.65	57.11	64.25	70.13	83.29	63	
64		50.92	62.44	70.24	76.60	90.90	64	
65		55.74	68.42	76.98	83.89	99.46	65	
66		61.13	75.12	84.51	92.00	109.02	66	
67		67.11	82.56	92.91	101.01	119.61	67	
68		73.41	90.37	101.73	110.36	130.65	68	
69		80.45	99.11	111.61	120.82	143.00	69	
70		88.35	108.92	122.71	132.58	156.88	70	
71		97.22	119.96	135.19	145.84	172.54	71	
72		107.16	132.35	149.20	160.78	190.17	72	
73		119.02	147.17	165.98	178.81	211.53	73	
74		131.99	163.42	184.35	198.58	234.93	74	
75		146.03	180.98	204.23	219.99	260.19	75	
76		161.03	199.78	225.50	242.92	287.18	76	
77		176.95	219.75	248.08	267.26	315.72	77	
78		193.42	240.43	271.47	292.40	345.00	78	
79		210.75	262.16	296.04	318.84	375.68	79	
80		228.92	284.97	321.83	346.56	407.75	80	
81		247.93	308.84	348.82	375.56	441.20	81	
82		267.77	333.77	377.00	405.85	476.05	82	
83		288.46	359.78	406.40	437.42	512.28	83	
84		309.99	386.84	436.99	470.27	549.91	84	
85		332.37	414.98	468.78	504.42	588.93	85	
86*		355.59	444.17	501.77	539.84	629.34	86*	
87*		379.64	474.43	535.96	576.54	671.14	87*	
88*		404.55	505.76	571.36	614.54	714.34	88*	
89*		430.29	538.15	607.96	653.82	758.91	89*	
90*		456.86	571.60	645.76	694.38	804.89	90*	
91*		484.29	606.13	684.76	736.22	852.26	91*	
92*		512.56	641.72	724.97	779.35	901.01	92*	
93*		541.66	678.37	766.37	823.77	951.16	93*	
94*		571.62	716.09	808.97	869.46	1,002.69	94*	
95+*		602.40	754.88	852.79	916.44	1,055.62	95+*	

* To be used for purchases of offers for increased coverage only.

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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders

District of Columbia

Standard Underwriting Class Rates

New Increased Rates effective 1/1/2014

With No Inflation Benefit

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	Unlimited		
18-34		2.83	3.66	4.26	4.71	6.23	18-34	
35-39		3.63	4.69	5.43	5.98	7.81	35-39	
40-44		5.06	6.49	7.50	8.23	10.59	40-44	
45-49		7.43	9.49	10.92	11.94	15.17	45-49	
50		9.36	11.95	13.73	14.97	18.91	50	
51		10.13	12.91	14.83	16.17	20.37	51	
52		10.98	13.98	16.04	17.47	21.96	52	
53		11.94	15.19	17.40	18.94	23.73	53	
54		12.98	16.49	18.88	20.53	25.62	54	
55		14.09	17.88	20.45	22.21	27.62	55	
56		15.27	19.35	22.11	23.99	29.73	56	
57		16.51	20.90	23.86	25.87	31.94	57	
58		17.66	22.32	25.45	27.59	33.94	58	
59		18.89	23.86	27.19	29.44	36.10	59	
60		20.27	25.58	29.13	31.49	38.49	60	
61		21.82	27.51	31.30	33.81	41.17	61	
62		23.58	29.70	33.76	36.44	44.23	62	
63		25.70	32.33	36.72	39.60	47.91	63	
64		28.07	35.29	40.04	43.15	52.04	64	
65		30.72	38.59	43.75	47.12	56.67	65	
66		33.67	42.25	47.87	51.52	61.80	66	
67		36.91	46.29	52.40	56.38	67.47	67	
68		39.64	49.69	56.21	60.45	72.20	68	
69		42.90	53.75	60.78	65.31	77.90	69	
70		46.92	58.74	66.40	71.32	84.95	70	
71		51.88	64.94	73.38	78.82	93.75	71	
72		58.03	72.63	82.06	88.11	104.71	72	
73		67.12	84.04	94.95	101.96	121.18	73	
74		77.44	96.99	109.59	117.69	139.87	74	
75		88.79	111.25	125.73	135.01	160.41	75	
76		101.02	126.62	143.12	153.69	182.49	76	
77		113.94	142.88	161.51	173.44	205.74	77	
78		126.68	158.93	179.67	192.92	228.48	78	
79		139.94	175.65	198.59	213.20	252.05	79	
80		153.71	193.04	218.26	234.29	276.47	80	
81		168.01	211.10	238.70	256.18	301.73	81	
82		182.83	229.82	259.89	278.88	327.83	82	
83		198.17	249.22	281.83	302.39	354.77	83	
84		214.03	269.28	304.54	326.70	382.57	84	
85		230.40	290.00	327.99	351.81	411.19	85	
86*		247.29	311.40	352.21	377.73	440.66	86*	
87*		264.70	333.47	377.18	404.45	470.98	87*	
88*		282.63	356.20	402.91	431.97	502.13	88*	
89*		301.09	379.60	429.40	460.31	534.13	89*	
90*		320.06	403.67	456.63	489.45	566.97	90*	
91*		339.55	428.41	484.64	519.39	600.64	91*	
92*		359.56	453.81	513.39	550.13	635.17	92*	
93*		380.08	479.88	542.91	581.68	670.54	93*	
94*		401.14	506.62	573.18	614.04	706.75	94*	
95+*		422.70	534.03	604.20	647.20	743.80	95+*	

* To be used for purchases of offers for increased coverage only.

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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	17.79	21.80	24.83	27.18	34.21	18-34
35-39	22.42	27.58	31.41	34.35	43.04	35-39
40-44	28.70	35.41	40.35	44.08	54.98	40-44
45-49	37.55	46.50	52.99	57.83	71.80	45-49
50	46.60	57.76	65.81	71.78	88.87	50
51	50.01	62.02	70.68	77.06	95.33	51
52	53.55	66.46	75.74	82.57	102.05	52
53	57.10	70.93	80.85	88.13	108.85	53
54	60.73	75.53	86.10	93.84	115.82	54
55	64.45	80.21	91.45	99.68	122.93	55
56	68.22	84.99	96.91	105.61	130.13	56
57	72.04	89.83	102.44	111.62	137.41	57
58	75.30	93.96	107.16	116.71	143.54	58
59	78.73	98.32	112.12	122.07	149.97	59
60	82.47	103.07	117.54	127.91	156.97	60
61	86.66	108.37	123.59	134.43	164.78	61
62	91.42	114.41	130.46	141.86	173.69	62
63	97.53	122.12	139.24	151.36	185.11	63
64	104.32	130.70	149.03	161.96	197.86	64
65	111.80	140.15	159.79	173.64	211.89	65
66	119.94	150.43	171.51	186.35	227.18	66
67	128.73	161.52	184.17	200.08	243.72	67
68	137.41	172.49	196.68	213.66	260.11	68
69	146.88	184.46	210.35	228.49	278.00	69
70	157.30	197.64	225.41	244.84	297.70	70
71	168.83	212.26	242.11	262.97	319.54	71
72	181.63	228.50	260.69	283.12	343.81	72
73	197.40	248.56	283.67	308.07	374.01	73
74	214.37	270.19	308.43	334.95	406.45	74
75	232.36	293.12	334.68	363.40	440.64	75
76	251.14	317.05	362.05	393.03	476.08	76
77	270.49	341.74	390.25	423.50	512.28	77
78	289.33	365.77	417.63	452.97	546.77	78
79	308.54	390.26	445.50	482.91	581.52	79
80	328.11	415.21	473.86	513.32	616.53	80
81	348.03	440.63	502.71	544.18	651.81	81
82	368.31	466.50	532.05	575.52	687.35	82
83	388.95	492.83	561.88	607.32	723.15	83
84	409.95	519.63	592.20	639.58	759.22	84
85	431.31	546.89	623.01	672.32	795.55	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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)						
		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	Unlimited	Issue Age	
18-34		10.44	13.50	15.72	17.34	23.13	18-34	
35-39		13.46	17.36	20.16	22.20	29.28	35-39	
40-44		17.58	22.61	26.20	28.77	37.52	40-44	
45-49		23.28	29.87	34.52	37.82	48.76	45-49	
50		27.54	35.32	40.78	44.62	57.22	50	
51		29.16	37.38	43.13	47.17	60.39	51	
52		30.89	39.57	45.64	49.90	63.73	52	
53		32.85	42.04	48.47	52.97	67.46	53	
54		34.89	44.65	51.44	56.18	71.35	54	
55		37.03	47.34	54.52	59.51	75.35	55	
56		39.23	50.13	57.67	62.92	79.44	56	
57		41.46	52.94	60.89	66.39	83.57	57	
58		43.35	55.33	63.59	69.30	87.00	58	
59		45.34	57.83	66.43	72.35	90.56	59	
60		47.50	60.53	69.50	75.65	94.42	60	
61		49.87	63.54	72.90	79.30	98.70	61	
62		52.56	66.91	76.73	83.42	103.55	62	
63		55.91	71.15	81.53	88.59	109.68	63	
64		59.64	75.85	86.87	94.35	116.51	64	
65		63.72	81.00	92.74	100.67	124.03	65	
66		68.18	86.63	99.12	107.56	132.23	66	
67		72.97	92.70	106.03	115.01	141.12	67	
68		76.99	97.76	111.76	121.18	148.43	68	
69		81.63	103.61	118.43	128.36	156.98	69	
70		87.18	110.64	126.42	137.01	167.31	70	
71		93.92	119.20	136.18	147.54	179.98	71	
72		102.12	129.64	148.10	160.46	195.54	72	
73		114.37	145.24	165.99	179.86	219.25	73	
74		128.06	162.73	186.03	201.61	245.80	74	
75		142.92	181.72	207.81	225.24	274.54	75	
76		158.66	201.85	230.88	250.26	304.85	76	
77		174.99	222.74	254.83	276.21	336.12	77	
78		190.44	242.54	277.50	300.74	365.22	78	
79		206.20	262.74	300.62	325.74	394.65	79	
80		222.24	283.32	324.18	351.20	424.40	80	
81		238.59	304.29	348.18	377.11	454.49	81	
82		255.23	325.67	372.63	403.49	484.90	82	
83		272.17	347.44	397.52	430.33	515.65	83	
84		289.40	369.59	422.85	457.63	546.71	84	
85		306.92	392.14	448.62	485.40	585.40	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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New Increased Rates effective 1/1/2014

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Nursing Home						
Base Policy 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	Unlimited	
18-34	6.93	8.16	9.14	10.27	12.58	18-34
35-39	8.35	9.89	11.10	12.39	15.14	35-39
40-44	10.74	12.83	14.42	16.02	19.52	40-44
45-49	14.77	17.77	20.01	22.13	26.86	45-49
50	20.60	24.81	27.91	30.80	37.26	50
51	22.81	27.49	30.93	34.11	41.23	51
52	25.07	30.25	34.05	37.52	45.31	52
53	27.04	32.70	36.83	40.53	48.96	53
54	29.04	35.21	39.68	43.61	52.67	54
55	31.09	37.78	42.60	46.78	56.49	55
56	33.22	40.47	45.66	50.07	60.46	56
57	35.46	43.29	48.88	53.53	64.61	57
58	37.62	46.01	51.96	56.86	68.59	58
59	39.97	48.98	55.32	60.52	72.92	59
60	42.62	52.32	59.11	64.58	77.76	60
61	45.65	56.10	63.38	69.21	83.25	61
62	49.11	60.44	68.29	74.51	89.52	62
63	53.29	65.67	74.19	80.93	97.12	63
64	58.02	71.58	80.88	88.15	105.67	64
65	63.32	78.19	88.35	96.25	115.26	65
66	69.22	85.55	96.65	105.21	125.89	66
67	75.71	93.67	105.86	115.11	137.61	67
68	82.47	102.10	115.39	125.29	149.70	68
69	89.99	111.47	126.02	136.62	163.16	69
70	98.39	121.96	137.91	149.30	178.23	70
71	107.79	133.71	151.25	163.54	195.15	71
72	118.31	146.88	166.17	179.54	214.13	72
73	130.91	162.70	184.14	198.90	237.20	73
74	144.66	180.00	203.77	220.04	262.39	74
75	159.48	198.62	224.91	242.86	289.44	75
76	175.25	218.47	247.43	267.18	318.19	76
77	191.92	239.46	271.22	292.83	348.41	77
78	209.00	260.99	295.63	319.10	379.06	78
79	226.89	283.50	321.13	346.57	410.98	79
80	245.56	307.03	347.79	375.24	444.16	80
81	265.04	331.56	375.56	405.10	478.60	81
82	285.28	357.08	404.47	436.17	514.31	82
83	306.32	383.62	434.51	468.43	551.28	83
84	328.16	411.14	465.67	501.88	589.52	84
85	350.80	439.69	497.94	536.56	629.03	85

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

Elimination Period Adjustment Factors	
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90-Day Elimination	1.00
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Standard	1.00
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		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	Unlimited		
18-34		3.44	4.45	5.20	5.76	7.72	18-34	
35-39		4.46	5.77	6.70	7.39	9.78	35-39	
40-44		6.19	7.96	9.23	10.16	13.23	40-44	
45-49		8.99	11.51	13.30	14.57	18.73	45-49	
50		11.24	14.39	16.59	18.14	23.18	50	
51		12.13	15.52	17.88	19.54	24.90	51	
52		13.10	16.75	19.27	21.06	26.77	52	
53		14.22	18.15	20.85	22.77	28.85	53	
54		15.40	19.65	22.57	24.61	31.04	54	
55		16.68	21.24	24.38	26.54	33.37	55	
56		18.01	22.91	26.28	28.59	35.80	56	
57		19.41	24.67	28.27	30.73	38.34	57	
58		20.71	26.28	30.07	32.68	40.62	58	
59		22.08	28.00	32.02	34.76	43.05	59	
60		23.60	29.91	34.18	37.06	45.74	60	
61		25.32	32.05	36.59	39.64	48.75	61	
62		27.27	34.47	39.33	42.57	52.17	62	
63		29.61	37.40	42.63	46.10	56.30	63	
64		32.22	40.68	46.31	50.06	60.94	64	
65		35.13	44.32	50.42	54.46	66.11	65	
66		38.36	48.33	54.95	59.32	71.81	66	
67		41.88	52.76	59.94	64.67	78.10	67	
68		44.87	56.49	64.12	69.15	83.34	68	
69		48.40	60.90	69.12	74.48	89.63	69	
70		52.73	66.30	75.21	81.02	97.34	70	
71		58.04	72.97	82.75	89.14	106.93	71	
72		64.61	81.21	92.08	99.15	118.81	72	
73		74.30	93.43	105.94	114.08	136.70	73	
74		85.27	107.26	121.62	130.98	156.93	74	
75		97.30	122.45	138.86	149.53	179.09	75	
76		110.23	138.75	157.39	169.48	202.82	76	
77		123.83	155.95	176.89	190.48	227.69	77	
78		137.15	172.79	196.01	211.03	251.78	78	
79		150.95	190.27	215.84	232.33	276.64	79	
80		165.24	208.37	236.39	254.41	302.27	80	
81		180.03	227.13	257.66	277.23	328.67	81	
82		195.30	246.50	279.65	300.84	355.84	82	
83		211.08	266.51	302.35	325.19	383.78	83	
84		227.34	287.16	325.77	350.32	412.50	84	
85		244.08	308.43	349.90	376.20	441.97	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	7.95	9.46	10.65	11.89	14.75	18-34
35-39	9.70	11.60	13.08	14.52	17.96	35-39
40-44	12.57	15.14	17.10	18.91	23.30	40-44
45-49	17.29	20.96	23.72	26.13	32.05	45-49
50	23.61	28.65	32.38	35.62	43.54	50
51	26.02	31.59	35.69	39.26	47.94	51
52	28.49	34.63	39.15	43.03	52.48	52
53	30.74	37.44	42.34	46.49	56.72	53
54	33.03	40.33	45.63	50.06	61.04	54
55	35.39	43.29	49.00	53.73	65.49	55
56	37.83	46.38	52.52	57.53	70.10	56
57	40.38	49.59	56.21	61.49	74.88	57
58	42.78	52.62	59.64	65.21	79.35	58
59	45.36	55.90	63.36	69.27	84.16	59
60	48.26	59.57	67.54	73.73	89.52	60
61	51.57	63.70	72.22	78.81	95.57	61
62	55.34	68.45	77.61	84.63	102.48	62
63	59.93	74.23	84.13	91.73	110.95	63
64	65.12	80.72	91.52	99.70	120.44	64
65	70.90	87.96	99.72	108.61	131.06	65
66	77.31	95.98	108.79	118.42	142.76	66
67	84.31	104.78	118.81	129.21	155.61	67
68	91.53	113.83	129.05	140.22	168.75	68
69	99.53	123.83	140.43	152.42	183.32	69
70	108.43	135.00	153.11	166.02	199.58	70
71	118.36	147.46	167.31	181.24	217.76	71
72	129.46	161.41	183.14	198.30	238.09	72
73	142.80	178.23	202.30	218.99	262.87	73
74	157.33	196.58	223.19	241.50	289.85	74
75	172.93	216.26	245.59	265.73	318.69	75
76	189.47	237.16	269.36	291.44	349.20	76
77	206.89	259.17	294.36	318.40	381.10	77
78	224.58	281.55	319.79	345.80	413.12	78
79	243.03	304.84	346.22	374.30	446.28	79
80	262.20	329.09	373.75	403.92	480.57	80
81	282.15	354.28	402.30	434.64	516.00	81
82	302.79	380.39	431.94	466.49	552.57	82
83	324.18	407.46	462.62	499.44	590.28	83
84	346.33	435.44	494.35	533.49	629.13	84
85	369.23	464.40	527.10	568.70	669.13	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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	Unlimited			
18-34	4.05	5.24	6.14	6.81	9.21	18-34		
35-39	5.29	6.85	7.97	8.80	11.75	35-39		
40-44	7.32	9.43	10.96	12.09	15.87	40-44		
45-49	10.55	13.53	15.68	17.20	22.29	45-49		
50	13.12	16.83	19.45	21.31	27.45	50		
51	14.13	18.13	20.93	22.91	29.43	51		
52	15.22	19.52	22.50	24.65	31.58	52		
53	16.50	21.11	24.30	26.60	33.97	53		
54	17.82	22.81	26.26	28.69	36.46	54		
55	19.27	24.60	28.31	30.87	39.12	55		
56	20.75	26.47	30.45	33.19	41.87	56		
57	22.31	28.44	32.68	35.59	44.74	57		
58	23.76	30.24	34.69	37.77	47.30	58		
59	25.27	32.14	36.85	40.08	50.00	59		
60	26.93	34.24	39.23	42.63	52.99	60		
61	28.82	36.59	41.88	45.47	56.33	61		
62	30.96	39.24	44.90	48.70	60.11	62		
63	33.52	42.47	48.54	52.60	64.69	63		
64	36.37	46.07	52.58	56.97	69.84	64		
65	39.54	50.05	57.09	61.80	75.55	65		
66	43.05	54.41	62.03	67.12	81.82	66		
67	46.85	59.23	67.48	72.96	88.73	67		
68	50.10	63.29	72.03	77.85	94.48	68		
69	53.90	68.05	77.46	83.65	101.36	69		
70	58.54	73.86	84.02	90.72	109.73	70		
71	64.20	81.00	92.12	99.46	120.11	71		
72	71.19	89.79	102.10	110.19	132.91	72		
73	81.48	102.82	116.93	126.20	152.22	73		
74	93.10	117.53	133.65	144.27	173.99	74		
75	105.81	133.65	151.99	164.05	197.77	75		
76	119.44	150.88	171.66	185.27	223.15	76		
77	133.72	169.02	192.27	207.52	249.64	77		
78	147.62	186.65	212.35	229.14	275.08	78		
79	161.96	204.89	233.09	251.46	301.23	79		
80	176.77	223.70	254.52	274.53	328.07	80		
81	192.05	243.16	276.62	298.28	355.61	81		
82	207.77	263.18	299.41	322.80	383.85	82		
83	223.99	283.80	322.87	347.99	412.79	83		
84	240.65	305.04	347.00	373.94	442.43	84		
85	257.76	326.86	371.81	400.59	472.75	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	8.97	10.76	12.16	13.51	16.92	18-34
35-39	11.05	13.31	15.06	16.65	20.78	35-39
40-44	14.40	17.45	19.78	21.80	27.08	40-44
45-49	19.81	24.15	27.43	30.13	37.24	45-49
50	26.62	32.49	36.85	40.44	49.82	50
51	29.23	35.69	40.45	44.41	54.65	51
52	31.91	39.01	44.25	48.54	59.65	52
53	34.44	42.18	47.85	52.45	64.48	53
54	37.02	45.45	51.58	56.51	69.41	54
55	39.69	48.80	55.40	60.68	74.49	55
56	42.44	52.29	59.38	64.99	79.74	56
57	45.30	55.89	63.54	69.45	85.15	57
58	47.94	59.23	67.32	73.56	90.11	58
59	50.75	62.82	71.40	78.02	95.40	59
60	53.90	66.82	75.97	82.88	101.28	60
61	57.49	71.30	81.06	88.41	107.89	61
62	61.57	76.46	86.93	94.75	115.44	62
63	66.57	82.79	94.07	102.53	124.78	63
64	72.22	89.86	102.16	111.25	135.21	64
65	78.48	97.73	111.09	120.97	146.86	65
66	85.40	106.41	120.93	131.63	159.63	66
67	92.91	115.89	131.76	143.31	173.61	67
68	100.59	125.56	142.71	155.15	187.80	68
69	109.07	136.19	154.84	168.22	203.48	69
70	118.47	148.04	168.31	182.74	220.93	70
71	128.93	161.21	183.37	198.94	240.37	71
72	140.61	175.94	200.11	217.06	262.05	72
73	154.69	193.76	220.46	239.08	288.54	73
74	170.00	213.16	242.61	262.96	317.31	74
75	186.38	233.90	266.27	288.60	347.94	75
76	203.69	255.85	291.29	315.70	380.21	76
77	221.86	278.88	317.50	343.97	413.79	77
78	240.16	302.11	343.95	372.50	447.18	78
79	259.17	326.18	371.31	402.03	481.58	79
80	278.84	351.15	399.71	432.60	516.98	80
81	299.26	377.00	429.04	464.18	553.40	81
82	320.30	403.70	459.41	496.81	590.83	82
83	342.04	431.30	490.73	530.45	629.28	83
84	364.50	459.74	523.03	565.10	668.74	84
85	387.66	489.11	556.26	600.84	709.23	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		4.66	6.03	7.08	7.86	10.70	18-34	
35-39		6.12	7.93	9.24	10.21	13.72	35-39	
40-44		8.45	10.90	12.69	14.02	18.51	40-44	
45-49		12.11	15.55	18.06	19.83	25.85	45-49	
50		15.00	19.27	22.31	24.48	31.72	50	
51		16.13	20.74	23.98	26.28	33.96	51	
52		17.34	22.29	25.73	28.24	36.39	52	
53		18.78	24.07	27.75	30.43	39.09	53	
54		20.24	25.97	29.95	32.77	41.88	54	
55		21.86	27.96	32.24	35.20	44.87	55	
56		23.49	30.03	34.62	37.79	47.94	56	
57		25.21	32.21	37.09	40.45	51.14	57	
58		26.81	34.20	39.31	42.86	53.98	58	
59		28.46	36.28	41.68	45.40	56.95	59	
60		30.26	38.57	44.28	48.20	60.24	60	
61		32.32	41.13	47.17	51.30	63.91	61	
62		34.65	44.01	50.47	54.83	68.05	62	
63		37.43	47.54	54.45	59.10	73.08	63	
64		40.52	51.46	58.85	63.88	78.74	64	
65		43.95	55.78	63.76	69.14	84.99	65	
66		47.74	60.49	69.11	74.92	91.83	66	
67		51.82	65.70	75.02	81.25	99.36	67	
68		55.33	70.09	79.94	86.55	105.62	68	
69		59.40	75.20	85.80	92.82	113.09	69	
70		64.35	81.42	92.83	100.42	122.12	70	
71		70.36	89.03	101.49	109.78	133.29	71	
72		77.77	98.37	112.12	121.23	147.01	72	
73		88.66	112.21	127.92	138.32	167.74	73	
74		100.93	127.80	145.68	157.56	191.05	74	
75		114.32	144.85	165.12	178.57	216.45	75	
76		128.65	163.01	185.93	201.06	243.48	76	
77		143.61	182.09	207.65	224.56	271.59	77	
78		158.09	200.51	228.69	247.25	298.38	78	
79		172.97	219.51	250.34	270.59	325.82	79	
80		188.30	239.03	272.65	294.65	353.87	80	
81		204.07	259.19	295.58	319.33	382.55	81	
82		220.24	279.86	319.17	344.76	411.86	82	
83		236.90	301.09	343.39	370.79	441.80	83	
84		253.96	322.92	368.23	397.56	472.36	84	
85		271.44	345.29	393.72	424.98	503.53	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		9.99	12.06	13.67	15.13	19.09	18-34	
35-39		12.40	15.02	17.04	18.78	23.60	35-39	
40-44		16.23	19.76	22.46	24.69	30.86	40-44	
45-49		22.33	27.34	31.14	34.13	42.43	45-49	
50		29.63	36.33	41.32	45.26	56.10	50	
51		32.44	39.79	45.21	49.56	61.36	51	
52		35.33	43.39	49.35	54.05	66.82	52	
53		38.14	46.92	53.36	58.41	72.24	53	
54		41.01	50.57	57.53	62.96	77.78	54	
55		43.99	54.31	61.80	67.63	83.49	55	
56		47.05	58.20	66.24	72.45	89.38	56	
57		50.22	62.19	70.87	77.41	95.42	57	
58		53.10	65.84	75.00	81.91	100.87	58	
59		56.14	69.74	79.44	86.77	106.64	59	
60		59.54	74.07	84.40	92.03	113.04	60	
61		63.41	78.90	89.90	98.01	120.21	61	
62		67.80	84.47	96.25	104.87	128.40	62	
63		73.21	91.35	104.01	113.33	138.61	63	
64		79.32	99.00	112.80	122.80	149.98	64	
65		86.06	107.50	122.46	133.33	162.66	65	
66		93.49	116.84	133.07	144.84	176.50	66	
67		101.51	127.00	144.71	157.41	191.61	67	
68		109.65	137.29	156.37	170.08	206.85	68	
69		118.61	148.55	169.25	184.02	223.64	69	
70		128.51	161.08	183.51	199.46	242.28	70	
71		139.50	174.96	199.43	216.64	262.98	71	
72		151.76	190.47	217.08	235.82	286.01	72	
73		166.58	209.29	238.62	259.17	314.21	73	
74		182.67	229.74	262.03	284.42	344.77	74	
75		199.83	251.54	286.95	311.47	377.19	75	
76		217.91	274.54	313.22	339.96	411.22	76	
77		236.83	298.59	340.64	369.54	446.48	77	
78		255.74	322.67	368.11	399.20	481.24	78	
79		275.31	347.52	396.40	429.76	516.88	79	
80		295.48	373.21	425.67	461.28	553.39	80	
81		316.37	399.72	455.78	493.72	590.80	81	
82		337.81	427.01	486.88	527.13	629.09	82	
83		359.90	455.14	518.84	561.46	668.28	83	
84		382.67	484.04	551.71	596.71	708.35	84	
85		406.09	513.82	585.42	632.98	749.33	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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)						
		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	Unlimited	Issue Age	
18-34		5.27	6.82	8.02	8.91	12.19	18-34	
35-39		6.95	9.01	10.51	11.62	15.69	35-39	
40-44		9.58	12.37	14.42	15.95	21.15	40-44	
45-49		13.67	17.57	20.44	22.46	29.41	45-49	
50		16.88	21.71	25.17	27.65	35.99	50	
51		18.13	23.35	27.03	29.65	38.49	51	
52		19.46	25.06	28.96	31.83	41.20	52	
53		21.06	27.03	31.20	34.26	44.21	53	
54		22.66	29.13	33.64	36.85	47.30	54	
55		24.45	31.32	36.17	39.53	50.62	55	
56		26.23	33.59	38.79	42.39	54.01	56	
57		28.11	35.98	41.50	45.31	57.54	57	
58		29.86	38.16	43.93	47.95	60.66	58	
59		31.65	40.42	46.51	50.72	63.90	59	
60		33.59	42.90	49.33	53.77	67.49	60	
61		35.82	45.67	52.46	57.13	71.49	61	
62		38.34	48.78	56.04	60.96	75.99	62	
63		41.34	52.61	60.36	65.60	81.47	63	
64		44.67	56.85	65.12	70.79	87.64	64	
65		48.36	61.51	70.43	76.48	94.43	65	
66		52.43	66.57	76.19	82.72	101.84	66	
67		56.79	72.17	82.56	89.54	109.99	67	
68		60.56	76.89	87.85	95.25	116.76	68	
69		64.90	82.35	94.14	101.99	124.82	69	
70		70.16	88.98	101.64	110.12	134.51	70	
71		76.52	97.06	110.86	120.10	146.47	71	
72		84.35	106.95	122.14	132.27	161.11	72	
73		95.84	121.60	138.91	150.44	183.26	73	
74		108.76	138.07	157.71	170.85	208.11	74	
75		122.83	156.05	178.25	193.09	235.13	75	
76		137.86	175.14	200.20	216.85	263.81	76	
77		153.50	195.16	223.03	241.60	293.54	77	
78		168.56	214.37	245.03	265.36	321.68	78	
79		183.98	234.13	267.59	289.72	350.41	79	
80		199.83	254.36	290.78	314.77	379.67	80	
81		216.09	275.22	314.54	340.38	409.49	81	
82		232.71	296.54	338.93	366.72	439.87	82	
83		249.81	318.38	363.91	393.59	470.81	83	
84		267.27	340.80	389.46	421.18	502.29	84	
85		285.12	363.72	415.63	449.37	534.31	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	11.01	13.36	15.18	16.75	21.26	18-34
35-39	13.75	16.73	19.02	20.91	26.42	35-39
40-44	18.06	22.07	25.14	27.58	34.64	40-44
45-49	24.85	30.53	34.85	38.13	47.62	45-49
50	32.64	40.17	45.79	50.08	62.38	50
51	35.65	43.89	49.97	54.71	68.07	51
52	38.75	47.77	54.45	59.56	73.99	52
53	41.84	51.66	58.87	64.37	80.00	53
54	45.00	55.69	63.48	69.41	86.15	54
55	48.29	59.82	68.20	74.58	92.49	55
56	51.66	64.11	73.10	79.91	99.02	56
57	55.14	68.49	78.20	85.37	105.69	57
58	58.26	72.45	82.68	90.26	111.63	58
59	61.53	76.66	87.48	95.52	117.88	59
60	65.18	81.32	92.83	101.18	124.80	60
61	69.33	86.50	98.74	107.61	132.53	61
62	74.03	92.48	105.57	114.99	141.36	62
63	79.85	99.91	113.95	124.13	152.44	63
64	86.42	108.14	123.44	134.35	164.75	64
65	93.64	117.27	133.83	145.69	178.46	65
66	101.58	127.27	145.21	158.05	193.37	66
67	110.11	138.11	157.66	171.51	209.61	67
68	118.71	149.02	170.03	185.01	225.90	68
69	128.15	160.91	183.66	199.82	243.80	69
70	138.55	174.12	198.71	216.18	263.63	70
71	150.07	188.71	215.49	234.34	285.59	71
72	162.91	205.00	234.05	254.58	309.97	72
73	178.47	224.82	256.78	279.26	339.88	73
74	195.34	246.32	281.45	305.88	372.23	74
75	213.28	269.18	307.63	334.34	406.44	75
76	232.13	293.23	335.15	364.22	442.23	76
77	251.80	318.30	363.78	395.11	479.17	77
78	271.32	343.23	392.27	425.90	515.30	78
79	291.45	368.86	421.49	457.49	552.18	79
80	312.12	395.27	451.63	489.96	589.80	80
81	333.48	422.44	482.52	523.26	628.20	81
82	355.32	450.32	514.35	557.45	667.35	82
83	377.76	478.98	546.95	592.47	707.28	83
84	400.84	508.34	580.39	628.32	747.96	84
85	424.52	538.53	614.58	665.12	789.43	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		5.88	7.61	8.96	9.96	13.68	18-34	
35-39		7.78	10.09	11.78	13.03	17.66	35-39	
40-44		10.71	13.84	16.15	17.88	23.79	40-44	
45-49		15.23	19.59	22.82	25.09	32.97	45-49	
50		18.76	24.15	28.03	30.82	40.26	50	
51		20.13	25.96	30.08	33.02	43.02	51	
52		21.58	27.83	32.19	35.42	46.01	52	
53		23.34	29.99	34.65	38.09	49.33	53	
54		25.08	32.29	37.33	40.93	52.72	54	
55		27.04	34.68	40.10	43.86	56.37	55	
56		28.97	37.15	42.96	46.99	60.08	56	
57		31.01	39.75	45.91	50.17	63.94	57	
58		32.91	42.12	48.55	53.04	67.34	58	
59		34.84	44.56	51.34	56.04	70.85	59	
60		36.92	47.23	54.38	59.34	74.74	60	
61		39.32	50.21	57.75	62.96	79.07	61	
62		42.03	53.55	61.61	67.09	83.93	62	
63		45.25	57.68	66.27	72.10	89.86	63	
64		48.82	62.24	71.39	77.70	96.54	64	
65		52.77	67.24	77.10	83.82	103.87	65	
66		57.12	72.65	83.27	90.52	111.85	66	
67		61.76	78.64	90.10	97.83	120.62	67	
68		65.79	83.69	95.76	103.95	127.90	68	
69		70.40	89.50	102.48	111.16	136.55	69	
70		75.97	96.54	110.45	119.82	146.90	70	
71		82.68	105.09	120.23	130.42	159.65	71	
72		90.93	115.53	132.16	143.31	175.21	72	
73		103.02	130.99	149.90	162.56	198.78	73	
74		116.59	148.34	169.74	184.14	225.17	74	
75		131.34	167.25	191.38	207.61	253.81	75	
76		147.07	187.27	214.47	232.64	284.14	76	
77		163.39	208.23	238.41	258.64	315.49	77	
78		179.03	228.23	261.37	283.47	344.98	78	
79		194.99	248.75	284.84	308.85	375.00	79	
80		211.36	269.69	308.91	334.89	405.47	80	
81		228.11	291.25	333.50	361.43	436.43	81	
82		245.18	313.22	358.69	388.68	467.88	82	
83		262.72	335.67	384.43	416.39	499.82	83	
84		280.58	358.68	410.69	444.80	532.22	84	
85		298.80	382.15	437.54	473.76	565.09	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		Nursing Home						
		Base Policy 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	Unlimited			
18-34	12.03	14.66	16.69	18.37	23.43	18-34		
35-39	15.10	18.44	21.00	23.04	29.24	35-39		
40-44	19.89	24.38	27.82	30.47	38.42	40-44		
45-49	27.37	33.72	38.56	42.13	52.81	45-49		
50	35.65	44.01	50.26	54.90	68.66	50		
51	38.86	47.99	54.73	59.86	74.78	51		
52	42.17	52.15	59.55	65.07	81.16	52		
53	45.54	56.40	64.38	70.33	87.76	53		
54	48.99	60.81	69.43	75.86	94.52	54		
55	52.59	65.33	74.60	81.53	101.49	55		
56	56.27	70.02	79.96	87.37	108.66	56		
57	60.06	74.79	85.53	93.33	115.96	57		
58	63.42	79.06	90.36	98.61	122.39	58		
59	66.92	83.58	95.52	104.27	129.12	59		
60	70.82	88.57	101.26	110.33	136.56	60		
61	75.25	94.10	107.58	117.21	144.85	61		
62	80.26	100.49	114.89	125.11	154.32	62		
63	86.49	108.47	123.89	134.93	166.27	63		
64	93.52	117.28	134.08	145.90	179.52	64		
65	101.22	127.04	145.20	158.05	194.26	65		
66	109.67	137.70	157.35	171.26	210.24	66		
67	118.71	149.22	170.61	185.61	227.61	67		
68	127.77	160.75	183.69	199.94	244.95	68		
69	137.69	173.27	198.07	215.62	263.96	69		
70	148.59	187.16	213.91	232.90	284.98	70		
71	160.64	202.46	231.55	252.04	308.20	71		
72	174.06	219.53	251.02	273.34	333.93	72		
73	190.36	240.35	274.94	299.35	365.55	73		
74	208.01	262.90	300.87	327.34	399.69	74		
75	226.73	286.82	328.31	357.21	435.69	75		
76	246.35	311.92	357.08	388.48	473.24	76		
77	266.77	338.01	386.92	420.68	511.86	77		
78	286.90	363.79	416.43	452.60	549.36	78		
79	307.59	390.20	446.58	485.22	587.48	79		
80	328.76	417.33	477.59	518.64	626.21	80		
81	350.59	445.16	509.26	552.80	665.60	81		
82	372.83	473.63	541.82	587.77	705.61	82		
83	395.62	502.82	575.06	623.48	746.28	83		
84	419.01	532.64	609.07	659.93	787.57	84		
85	442.95	563.24	643.74	697.26	829.53	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited		
18-34		6.49	8.40	9.90	11.01	15.17		18-34
35-39		8.61	11.17	13.05	14.44	19.63		35-39
40-44		11.84	15.31	17.88	19.81	26.43		40-44
45-49		16.79	21.61	25.20	27.72	36.53		45-49
50		20.64	26.59	30.89	33.99	44.53		50
51		22.13	28.57	33.13	36.39	47.55		51
52		23.70	30.60	35.42	39.01	50.82		52
53		25.62	32.95	38.10	41.92	54.45		53
54		27.50	35.45	41.02	45.01	58.14		54
55		29.63	38.04	44.03	48.19	62.12		55
56		31.71	40.71	47.13	51.59	66.15		56
57		33.91	43.52	50.32	55.03	70.34		57
58		35.96	46.08	53.17	58.13	74.02		58
59		38.03	48.70	56.17	61.36	77.80		59
60		40.25	51.56	59.43	64.91	81.99		60
61		42.82	54.75	63.04	68.79	86.65		61
62		45.72	58.32	67.18	73.22	91.87		62
63		49.16	62.75	72.18	78.60	98.25		63
64		52.97	67.63	77.66	84.61	105.44		64
65		57.18	72.97	83.77	91.16	113.31		65
66		61.81	78.73	90.35	98.32	121.86		66
67		66.73	85.11	97.64	106.12	131.25		67
68		71.02	90.49	103.67	112.65	139.04		68
69		75.90	96.65	110.82	120.33	148.28		69
70		81.78	104.10	119.26	129.52	159.29		70
71		88.84	113.12	129.60	140.74	172.83		71
72		97.51	124.11	142.18	154.35	189.31		72
73		110.20	140.38	160.89	174.68	214.30		73
74		124.42	158.61	181.77	197.43	242.23		74
75		139.85	178.45	204.51	222.13	272.49		75
76		156.28	199.40	228.74	248.43	304.47		76
77		173.28	221.30	253.79	275.68	337.44		77
78		189.50	242.09	277.71	301.58	368.28		78
79		206.00	263.37	302.09	327.98	399.59		79
80		222.89	285.02	327.04	355.01	431.27		80
81		240.13	307.28	352.46	382.48	463.37		81
82		257.65	329.90	378.45	410.64	495.89		82
83		275.63	352.96	404.95	439.19	528.83		83
84		293.89	376.56	431.92	468.42	562.15		84
85		312.48	400.58	459.45	498.15	595.87		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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders
District of Columbia
New Increased Rates effective 1/1/2014

Rates for Nonforfeiture Rider, and Elimination Period /
Waiver of Premium Enhancement Rider;
and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount¹ No Spouse
15-25	5%
26-100	7%
101+	10%

¹ The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

District of Columbia

Standard Underwriting Class Rates

New Increased Rates effective 1/1/2015

With No Inflation Benefit

90-Day Elimination Period

		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	Unlimited	Issue Age	
18-34		6.44	7.49	8.33	9.43	11.35	18-34	
35-39		7.63	8.93	9.95	11.20	13.44	35-39	
40-44		9.72	11.47	12.80	14.33	17.17	40-44	
45-49		13.37	15.90	17.78	19.78	23.64	45-49	
50		19.19	22.87	25.57	28.34	33.79	50	
51		21.38	25.51	28.55	31.60	37.66	51	
52		23.62	28.22	31.58	34.92	41.60	52	
53		25.46	30.50	34.16	37.72	44.94	53	
54		27.32	32.82	36.79	40.54	48.32	54	
55		29.22	35.21	39.49	43.45	51.80	55	
56		31.21	37.70	42.32	46.49	55.44	56	
57		33.31	40.36	45.32	49.72	59.28	57	
58		35.41	42.98	48.30	52.92	63.08	58	
59		37.73	45.89	51.58	56.47	67.28	59	
60		40.34	49.16	55.28	60.47	72.00	60	
61		43.34	52.91	59.50	65.03	77.38	61	
62		46.78	57.19	64.33	70.25	83.52	62	
63		50.89	62.30	70.09	76.50	90.86	63	
64		55.55	68.11	76.62	83.57	99.17	64	
65		60.80	74.64	83.98	91.51	108.50	65	
66		66.68	81.95	92.20	100.37	118.93	66	
67		73.21	90.06	101.35	110.20	130.49	67	
68		80.09	98.58	110.98	120.40	142.52	68	
69		87.77	108.12	121.75	131.81	156.00	69	
70		96.38	118.82	133.86	144.64	171.14	70	
71		106.06	130.86	147.48	159.10	188.22	71	
72		116.90	144.38	162.77	175.39	207.46	72	
73		129.84	160.55	181.07	195.06	230.76	73	
74		143.99	178.27	201.11	216.64	256.28	74	
75		159.30	197.44	222.79	239.99	283.85	75	
76		175.67	217.94	246.00	265.01	313.28	76	
77		193.03	239.72	267.69	284.77	344.42	77	
78		211.01	262.28	296.15	318.60	376.37	78	
79		229.91	286.00	322.96	347.82	409.84	79	
80		249.73	310.87	351.08	378.06	444.82	80	
81		270.47	336.91	380.53	409.70	481.31	81	
82		292.12	364.12	411.28	442.74	519.32	82	
83		314.69	392.48	443.34	477.18	558.85	83	
84		338.17	422.00	476.71	513.02	599.90	84	
85		362.58	452.70	511.39	550.27	642.47	85	
86*		387.91	484.55	547.38	588.91	686.56	86*	
87*		414.16	517.56	584.69	628.96	732.16	87*	
88*		441.32	551.74	623.30	670.40	779.28	88*	
89*		469.40	587.08	663.23	713.26	827.90	89*	
90*		498.40	623.57	704.46	757.50	878.06	90*	
91*		528.31	661.24	747.01	803.15	929.74	91*	
92*		559.15	700.06	790.87	850.20	982.92	92*	
93*		590.90	740.04	836.04	898.66	1,037.63	93*	
94*		623.58	781.19	882.52	948.50	1,093.85	94*	
95+*		657.17	823.50	930.31	999.76	1,151.58	95+*	

* To be used for purchases of offers for increased coverage only.

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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders

District of Columbia

Standard Underwriting Class Rates

New Increased Rates effective 1/1/2015

With No Inflation Benefit

90-Day Elimination Period

		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	Unlimited		Issue Age
18-34		3.08	4.00	4.64	5.14	6.79		18-34
35-39		3.96	5.11	5.93	6.53	8.52		35-39
40-44		5.52	7.08	8.18	8.98	11.56		40-44
45-49		8.10	10.36	11.92	13.02	16.55		45-49
50		10.21	13.03	14.98	16.33	20.63		50
51		11.05	14.09	16.18	17.64	22.22		51
52		11.98	15.25	17.50	19.06	23.95		52
53		13.02	16.57	18.98	20.66	25.88		53
54		14.16	17.99	20.59	22.39	27.95		54
55		15.37	19.50	22.31	24.23	30.13		55
56		16.66	21.11	24.12	26.17	32.44		56
57		18.01	22.80	26.03	28.22	34.85		57
58		19.26	24.35	27.77	30.10	37.02		58
59		20.60	26.03	29.66	32.11	39.38		59
60		22.12	27.90	31.78	34.36	41.99		60
61		23.81	30.01	34.14	36.89	44.92		61
62		25.73	32.40	36.83	39.76	48.25		62
63		28.03	35.27	40.06	43.20	52.26		63
64		30.62	38.50	43.68	47.08	56.77		64
65		33.52	42.10	47.72	51.41	61.82		65
66		36.73	46.09	52.22	56.21	67.42		66
67		40.26	50.50	57.17	61.50	73.61		67
68		43.25	54.20	61.32	65.94	78.77		68
69		46.80	58.63	66.30	71.24	84.98		69
70		51.18	64.08	72.43	77.81	92.68		70
71		56.59	70.85	80.05	85.98	102.28		71
72		63.30	79.24	89.52	96.12	114.23		72
73		73.22	91.68	103.58	111.23	132.19		73
74		84.48	105.80	119.56	128.39	152.58		74
75		96.86	121.37	137.16	147.29	175.00		75
76		110.21	138.13	156.13	167.66	199.08		76
77		124.30	155.87	173.71	184.80	224.45		77
78		138.19	173.38	194.34	206.75	249.25		78
79		152.66	191.62	214.97	228.69	274.97		79
80		167.69	210.59	235.60	250.64	301.61		80
81		183.29	230.29	256.22	272.58	329.16		81
82		199.45	250.72	276.86	294.53	357.64		82
83		216.18	271.87	297.48	316.47	387.02		83
84		233.48	293.76	318.11	338.41	417.35		84
85		251.34	316.37	338.75	360.36	448.57		85
86*		269.77	339.71	384.23	412.07	480.72		86*
87*		288.77	363.78	411.47	441.22	513.79		87*
88*		308.33	388.58	439.54	471.24	547.78		88*
89*		328.46	414.11	468.43	502.15	582.68		89*
90*		349.15	440.36	498.14	533.94	618.52		90*
91*		370.42	467.35	528.70	566.60	655.25		91*
92*		392.24	495.06	560.06	600.14	692.92		92*
93*		414.64	523.50	592.26	634.56	731.50		93*
94*		437.60	552.67	625.28	669.86	771.00		94*
95+*		461.12	582.58	659.12	706.03	811.42		95+*

* To be used for purchases of offers for increased coverage only.

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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	19.40	23.78	27.08	29.65	37.32	18-34
35-39	24.46	30.08	34.26	37.48	46.96	35-39
40-44	31.31	38.63	44.02	48.08	59.98	40-44
45-49	40.97	50.72	57.80	63.08	78.32	45-49
50	50.83	63.01	71.80	78.30	96.95	50
51	54.55	67.66	77.10	84.06	103.99	51
52	58.42	72.50	82.62	90.07	111.32	52
53	62.29	77.38	88.20	96.14	118.74	53
54	66.25	82.39	93.92	102.37	126.35	54
55	70.31	87.50	99.77	108.74	134.10	55
56	74.42	92.71	105.72	115.21	141.96	56
57	78.59	97.99	111.76	121.76	149.90	57
58	82.14	102.50	116.90	127.32	156.59	58
59	85.88	107.26	122.32	133.16	163.61	59
60	89.96	112.44	128.22	139.54	171.24	60
61	94.54	118.22	134.82	146.65	179.76	61
62	99.73	124.81	142.32	154.75	189.48	62
63	106.39	133.22	151.90	165.12	201.94	63
64	113.81	142.58	162.58	176.69	215.84	64
65	121.97	152.89	174.31	189.42	231.16	65
66	130.85	164.10	187.10	203.29	247.84	66
67	140.44	176.21	200.92	218.27	265.87	67
68	149.90	188.17	214.56	233.09	283.75	68
69	160.24	201.23	229.48	249.26	303.28	69
70	171.60	215.60	245.90	267.10	324.77	70
71	184.18	231.55	264.12	286.87	348.59	71
72	198.14	249.28	284.39	308.86	375.06	72
73	215.34	271.15	309.46	336.07	408.01	73
74	233.86	294.76	336.47	365.40	443.40	74
75	253.49	319.76	365.10	396.43	480.70	75
76	273.97	345.88	394.97	428.76	519.36	76
77	295.08	372.80	424.18	451.26	558.85	77
78	315.64	399.02	455.59	494.15	596.47	78
79	336.59	425.74	486.00	526.81	634.38	79
80	357.94	452.95	516.94	559.98	672.58	80
81	379.67	480.68	548.41	593.65	711.06	81
82	401.80	508.91	580.42	627.84	749.83	82
83	424.31	537.64	612.96	662.53	788.89	83
84	447.22	566.87	646.03	697.73	828.24	84
85	470.52	596.60	679.64	733.44	867.88	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited		
18-34		11.39	14.72	17.15	18.91	25.24	18-34	
35-39		14.69	18.94	22.00	24.22	31.94	35-39	
40-44		19.18	24.66	28.58	31.38	40.93	40-44	
45-49		25.39	32.58	37.66	41.26	53.20	45-49	
50		30.05	38.53	44.48	48.67	62.42	50	
51		31.81	40.78	47.05	51.46	65.88	51	
52		33.70	43.16	49.79	54.43	69.53	52	
53		35.83	45.86	52.87	57.78	73.60	53	
54		38.06	48.71	56.11	61.28	77.83	54	
55		40.39	51.65	59.47	64.92	82.20	55	
56		42.79	54.68	62.92	68.64	86.66	56	
57		45.23	57.76	66.42	72.42	91.16	57	
58		47.29	60.36	69.37	75.60	94.91	58	
59		49.46	63.08	72.47	78.92	98.80	59	
60		51.82	66.04	75.82	82.52	103.01	60	
61		54.41	69.31	79.52	86.51	107.68	61	
62		57.34	73.00	83.70	91.01	112.97	62	
63		61.00	77.62	88.94	96.65	119.65	63	
64		65.06	82.74	94.76	102.92	127.10	64	
65		69.52	88.37	101.17	109.82	135.30	65	
66		74.38	94.50	108.13	117.34	144.25	66	
67		79.61	101.12	115.67	125.46	153.95	67	
68		83.99	106.64	121.92	132.19	161.93	68	
69		89.05	113.03	129.19	140.03	171.25	69	
70		95.10	120.70	137.92	149.46	182.52	70	
71		102.46	130.03	148.56	160.96	196.34	71	
72		111.41	141.42	161.57	175.04	213.31	72	
73		124.76	158.45	181.08	196.21	239.18	73	
74		139.70	177.53	202.94	219.94	268.14	74	
75		155.92	198.24	226.70	245.71	299.50	75	
76		173.09	220.20	251.87	273.01	332.57	76	
77		190.90	242.99	276.66	294.31	366.67	77	
78		207.76	264.59	302.72	328.08	398.42	78	
79		224.94	286.62	327.95	355.36	430.52	79	
80		242.45	309.07	353.65	383.12	462.98	80	
81		260.28	331.96	379.84	411.40	495.80	81	
82		278.44	355.27	406.50	440.17	528.98	82	
83		296.92	379.02	433.66	469.45	562.52	83	
84		315.71	403.19	461.29	499.24	596.41	84	
85		334.82	427.79	489.41	529.52	529.52	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	7.56	8.91	9.97	11.19	13.71	18-34
35-39	9.11	10.79	12.11	13.53	16.51	35-39
40-44	11.71	13.99	15.73	17.49	21.30	40-44
45-49	16.12	19.38	21.82	24.15	29.30	45-49
50	22.48	27.06	30.44	33.60	40.64	50
51	24.88	29.99	33.75	37.22	44.98	51
52	27.35	33.00	37.15	40.93	49.42	52
53	29.49	35.67	40.17	44.22	53.40	53
54	31.68	38.40	43.28	47.57	57.45	54
55	33.91	41.22	46.47	51.03	61.62	55
56	36.24	44.14	49.81	54.63	65.95	56
57	38.67	47.24	53.31	58.41	70.49	57
58	41.04	50.19	56.68	62.03	74.82	58
59	43.61	53.44	60.35	66.01	79.54	59
60	46.50	57.07	64.47	70.45	84.83	60
61	49.80	61.20	69.15	75.51	90.82	61
62	53.57	65.93	74.49	81.29	97.66	62
63	58.14	71.64	80.94	88.28	105.94	63
64	63.29	78.08	88.22	96.17	115.29	64
65	69.07	85.30	96.39	105.00	125.73	65
66	75.50	93.33	105.45	114.78	137.34	66
67	82.59	102.18	115.47	125.58	150.12	67
68	89.98	111.37	125.88	136.68	163.30	68
69	98.17	121.61	137.47	149.04	178.00	69
70	107.34	133.04	150.44	162.88	194.43	70
71	117.59	145.86	165.00	178.41	212.88	71
72	129.07	160.23	181.29	195.85	233.60	72
73	142.81	177.49	200.88	216.97	258.77	73
74	157.81	196.35	222.29	240.05	286.23	74
75	173.98	216.69	245.35	264.94	315.76	75
76	191.19	238.33	269.93	290.57	347.11	76
77	209.36	261.22	291.73	310.34	380.08	77
78	228.00	284.71	322.50	347.21	413.52	78
79	247.51	309.28	350.33	378.07	448.35	79
80	267.89	334.93	379.40	409.34	484.54	80
81	289.13	361.69	409.70	441.92	522.11	81
82	311.22	389.55	441.24	475.81	561.06	82
83	334.18	418.48	474.00	511.01	601.39	83
84	357.99	448.51	507.99	547.51	643.11	84
85	382.68	479.65	543.20	585.33	686.21	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

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	Unlimited	
18-34	3.74	4.86	5.66	6.28	8.41	18-34
35-39	4.86	6.29	7.31	8.07	10.67	35-39
40-44	6.76	8.69	10.06	11.08	14.44	40-44
45-49	9.80	12.57	14.51	15.89	20.44	45-49
50	12.26	15.69	18.10	19.79	25.29	50
51	13.23	16.93	19.50	21.31	27.16	51
52	14.30	18.27	21.03	22.97	29.19	52
53	15.50	19.80	22.75	24.84	31.46	53
54	16.80	21.43	24.61	26.84	33.87	54
55	18.19	23.16	26.59	28.96	36.41	55
56	19.65	25.00	28.67	31.19	39.06	56
57	21.18	26.92	30.84	33.52	41.83	57
58	22.58	28.67	32.81	35.66	44.30	58
59	24.08	30.54	34.93	37.92	46.96	59
60	25.76	32.63	37.29	40.43	49.90	60
61	27.63	34.97	39.91	43.25	53.19	61
62	29.75	37.61	42.90	46.44	56.91	62
63	32.29	40.80	46.50	50.29	61.42	63
64	35.14	44.38	50.52	54.62	66.48	64
65	38.33	48.35	54.99	59.41	72.12	65
66	41.84	52.73	59.95	64.72	78.34	66
67	45.68	57.56	65.39	70.55	85.20	67
68	48.95	61.62	69.95	75.43	90.93	68
69	52.80	66.43	75.40	81.25	97.77	69
70	57.52	72.32	82.04	88.39	106.19	70
71	63.31	79.61	90.27	97.24	116.66	71
72	70.48	88.60	100.45	108.17	129.61	72
73	81.06	101.93	115.57	124.45	149.12	73
74	93.02	117.01	132.69	142.89	171.19	74
75	106.15	133.59	151.49	163.13	195.38	75
76	120.25	151.37	171.65	184.16	221.26	76
77	135.09	170.13	189.73	201.84	248.39	77
78	149.61	188.50	212.16	225.82	274.67	78
79	164.67	207.57	233.79	249.56	301.79	79
80	180.27	227.32	255.38	272.59	329.75	80
81	196.41	247.77	276.91	295.55	358.55	81
82	213.06	268.91	298.41	318.48	388.19	82
83	230.27	290.73	319.86	341.35	418.66	83
84	248.00	313.26	341.27	364.17	450.00	84
85	266.27	336.47	362.65	386.96	482.15	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	8.68	10.33	11.61	12.95	16.07	18-34
35-39	10.59	12.65	14.27	15.86	19.58	35-39
40-44	13.70	16.51	18.66	20.65	25.43	40-44
45-49	18.87	22.86	25.86	28.52	34.96	45-49
50	25.77	31.25	35.31	38.86	47.49	50
51	28.38	34.47	38.95	42.84	52.30	51
52	31.08	37.78	42.72	46.94	57.24	52
53	33.52	40.84	46.18	50.72	61.86	53
54	36.04	43.98	49.77	54.60	66.58	54
55	38.60	47.23	53.45	58.61	71.44	55
56	41.27	50.58	57.30	62.77	76.46	56
57	44.03	54.12	61.30	67.10	81.70	57
58	46.67	57.40	65.06	71.14	86.56	58
59	49.49	60.99	69.12	75.55	91.80	59
60	52.66	64.98	73.66	80.43	97.66	60
61	56.26	69.49	78.80	85.99	104.26	61
62	60.36	74.67	84.65	92.33	111.80	62
63	65.39	80.98	91.79	100.06	121.02	63
64	71.03	88.05	99.82	108.77	131.41	64
65	77.34	95.96	108.80	118.49	142.96	65
66	84.32	104.71	118.70	129.19	155.75	66
67	91.97	114.30	129.59	140.96	169.75	67
68	99.87	124.16	140.78	152.96	184.08	68
69	108.57	135.10	153.19	166.27	200.00	69
70	118.30	147.26	167.02	181.12	217.72	70
71	129.12	160.86	182.52	197.72	237.54	71
72	141.24	176.08	199.81	216.31	259.74	72
73	155.78	194.43	220.69	238.88	286.78	73
74	171.63	214.43	243.47	263.46	316.18	74
75	188.66	235.94	267.91	289.89	347.67	75
76	206.71	258.72	293.86	316.13	380.94	76
77	225.69	282.72	315.77	335.91	415.74	77
78	244.99	307.14	348.85	375.82	450.67	78
79	265.11	332.56	377.70	408.32	486.86	79
80	286.05	358.99	407.72	440.62	524.26	80
81	307.79	386.47	438.87	474.14	562.91	81
82	330.32	414.98	471.20	508.88	602.80	82
83	353.67	444.48	504.66	544.84	643.93	83
84	377.81	475.02	539.27	582.00	686.32	84
85	402.78	506.60	575.01	620.39	729.95	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited		
18-34		4.40	5.72	6.68	7.42	10.03	18-34	
35-39		5.76	7.47	8.69	9.61	12.82	35-39	
40-44		8.00	10.30	11.94	13.18	17.32	40-44	
45-49		11.50	14.78	17.10	18.76	24.33	45-49	
50		14.31	18.35	21.22	23.25	29.95	50	
51		15.41	19.77	22.82	24.98	32.10	51	
52		16.62	21.29	24.56	26.88	34.43	52	
53		17.98	23.03	26.52	29.02	37.04	53	
54		19.44	24.87	28.63	31.29	39.79	54	
55		21.01	26.82	30.87	33.69	42.69	55	
56		22.64	28.89	33.22	36.21	45.68	56	
57		24.35	31.04	35.65	38.82	48.81	57	
58		25.90	32.99	37.85	41.22	51.58	58	
59		27.56	35.05	40.20	43.73	54.54	59	
60		29.40	37.36	42.80	46.50	57.81	60	
61		31.45	39.93	45.68	49.61	61.46	61	
62		33.77	42.82	48.97	53.12	65.57	62	
63		36.55	46.33	52.94	57.38	70.58	63	
64		39.66	50.26	57.36	62.16	76.19	64	
65		43.14	54.60	62.26	67.41	82.42	65	
66		46.95	59.37	67.68	73.23	89.26	66	
67		51.10	64.62	73.61	79.60	96.79	67	
68		54.65	69.04	78.58	84.92	103.09	68	
69		58.80	74.23	84.50	91.26	110.56	69	
70		63.86	80.56	91.65	98.97	119.70	70	
71		70.03	88.37	100.49	108.50	131.04	71	
72		77.66	97.96	111.38	120.22	144.99	72	
73		88.90	112.18	127.56	137.67	166.05	73	
74		101.56	128.22	145.82	157.39	189.80	74	
75		115.44	145.81	165.82	178.97	215.76	75	
76		130.29	164.61	187.17	200.66	243.44	76	
77		145.88	184.39	205.75	218.88	272.33	77	
78		161.03	203.62	229.98	244.89	300.09	78	
79		176.68	223.52	252.61	270.43	328.61	79	
80		192.85	244.05	275.16	294.54	357.89	80	
81		209.53	265.25	297.60	318.52	387.94	81	
82		226.67	287.10	319.96	342.43	418.74	82	
83		244.36	309.59	342.24	366.23	450.30	83	
84		262.52	332.76	364.43	389.93	482.65	84	
85		281.20	356.57	386.55	413.56	515.73	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	9.80	11.75	13.25	14.71	18.43	18-34
35-39	12.07	14.51	16.43	18.19	22.65	35-39
40-44	15.69	19.03	21.59	23.81	29.56	40-44
45-49	21.62	26.34	29.90	32.89	40.62	45-49
50	29.06	35.44	40.18	44.12	54.34	50
51	31.88	38.95	44.15	48.46	59.62	51
52	34.81	42.56	48.29	52.95	65.06	52
53	37.55	46.01	52.19	57.22	70.32	53
54	40.40	49.56	56.26	61.63	75.71	54
55	43.29	53.24	60.43	66.19	81.26	55
56	46.30	57.02	64.79	70.91	86.97	56
57	49.39	61.00	69.29	75.79	92.91	57
58	52.30	64.61	73.44	80.25	98.30	58
59	55.37	68.54	77.89	85.09	104.06	59
60	58.82	72.89	82.85	90.41	110.49	60
61	62.72	77.78	88.45	96.47	117.70	61
62	67.15	83.41	94.81	103.37	125.94	62
63	72.64	90.32	102.64	111.84	136.10	63
64	78.77	98.02	111.42	121.37	147.53	64
65	85.61	106.62	121.21	131.98	160.19	65
66	93.14	116.09	131.95	143.60	174.16	66
67	101.35	126.42	143.71	156.34	189.38	67
68	109.76	136.95	155.68	169.24	204.86	68
69	118.97	148.59	168.91	183.50	222.00	69
70	129.26	161.48	183.60	199.36	241.01	70
71	140.65	175.86	200.04	217.03	262.20	71
72	153.41	191.93	218.33	236.77	285.88	72
73	168.75	211.37	240.50	260.79	314.79	73
74	185.45	232.51	264.65	286.87	346.13	74
75	203.34	255.19	290.47	314.84	379.58	75
76	222.23	279.11	317.79	341.69	414.77	76
77	242.02	304.22	339.81	361.48	451.40	77
78	261.98	329.57	375.20	404.43	487.82	78
79	282.71	355.84	405.07	438.57	525.37	79
80	304.21	383.05	436.04	471.90	563.98	80
81	326.45	411.25	468.04	506.36	603.71	81
82	349.42	440.41	501.16	541.95	644.54	82
83	373.16	470.48	535.32	578.67	686.47	83
84	397.63	501.53	570.55	616.49	729.53	84
85	422.88	533.55	606.82	655.45	773.69	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		5.06	6.58	7.70	8.56	11.65	18-34	
35-39		6.66	8.65	10.07	11.15	14.97	35-39	
40-44		9.24	11.91	13.82	15.28	20.20	40-44	
45-49		13.20	16.99	19.69	21.63	28.22	45-49	
50		16.36	21.01	24.34	26.71	34.61	50	
51		17.59	22.61	26.14	28.65	37.04	51	
52		18.94	24.31	28.09	30.79	39.67	52	
53		20.46	26.26	30.29	33.20	42.62	53	
54		22.08	28.31	32.65	35.74	45.71	54	
55		23.83	30.48	35.15	38.42	48.97	55	
56		25.63	32.78	37.77	41.23	52.30	56	
57		27.52	35.16	40.46	44.12	55.79	57	
58		29.22	37.31	42.89	46.78	58.86	58	
59		31.04	39.56	45.47	49.54	62.12	59	
60		33.04	42.09	48.31	52.57	65.72	60	
61		35.27	44.89	51.45	55.97	69.73	61	
62		37.79	48.03	55.04	59.80	74.23	62	
63		40.81	51.86	59.38	64.47	79.74	63	
64		44.18	56.14	64.20	69.70	85.90	64	
65		47.95	60.85	69.53	75.41	92.72	65	
66		52.06	66.01	75.41	81.74	100.18	66	
67		56.52	71.68	81.83	88.65	108.38	67	
68		60.35	76.46	87.21	94.41	115.25	68	
69		64.80	82.03	93.60	101.27	123.35	69	
70		70.20	88.80	101.26	109.55	133.21	70	
71		76.75	97.13	110.71	119.76	145.42	71	
72		84.84	107.32	122.31	132.27	160.37	72	
73		96.74	122.43	139.55	150.89	182.98	73	
74		110.10	139.43	158.95	171.89	208.41	74	
75		124.73	158.03	180.15	194.81	236.14	75	
76		140.33	177.85	202.69	217.16	265.62	76	
77		156.67	198.65	221.77	235.92	296.27	77	
78		172.45	218.74	247.80	263.96	325.51	78	
79		188.69	239.47	271.43	291.30	355.43	79	
80		205.43	260.78	294.94	316.49	386.03	80	
81		222.65	282.73	318.29	341.49	417.33	81	
82		240.28	305.29	341.51	366.38	449.29	82	
83		258.45	328.45	364.62	391.11	481.94	83	
84		277.04	352.26	387.59	415.69	515.30	84	
85		296.13	376.67	410.45	440.16	549.31	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	10.92	13.17	14.89	16.47	20.79	18-34
35-39	13.55	16.37	18.59	20.52	25.72	35-39
40-44	17.68	21.55	24.52	26.97	33.69	40-44
45-49	24.37	29.82	33.94	37.26	46.28	45-49
50	32.35	39.63	45.05	49.38	61.19	50
51	35.38	43.43	49.35	54.08	66.94	51
52	38.54	47.34	53.86	58.96	72.88	52
53	41.58	51.18	58.20	63.72	78.78	53
54	44.76	55.14	62.75	68.66	84.84	54
55	47.98	59.25	67.41	73.77	91.08	55
56	51.33	63.46	72.28	79.05	97.48	56
57	54.75	67.88	77.28	84.48	104.12	57
58	57.93	71.82	81.82	89.36	110.04	58
59	61.25	76.09	86.66	94.63	116.32	59
60	64.98	80.80	92.04	100.39	123.32	60
61	69.18	86.07	98.10	106.95	131.14	61
62	73.94	92.15	104.97	114.41	140.08	62
63	79.89	99.66	113.49	123.62	151.18	63
64	86.51	107.99	123.02	133.97	163.65	64
65	93.88	117.28	133.62	145.47	177.42	65
66	101.96	127.47	145.20	158.01	192.57	66
67	110.73	138.54	157.83	171.72	209.01	67
68	119.65	149.74	170.58	185.52	225.64	68
69	129.37	162.08	184.63	200.73	244.00	69
70	140.22	175.70	200.18	217.60	264.30	70
71	152.18	190.86	217.56	236.34	286.86	71
72	165.58	207.78	236.85	257.23	312.02	72
73	181.72	228.31	260.31	282.70	342.80	73
74	199.27	250.59	285.83	310.28	376.08	74
75	218.02	274.44	313.03	339.79	411.49	75
76	237.75	299.50	341.72	367.25	448.60	76
77	258.35	325.72	363.85	387.05	487.06	77
78	278.97	352.00	401.55	433.04	524.97	78
79	300.31	379.12	432.44	468.82	563.88	79
80	322.37	407.11	464.36	503.18	603.70	80
81	345.11	436.03	497.21	538.58	644.51	81
82	368.52	465.84	531.12	575.02	686.28	82
83	392.65	496.48	565.98	612.50	729.01	83
84	417.45	528.04	601.83	650.98	772.74	84
85	442.98	560.50	638.63	690.51	817.43	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		5.72	7.44	8.72	9.70	13.27	18-34	
35-39		7.56	9.83	11.45	12.69	17.12	35-39	
40-44		10.48	13.52	15.70	17.38	23.08	40-44	
45-49		14.90	19.20	22.28	24.50	32.11	45-49	
50		18.41	23.67	27.46	30.17	39.27	50	
51		19.77	25.45	29.46	32.32	41.98	51	
52		21.26	27.33	31.62	34.70	44.91	52	
53		22.94	29.49	34.06	37.38	48.20	53	
54		24.72	31.75	36.67	40.19	51.63	54	
55		26.65	34.14	39.43	43.15	55.25	55	
56		28.62	36.67	42.32	46.25	58.92	56	
57		30.69	39.28	45.27	49.42	62.77	57	
58		32.54	41.63	47.93	52.34	66.14	58	
59		34.52	44.07	50.74	55.35	69.70	59	
60		36.68	46.82	53.82	58.64	73.63	60	
61		39.09	49.85	57.22	62.33	78.00	61	
62		41.81	53.24	61.11	66.48	82.89	62	
63		45.07	57.39	65.82	71.56	88.90	63	
64		48.70	62.02	71.04	77.24	95.61	64	
65		52.76	67.10	76.80	83.41	103.02	65	
66		57.17	72.65	83.14	90.25	111.10	66	
67		61.94	78.74	90.05	97.70	119.97	67	
68		66.05	83.88	95.84	103.90	127.41	68	
69		70.80	89.83	102.70	111.28	136.14	69	
70		76.54	97.04	110.87	120.13	146.72	70	
71		83.47	105.89	120.93	131.02	159.80	71	
72		92.02	116.68	133.24	144.32	175.75	72	
73		104.58	132.68	151.54	164.11	199.91	73	
74		118.64	150.64	172.08	186.39	227.02	74	
75		134.02	170.25	194.48	210.65	256.52	75	
76		150.37	191.09	218.21	233.66	287.80	76	
77		167.46	212.91	237.79	252.96	320.21	77	
78		183.87	233.86	265.62	283.03	350.93	78	
79		200.70	255.42	290.25	312.17	382.25	79	
80		218.01	277.51	314.72	338.44	414.17	80	
81		235.77	300.21	338.98	364.46	446.72	81	
82		253.89	323.48	363.06	390.33	479.84	82	
83		272.54	347.31	387.00	415.99	513.58	83	
84		291.56	371.76	410.75	441.45	547.95	84	
85		311.06	396.77	434.35	466.76	582.89	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	12.04	14.59	16.53	18.23	23.15	18-34
35-39	15.03	18.23	20.75	22.85	28.79	35-39
40-44	19.67	24.07	27.45	30.13	37.82	40-44
45-49	27.12	33.30	37.98	41.63	51.94	45-49
50	35.64	43.82	49.92	54.64	68.04	50
51	38.88	47.91	54.55	59.70	74.26	51
52	42.27	52.12	59.43	64.97	80.70	52
53	45.61	56.35	64.21	70.22	87.24	53
54	49.12	60.72	69.24	75.69	93.97	54
55	52.67	65.26	74.39	81.35	100.90	55
56	56.36	69.90	79.77	87.19	107.99	56
57	60.11	74.76	85.27	93.17	115.33	57
58	63.56	79.03	90.20	98.47	121.78	58
59	67.13	83.64	95.43	104.17	128.58	59
60	71.14	88.71	101.23	110.37	136.15	60
61	75.64	94.36	107.75	117.43	144.58	61
62	80.73	100.89	115.13	125.45	154.22	62
63	87.14	109.00	124.34	135.40	166.26	63
64	94.25	117.96	134.62	146.57	179.77	64
65	102.15	127.94	146.03	158.96	194.65	65
66	110.78	138.85	158.45	172.42	210.98	66
67	120.11	150.66	171.95	187.10	228.64	67
68	129.54	162.53	185.48	201.80	246.42	68
69	139.77	175.57	200.35	217.96	266.00	69
70	151.18	189.92	216.76	235.84	287.59	70
71	163.71	205.86	235.08	255.65	311.52	71
72	177.75	223.63	255.37	277.69	338.16	72
73	194.69	245.25	280.12	304.61	370.81	73
74	213.09	268.67	307.01	333.69	406.03	74
75	232.70	293.69	335.59	364.74	443.40	75
76	253.27	319.89	365.65	392.81	482.43	76
77	274.68	347.22	387.89	412.62	522.72	77
78	295.96	374.43	427.90	461.65	562.12	78
79	317.91	402.40	459.81	499.07	602.39	79
80	340.53	431.17	492.68	534.46	643.42	80
81	363.77	460.81	526.38	570.80	685.31	81
82	387.62	491.27	561.08	608.09	728.02	82
83	412.14	522.48	596.64	646.33	771.55	83
84	437.27	554.55	633.11	685.47	815.95	84
85	463.08	587.45	670.44	725.57	861.17	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		100% Home Health Care						
		Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)						
Issue Age	Age	Policy Lifetime Maximum Benefit					Issue Age	Age
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited		
18-34		6.38	8.30	9.74	10.84	14.89	18-34	
35-39		8.46	11.01	12.83	14.23	19.27	35-39	
40-44		11.72	15.13	17.58	19.48	25.96	40-44	
45-49		16.60	21.41	24.87	27.37	36.00	45-49	
50		20.46	26.33	30.58	33.63	43.93	50	
51		21.95	28.29	32.78	35.99	46.92	51	
52		23.58	30.35	35.15	38.61	50.15	52	
53		25.42	32.72	37.83	41.56	53.78	53	
54		27.36	35.19	40.69	44.64	57.55	54	
55		29.47	37.80	43.71	47.88	61.53	55	
56		31.61	40.56	46.87	51.27	65.54	56	
57		33.86	43.40	50.08	54.72	69.75	57	
58		35.86	45.95	52.97	57.90	73.42	58	
59		38.00	48.58	56.01	61.16	77.28	59	
60		40.32	51.55	59.33	64.71	81.54	60	
61		42.91	54.81	62.99	68.69	86.27	61	
62		45.83	58.45	67.18	73.16	91.55	62	
63		49.33	62.92	72.26	78.65	98.06	63	
64		53.22	67.90	77.88	84.78	105.32	64	
65		57.57	73.35	84.07	91.41	113.32	65	
66		62.28	79.29	90.87	98.76	122.02	66	
67		67.36	85.80	98.27	106.75	131.56	67	
68		71.75	91.30	104.47	113.39	139.57	68	
69		76.80	97.63	111.80	121.29	148.93	69	
70		82.88	105.28	120.48	130.71	160.23	70	
71		90.19	114.65	131.15	142.28	174.18	71	
72		99.20	126.04	144.17	156.37	191.13	72	
73		112.42	142.93	163.53	177.33	216.84	73	
74		127.18	161.85	185.21	200.89	245.63	74	
75		143.31	182.47	208.81	226.49	276.90	75	
76		160.41	204.33	233.73	250.16	309.98	76	
77		178.25	227.17	253.81	270.00	344.15	77	
78		195.29	248.98	283.44	302.10	376.35	78	
79		212.71	271.37	309.07	333.04	409.07	79	
80		230.59	294.24	334.50	360.39	442.31	80	
81		248.89	317.69	359.67	387.43	476.11	81	
82		267.50	341.67	384.61	414.28	510.39	82	
83		286.63	366.17	409.38	440.87	545.22	83	
84		306.08	391.26	433.91	467.21	580.60	84	
85		325.99	416.87	458.25	493.36	616.47	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	13.16	16.01	18.17	19.99	25.51	18-34
35-39	16.51	20.09	22.91	25.18	31.86	35-39
40-44	21.66	26.59	30.38	33.29	41.95	40-44
45-49	29.87	36.78	42.02	46.00	57.60	45-49
50	38.93	48.01	54.79	59.90	74.89	50
51	42.38	52.39	59.75	65.32	81.58	51
52	46.00	56.90	65.00	70.98	88.52	52
53	49.64	61.52	70.22	76.72	95.70	53
54	53.48	66.30	75.73	82.72	103.10	54
55	57.36	71.27	81.37	88.93	110.72	55
56	61.39	76.34	87.26	95.33	118.50	56
57	65.47	81.64	93.26	101.86	126.54	57
58	69.19	86.24	98.58	107.58	133.52	58
59	73.01	91.19	104.20	113.71	140.84	59
60	77.30	96.62	110.42	120.35	148.98	60
61	82.10	102.65	117.40	127.91	158.02	61
62	87.52	109.63	125.29	136.49	168.36	62
63	94.39	118.34	135.19	147.18	181.34	63
64	101.99	127.93	146.22	159.17	195.89	64
65	110.42	138.60	158.44	172.45	211.88	65
66	119.60	150.23	171.70	186.83	229.39	66
67	129.49	162.78	186.07	202.48	248.27	67
68	139.43	175.32	200.38	218.08	267.20	68
69	150.17	189.06	216.07	235.19	288.00	69
70	162.14	204.14	233.34	254.08	310.88	70
71	175.24	220.86	252.60	274.96	336.18	71
72	189.92	239.48	273.89	298.15	364.30	72
73	207.66	262.19	299.93	326.52	398.82	73
74	226.91	286.75	328.19	357.10	435.98	74
75	247.38	312.94	358.15	389.69	475.31	75
76	268.79	340.28	389.58	418.37	516.26	76
77	291.01	368.72	411.93	438.19	558.38	77
78	312.95	396.86	454.25	490.26	599.27	78
79	335.51	425.68	487.18	529.32	640.90	79
80	358.69	455.23	521.00	565.74	683.14	80
81	382.43	485.59	555.55	603.02	726.11	81
82	406.72	516.70	591.04	641.16	769.76	82
83	431.63	548.48	627.30	680.16	814.09	83
84	457.09	581.06	664.39	719.96	859.16	84
85	483.18	614.40	702.25	760.63	904.91	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited		
18-34		7.04	9.16	10.76	11.98	16.51	18-34	
35-39		9.36	12.19	14.21	15.77	21.42	35-39	
40-44		12.96	16.74	19.46	21.58	28.84	40-44	
45-49		18.30	23.62	27.46	30.24	39.89	45-49	
50		22.51	28.99	33.70	37.09	48.59	50	
51		24.13	31.13	36.10	39.66	51.86	51	
52		25.90	33.37	38.68	42.52	55.39	52	
53		27.90	35.95	41.60	45.74	59.36	53	
54		30.00	38.63	44.71	49.09	63.47	54	
55		32.29	41.46	47.99	52.61	67.81	55	
56		34.60	44.45	51.42	56.29	72.16	56	
57		37.03	47.52	54.89	60.02	76.73	57	
58		39.18	50.27	58.01	63.46	80.70	58	
59		41.48	53.09	61.28	66.97	84.86	59	
60		43.96	56.28	64.84	70.78	89.45	60	
61		46.73	59.77	68.76	75.05	94.54	61	
62		49.85	63.66	73.25	79.84	100.21	62	
63		53.59	68.45	78.70	85.74	107.22	63	
64		57.74	73.78	84.72	92.32	115.03	64	
65		62.38	79.60	91.34	99.41	123.62	65	
66		67.39	85.93	98.60	107.27	132.94	66	
67		72.78	92.86	106.49	115.80	143.15	67	
68		77.45	98.72	113.10	122.88	151.73	68	
69		82.80	105.43	120.90	131.30	161.72	69	
70		89.22	113.52	130.09	141.29	173.74	70	
71		96.91	123.41	141.37	153.54	188.56	71	
72		106.38	135.40	155.10	168.42	206.51	72	
73		120.26	153.18	175.52	190.55	233.77	73	
74		135.72	173.06	198.34	215.39	264.24	74	
75		152.60	194.69	223.14	242.33	297.28	75	
76		170.45	217.57	249.25	266.66	332.16	76	
77		189.04	241.43	269.83	287.04	368.09	77	
78		206.71	264.10	301.26	321.17	401.77	78	
79		224.72	287.32	327.89	353.91	435.89	79	
80		243.17	310.97	354.28	382.34	470.45	80	
81		262.01	335.17	380.36	410.40	505.50	81	
82		281.11	359.86	406.16	438.23	540.94	82	
83		300.72	385.03	431.76	465.75	576.86	83	
84		320.60	410.76	457.07	492.97	613.25	84	
85		340.92	436.97	482.15	519.96	650.05	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders
District of Columbia
New Increased Rates effective 1/1/2015

Rates for Nonforfeiture Rider, and Elimination Period /
Waiver of Premium Enhancement Rider;
and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount¹ No Spouse
15-25	5%
26-100	7%
101+	10%

¹ The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

District of Columbia

Standard Underwriting Class Rates

New Increased Rates effective 1/1/2016

With No Inflation Benefit

90-Day Elimination Period

		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	Unlimited	Issue Age	
18-34		6.98	8.11	9.02	10.22	12.30	18-34	
35-39		8.27	9.67	10.78	12.13	14.56	35-39	
40-44		10.53	12.43	13.87	15.52	18.60	40-44	
45-49		14.48	17.23	19.27	21.42	25.61	45-49	
50		20.79	24.78	27.70	30.71	36.61	50	
51		23.17	27.64	30.93	34.23	40.79	51	
52		25.58	30.58	34.22	37.83	45.07	52	
53		27.59	33.05	37.01	40.86	48.69	53	
54		29.60	35.56	39.86	43.91	52.35	54	
55		31.66	38.14	42.78	47.07	56.12	55	
56		33.81	40.85	45.85	50.36	60.06	56	
57		36.09	43.72	49.10	53.86	64.22	57	
58		38.36	46.57	52.33	57.33	68.34	58	
59		40.87	49.71	55.87	61.18	72.89	59	
60		43.71	53.26	59.89	65.51	78.00	60	
61		46.96	57.32	64.45	70.45	83.82	61	
62		50.67	61.96	69.69	75.38	90.48	62	
63		55.13	67.50	75.93	82.88	98.44	63	
64		60.18	73.79	83.01	90.53	107.43	64	
65		65.87	80.86	90.97	99.14	117.55	65	
66		72.24	88.78	99.88	108.73	128.84	66	
67		79.31	97.57	109.80	119.38	141.36	67	
68		86.76	106.80	120.22	130.43	154.40	68	
69		95.08	117.13	131.90	142.79	169.00	69	
70		104.42	128.73	145.02	156.69	185.41	70	
71		114.89	141.77	159.77	172.35	203.91	71	
72		126.65	156.42	176.33	190.01	224.74	72	
73		140.66	173.93	196.16	211.32	249.99	73	
74		155.99	193.13	217.87	234.69	277.64	74	
75		172.58	213.89	238.59	253.82	307.50	75	
76		190.31	236.11	253.14	269.30	339.39	76	
77		209.12	250.60	267.69	284.77	373.13	77	
78		228.59	280.37	299.48	318.60	407.73	78	
79		249.07	309.83	331.26	352.41	443.99	79	
80		270.54	336.78	363.05	386.23	481.88	80	
81		293.01	364.99	394.84	420.04	521.42	81	
82		316.46	394.46	426.63	453.86	562.60	82	
83		340.91	425.19	458.42	487.68	605.42	83	
84		366.35	457.17	490.21	521.50	649.90	84	
85		392.80	488.68	522.00	555.32	696.01	85	
86*		420.24	524.93	593.00	637.99	743.77	86*	
87*		448.67	560.69	633.41	681.37	793.17	87*	
88*		478.10	597.71	675.25	726.27	844.22	88*	
89*		508.52	636.00	718.50	772.69	896.90	89*	
90*		539.93	675.53	763.17	820.63	951.24	90*	
91*		572.34	716.34	809.26	870.08	1,007.21	91*	
92*		605.75	758.39	856.78	921.05	1,064.83	92*	
93*		640.15	801.71	905.71	973.54	1,124.10	93*	
94*		675.55	846.29	956.06	1,027.55	1,185.00	94*	
95+*		711.93	892.13	1,007.84	1,083.07	1,247.55	95+*	

* To be used for purchases of offers for increased coverage only.

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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders

District of Columbia

Standard Underwriting Class Rates

New Increased Rates effective 1/1/2016

With No Inflation Benefit

90-Day Elimination Period

		100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)						
Issue Age	Age	Policy Lifetime Maximum Benefit					Issue Age	Age
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited		
18-34		3.34	4.33	5.03	5.56	7.36	18-34	
35-39		4.29	5.54	6.42	7.07	9.23	35-39	
40-44		5.98	7.67	8.87	9.72	12.52	40-44	
45-49		8.78	11.22	12.91	14.11	17.93	45-49	
50		11.06	14.12	16.22	17.69	22.35	50	
51		11.97	15.26	17.52	19.11	24.08	51	
52		12.97	16.52	18.95	20.64	25.95	52	
53		14.11	17.95	20.57	22.39	28.04	53	
54		15.34	19.49	22.31	24.26	30.28	54	
55		16.65	21.13	24.17	26.25	32.64	55	
56		18.04	22.87	26.13	28.35	35.14	56	
57		19.51	24.70	28.20	30.58	37.75	57	
58		20.87	26.38	30.08	32.60	40.11	58	
59		22.32	28.20	32.14	34.79	42.67	59	
60		23.96	30.23	34.42	37.22	45.49	60	
61		25.79	32.51	36.99	39.96	48.66	61	
62		27.87	35.10	39.90	43.07	52.27	62	
63		30.37	38.21	43.39	46.80	56.62	63	
64		33.18	41.70	47.32	51.00	61.50	64	
65		36.31	45.60	51.70	55.69	66.98	65	
66		39.79	49.93	56.58	60.89	73.03	66	
67		43.62	54.70	61.93	66.63	79.74	67	
68		46.85	58.72	66.43	71.44	85.33	68	
69		50.70	63.52	71.83	77.18	92.07	69	
70		55.45	69.42	78.47	84.29	100.40	70	
71		61.31	76.75	86.72	93.15	110.80	71	
72		68.58	85.84	96.98	104.13	123.75	72	
73		79.33	99.32	112.22	120.50	143.21	73	
74		91.52	114.62	129.52	139.09	165.30	74	
75		104.94	131.48	148.13	157.58	189.58	75	
76		119.39	149.64	160.91	171.19	215.67	76	
77		134.65	162.62	173.71	184.80	243.15	77	
78		149.71	181.94	194.34	206.75	270.02	78	
79		165.39	201.25	214.97	228.69	297.88	79	
80		181.66	220.56	235.60	250.64	326.74	80	
81		198.56	239.87	256.22	272.58	356.59	81	
82		216.07	259.19	276.86	294.53	387.44	82	
83		234.19	278.50	297.48	316.47	419.28	83	
84		250.43	297.80	318.11	338.41	452.13	84	
85		266.67	317.12	338.75	360.36	481.85	85	
86*		292.25	368.02	416.25	446.41	520.78	86*	
87*		312.83	394.10	445.76	477.98	556.61	87*	
88*		334.02	420.97	476.16	510.51	593.42	88*	
89*		355.84	448.62	507.47	544.00	631.24	89*	
90*		378.25	477.06	539.66	578.44	670.06	90*	
91*		401.28	506.30	572.75	613.82	709.85	91*	
92*		424.93	536.32	606.74	650.16	750.66	92*	
93*		449.19	567.13	641.62	687.44	792.45	93*	
94*		474.07	598.73	677.39	725.69	835.25	94*	
95+*		499.55	631.12	714.05	764.87	879.03	95+*	

* To be used for purchases of offers for increased coverage only.

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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	21.02	25.77	29.34	32.12	40.43	18-34
35-39	26.49	32.59	37.12	40.60	50.87	35-39
40-44	33.92	41.85	47.68	52.09	64.97	40-44
45-49	44.38	54.95	62.62	68.34	84.85	45-49
50	55.07	68.26	77.78	84.83	105.03	50
51	59.10	73.29	83.53	91.07	112.66	51
52	63.28	78.55	89.51	97.58	120.60	52
53	67.48	83.82	95.55	104.16	128.64	53
54	71.77	89.26	101.75	110.90	136.88	54
55	76.17	94.80	108.08	117.81	145.28	55
56	80.63	100.44	114.53	124.81	153.79	56
57	85.14	106.16	121.07	131.91	162.40	57
58	88.99	111.05	126.65	137.93	169.64	58
59	93.04	116.19	132.51	144.26	177.24	59
60	97.46	121.81	138.91	151.16	185.51	60
61	102.41	128.08	146.06	158.87	194.74	61
62	108.04	135.21	154.18	167.65	205.27	62
63	115.26	144.33	164.55	178.88	218.76	63
64	123.29	154.47	176.12	191.41	233.83	64
65	132.13	165.63	188.84	205.21	250.42	65
66	141.75	177.78	202.70	220.23	268.49	66
67	152.14	190.89	217.66	236.46	288.03	67
68	162.40	203.85	232.44	252.51	307.40	68
69	173.59	218.00	248.60	270.04	328.55	69
70	185.90	233.57	266.40	289.35	351.83	70
71	199.52	250.85	286.13	310.78	377.64	71
72	214.66	270.05	308.09	334.59	406.32	72
73	233.29	293.75	335.24	364.08	442.01	73
74	253.34	319.32	364.51	395.85	480.35	74
75	274.61	346.41	395.53	423.09	520.75	75
76	296.80	374.70	410.95	437.17	562.64	76
77	319.67	397.10	424.18	451.26	605.42	77
78	341.94	432.28	474.55	504.84	646.18	78
79	364.64	461.21	524.92	558.43	687.25	79
80	387.76	490.70	560.01	606.65	728.62	80
81	411.31	520.74	594.11	643.12	770.32	81
82	435.28	551.32	628.78	680.16	812.32	82
83	459.67	582.44	664.04	717.74	854.63	83
84	484.48	614.11	699.87	755.87	897.26	84
85	509.73	646.32	736.28	794.56	940.20	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited		
18-34		12.34	15.95	18.58	20.49	27.34		18-34
35-39		15.91	20.51	23.83	26.23	34.61		35-39
40-44		20.77	26.72	30.97	34.00	44.34		40-44
45-49		27.51	35.30	40.79	44.69	57.63		45-49
50		32.55	41.74	48.19	52.73	67.63		50
51		34.46	44.17	50.97	55.74	71.37		51
52		36.50	46.76	53.94	58.97	75.32		52
53		38.82	49.69	57.28	62.60	79.73		53
54		41.24	52.77	60.79	66.39	84.32		54
55		43.76	55.95	64.43	70.33	89.05		55
56		46.36	59.24	68.16	74.36	93.89		56
57		49.00	62.57	71.96	78.46	98.76		57
58		51.23	65.39	75.15	81.90	102.82		58
59		53.59	68.34	78.51	85.50	107.03		59
60		56.13	71.54	82.13	89.40	111.59		60
61		58.94	75.09	86.15	93.72	116.65		61
62		62.11	79.08	90.68	98.59	122.38		62
63		66.08	84.08	96.36	104.70	129.62		63
64		70.49	89.64	102.66	111.50	137.70		64
65		75.31	95.73	109.60	118.98	146.58		65
66		80.57	102.38	117.14	127.11	156.27		66
67		86.24	109.55	125.31	135.92	166.78		67
68		90.99	115.53	132.08	143.21	175.42		68
69		96.47	122.45	139.96	151.70	185.52		69
70		103.03	130.75	149.41	161.92	197.73		70
71		110.99	140.87	160.94	174.37	212.71		71
72		120.69	153.21	175.03	189.63	231.09		72
73		135.16	171.65	196.17	212.56	259.12		73
74		151.35	192.32	219.86	238.26	290.49		74
75		168.91	214.76	245.60	262.92	324.45		75
76		187.51	238.55	261.90	278.62	360.28		76
77		206.80	259.00	276.66	294.31	397.23		77
78		225.07	286.64	309.50	329.26	431.63		78
79		243.69	310.51	342.36	364.21	466.40		79
80		262.65	334.83	375.20	399.16	501.57		80
81		281.97	359.62	408.06	434.10	537.12		81
82		301.64	384.88	440.38	469.05	573.07		82
83		321.66	410.61	469.79	504.00	609.40		83
84		342.02	436.79	499.73	538.95	646.11		84
85		362.73	463.44	530.19	573.65	573.65		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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders
District of Columbia
Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home						
Base Policy 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	Unlimited	
18-34	8.19	9.64	10.80	12.13	14.86	18-34
35-39	9.87	11.69	13.12	14.65	17.89	35-39
40-44	12.69	15.16	17.04	18.94	23.07	40-44
45-49	17.46	21.00	23.65	26.15	31.75	45-49
50	24.35	29.32	32.98	36.40	44.03	50
51	26.97	32.49	36.56	40.31	48.72	51
52	29.62	35.75	40.25	44.34	53.55	52
53	31.96	38.65	43.52	47.91	57.86	53
54	34.32	41.61	46.89	51.53	62.24	54
55	36.74	44.65	50.35	55.29	66.75	55
56	39.26	47.83	53.96	59.17	71.45	56
57	41.90	51.17	57.76	63.27	76.36	57
58	44.46	54.38	61.40	67.20	81.05	58
59	47.24	57.89	65.37	71.52	86.18	59
60	50.38	61.83	69.85	76.33	91.90	60
61	53.95	66.30	74.90	81.80	98.38	61
62	58.03	71.42	80.70	87.34	105.79	62
63	62.98	77.61	87.68	95.65	114.78	63
64	68.57	84.59	95.58	104.18	124.89	64
65	74.83	92.40	104.41	113.75	136.22	65
66	81.80	101.10	114.23	124.34	148.78	66
67	89.48	110.70	125.10	136.05	162.63	67
68	97.47	120.66	136.37	148.07	176.92	68
69	106.35	131.74	148.93	161.46	192.83	69
70	116.29	144.14	162.99	176.45	210.64	70
71	127.38	158.02	178.75	193.27	230.63	71
72	139.83	173.59	196.39	212.18	253.05	72
73	154.71	192.29	217.62	235.06	280.33	73
74	170.97	212.72	240.82	260.05	310.09	74
75	188.48	234.74	262.61	279.37	342.07	75
76	207.12	258.20	277.17	294.86	374.99	76
77	226.81	273.10	291.73	310.34	409.68	77
78	247.00	304.67	326.37	347.21	447.98	78
79	268.14	335.05	360.91	384.05	485.71	79
80	290.21	362.85	393.73	420.12	524.91	80
81	313.23	391.84	426.44	454.95	565.62	81
82	337.16	422.01	459.09	489.69	607.81	82
83	362.02	453.36	491.64	524.33	651.51	83
84	387.83	485.89	524.10	558.86	696.71	84
85	414.58	517.88	556.46	593.31	743.40	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders

District of Columbia

Standard Underwriting Class Rates

New Increased Rates effective 1/1/2016

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

		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	Unlimited	Issue Age	
18-34		4.06	5.27	6.14	6.80	9.12	18-34	
35-39		5.27	6.81	7.92	8.73	11.56	35-39	
40-44		7.32	9.41	10.91	12.00	15.64	40-44	
45-49		10.63	13.61	15.72	17.22	22.14	45-49	
50		13.28	17.01	19.60	21.43	27.39	50	
51		14.34	18.34	21.12	23.09	29.44	51	
52		15.48	19.80	22.77	24.88	31.63	52	
53		16.80	21.45	24.65	26.91	34.09	53	
54		18.20	23.22	26.67	29.08	36.69	54	
55		19.71	25.10	28.81	31.37	39.44	55	
56		21.28	27.08	31.06	33.78	42.32	56	
57		22.94	29.16	33.41	36.33	45.32	57	
58		24.47	31.06	35.54	38.62	48.00	58	
59		26.09	33.09	37.85	41.08	50.89	59	
60		27.90	35.35	40.39	43.80	54.06	60	
61		29.92	37.88	43.24	46.85	57.62	61	
62		32.23	40.74	46.48	50.31	61.66	62	
63		34.99	44.20	50.37	54.48	66.54	63	
64		38.08	48.07	54.73	59.16	72.02	64	
65		41.52	52.37	59.58	64.36	78.13	65	
66		45.33	57.12	64.95	70.11	84.86	66	
67		49.50	62.34	70.84	76.43	92.30	67	
68		53.03	66.75	75.78	81.72	98.50	68	
69		57.20	71.97	81.68	88.02	105.93	69	
70		62.31	78.35	88.88	95.76	115.04	70	
71		68.59	86.24	97.80	105.34	126.37	71	
72		76.35	95.98	108.82	117.18	140.42	72	
73		87.82	110.42	125.21	134.83	161.55	73	
74		100.78	126.76	143.74	154.53	185.46	74	
75		115.00	144.71	163.14	173.55	211.65	75	
76		130.27	163.98	176.43	187.69	239.11	76	
77		146.34	177.61	189.73	201.84	267.98	77	
78		162.09	198.32	212.26	225.82	297.55	78	
79		178.40	218.53	234.79	249.78	326.94	79	
80		195.28	238.68	257.02	273.75	357.23	80	
81		212.77	258.81	278.63	297.46	388.43	81	
82		230.81	278.90	300.21	320.48	420.54	82	
83		249.45	298.94	321.73	343.42	453.56	83	
84		266.16	318.93	343.20	366.32	487.50	84	
85		282.84	338.90	364.65	389.18	518.22	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	9.40	11.17	12.58	14.04	17.42	18-34
35-39	11.47	13.71	15.46	17.17	21.22	35-39
40-44	14.85	17.89	20.21	22.36	27.54	40-44
45-49	20.44	24.77	28.03	30.88	37.89	45-49
50	27.91	33.86	38.26	42.09	51.45	50
51	30.77	37.34	42.19	46.39	56.65	51
52	33.66	40.92	46.28	50.85	62.03	52
53	36.33	44.25	50.03	54.96	67.03	53
54	39.04	47.66	53.92	59.15	72.13	54
55	41.82	51.16	57.92	63.51	77.38	55
56	44.71	54.81	62.07	67.98	82.84	56
57	47.71	58.62	66.42	72.68	88.50	57
58	50.56	62.19	70.47	77.07	93.76	58
59	53.61	66.07	74.87	81.86	99.47	59
60	57.05	70.40	79.81	87.15	105.80	60
61	60.94	75.28	85.35	93.15	112.94	61
62	65.39	80.88	91.71	99.30	121.10	62
63	70.83	87.72	99.43	108.42	131.12	63
64	76.96	95.39	108.15	117.83	142.35	64
65	83.79	103.94	117.85	128.36	154.89	65
66	91.36	113.42	128.58	139.95	168.72	66
67	99.65	123.83	140.40	152.72	183.90	67
68	108.18	134.52	152.52	165.71	199.44	68
69	117.62	146.35	165.96	180.13	216.66	69
70	128.16	159.55	180.96	196.21	235.87	70
71	139.87	174.27	197.73	214.19	257.35	71
72	153.01	190.76	216.45	234.35	281.36	72
73	168.76	210.65	239.08	258.80	310.67	73
74	185.95	232.31	263.77	285.41	342.54	74
75	204.38	255.59	286.63	304.92	376.64	75
76	223.93	280.29	301.20	320.42	410.59	76
77	244.50	295.60	315.77	335.91	446.23	77
78	265.41	328.97	353.26	375.82	488.23	78
79	287.21	360.27	390.56	415.69	527.43	79
80	309.88	388.92	424.41	454.01	567.94	80
81	333.45	418.69	458.04	489.86	609.82	81
82	357.86	449.56	491.55	525.52	653.02	82
83	383.13	481.53	524.86	560.98	697.60	83
84	409.31	514.61	557.99	596.22	743.52	84
85	436.36	547.08	590.92	631.30	790.79	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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	Unlimited	
18-34	4.78	6.21	7.25	8.04	10.88	18-34
35-39	6.25	8.08	9.42	10.39	13.89	35-39
40-44	8.66	11.15	12.95	14.28	18.76	40-44
45-49	12.48	16.00	18.53	20.33	26.35	45-49
50	15.50	19.90	22.98	25.17	32.43	50
51	16.71	21.42	24.72	27.07	34.80	51
52	17.99	23.08	26.59	29.12	37.31	52
53	19.49	24.95	28.73	31.43	40.14	53
54	21.06	26.95	31.03	33.90	43.10	54
55	22.77	29.07	33.45	36.49	46.24	55
56	24.52	31.29	35.99	39.21	49.50	56
57	26.37	33.62	38.62	42.08	52.89	57
58	28.07	35.74	41.00	44.64	55.89	58
59	29.86	37.98	43.56	47.37	59.11	59
60	31.84	40.47	46.36	50.38	62.63	60
61	34.05	43.25	49.49	53.74	66.58	61
62	36.59	46.38	53.06	57.55	71.05	62
63	39.61	50.19	57.35	62.16	76.46	63
64	42.98	54.44	62.14	67.32	82.54	64
65	46.73	59.14	67.46	73.03	89.28	65
66	50.87	64.31	73.32	79.33	96.69	66
67	55.38	69.98	79.75	86.23	104.86	67
68	59.21	74.78	85.13	92.00	111.67	68
69	63.70	80.42	91.53	98.86	119.79	69
70	69.17	87.28	99.29	107.23	129.68	70
71	75.87	95.73	108.88	117.53	141.94	71
72	84.12	106.12	120.66	130.23	157.09	72
73	96.31	121.52	138.20	149.16	179.89	73
74	110.04	138.90	157.96	169.97	205.62	74
75	125.06	157.94	178.15	189.52	233.72	75
76	141.15	178.32	191.95	204.19	262.55	76
77	158.03	192.60	205.75	218.88	292.81	77
78	174.47	214.70	230.18	244.89	325.08	78
79	191.41	235.81	254.61	270.87	356.00	79
80	208.90	256.80	278.44	296.86	387.72	80
81	226.98	277.75	301.04	322.34	420.27	81
82	245.55	298.61	323.56	346.43	453.64	82
83	264.71	319.38	345.98	370.37	487.84	83
84	281.89	340.06	368.29	394.23	522.87	84
85	299.01	360.68	390.55	418.00	554.59	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	10.61	12.70	14.36	15.95	19.98	18-34
35-39	13.07	15.73	17.80	19.69	24.55	35-39
40-44	17.01	20.62	23.38	25.78	32.01	40-44
45-49	23.42	28.54	32.41	35.61	44.03	45-49
50	31.47	38.40	43.54	47.78	58.87	50
51	34.57	42.19	47.82	52.47	64.58	51
52	37.70	46.09	52.31	57.36	70.51	52
53	40.70	49.85	56.54	62.01	76.20	53
54	43.76	53.71	60.95	66.77	82.02	54
55	46.90	57.67	65.49	71.73	88.01	55
56	50.16	61.79	70.18	76.79	94.23	56
57	53.52	66.07	75.08	82.09	100.64	57
58	56.66	70.00	79.54	86.94	106.47	58
59	59.98	74.25	84.37	92.20	112.76	59
60	63.72	78.97	89.77	97.97	119.70	60
61	67.93	84.26	95.80	104.50	127.50	61
62	72.75	90.34	102.72	111.26	136.41	62
63	78.68	97.83	111.18	121.19	147.46	63
64	85.35	106.19	120.72	131.48	159.81	64
65	92.75	115.48	131.29	142.97	173.56	65
66	100.92	125.74	142.93	155.56	188.66	66
67	109.82	136.96	155.70	169.39	205.17	67
68	118.89	148.38	168.67	183.35	221.96	68
69	128.89	160.96	182.99	198.80	240.49	69
70	140.03	174.96	198.93	215.97	261.10	70
71	152.36	190.52	216.71	235.11	284.07	71
72	166.19	207.93	236.51	256.52	309.67	72
73	182.81	229.01	260.54	282.54	341.01	73
74	200.93	251.90	286.72	310.77	374.99	74
75	220.28	276.44	310.65	330.47	411.21	75
76	240.74	302.38	325.23	345.98	446.19	76
77	262.19	318.10	339.81	361.48	482.78	77
78	283.82	353.27	380.15	404.43	528.48	78
79	306.28	385.49	420.21	447.33	569.15	79
80	329.55	414.99	455.09	487.90	610.97	80
81	353.67	445.54	489.64	524.77	654.02	81
82	378.56	477.11	524.01	561.35	698.23	82
83	404.24	509.70	558.08	597.63	743.69	83
84	430.79	543.33	591.88	633.58	790.33	84
85	458.14	576.28	625.38	669.29	838.18	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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		
18-34		5.50	7.15	8.36	9.28	12.64	18-34
35-39		7.23	9.35	10.92	12.05	16.22	35-39
40-44		10.00	12.89	14.99	16.56	21.88	40-44
45-49		14.33	18.39	21.34	23.44	30.56	45-49
50		17.72	22.79	26.36	28.91	37.47	50
51		19.08	24.50	28.32	31.05	40.16	51
52		20.50	26.36	30.41	33.36	42.99	52
53		22.18	28.45	32.81	35.95	46.19	53
54		23.92	30.68	35.39	38.72	49.51	54
55		25.83	33.04	38.09	41.61	53.04	55
56		27.76	35.50	40.92	44.64	56.68	56
57		29.80	38.08	43.83	47.83	60.46	57
58		31.67	40.42	46.46	50.66	63.78	58
59		33.63	42.87	49.27	53.66	67.33	59
60		35.78	45.59	52.33	56.96	71.20	60
61		38.18	48.62	55.74	60.63	75.54	61
62		40.95	52.02	59.64	64.79	80.44	62
63		44.23	56.18	64.33	69.84	86.38	63
64		47.88	60.81	69.55	75.48	93.06	64
65		51.94	65.91	75.34	81.70	100.43	65
66		56.41	71.50	81.69	88.55	108.52	66
67		61.26	77.62	88.66	96.03	117.42	67
68		65.39	82.81	94.48	102.28	124.84	68
69		70.20	88.87	101.38	109.70	133.65	69
70		76.03	96.21	109.70	118.70	144.32	70
71		83.15	105.22	119.96	129.72	157.51	71
72		91.89	116.26	132.50	143.28	173.76	72
73		104.80	132.62	151.19	163.49	198.23	73
74		119.30	151.04	172.18	185.41	225.78	74
75		135.12	171.17	193.16	205.49	255.79	75
76		152.03	192.66	207.47	220.69	285.99	76
77		169.72	207.59	221.77	235.92	317.64	77
78		186.85	231.08	248.10	263.96	352.61	78
79		204.42	253.09	274.43	291.96	385.06	79
80		222.52	274.92	299.86	319.97	418.21	80
81		241.19	296.69	323.45	347.22	452.11	81
82		260.29	318.32	346.91	372.38	486.74	82
83		279.97	339.82	370.23	397.32	522.12	83
84		297.62	361.19	393.38	422.14	558.24	84
85		315.18	382.46	416.45	446.82	590.96	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	11.82	14.23	16.14	17.86	22.54	18-34
35-39	14.67	17.75	20.14	22.21	27.88	35-39
40-44	19.17	23.35	26.55	29.20	36.48	40-44
45-49	26.40	32.31	36.79	40.34	50.17	45-49
50	35.03	42.94	48.82	53.47	66.29	50
51	38.37	47.04	53.45	58.55	72.51	51
52	41.74	51.26	58.34	63.87	78.99	52
53	45.07	55.45	63.05	69.06	85.37	53
54	48.48	59.76	67.98	74.39	91.91	54
55	51.98	64.18	73.06	79.95	98.64	55
56	55.61	68.77	78.29	85.60	105.62	56
57	59.33	73.52	83.74	91.50	112.78	57
58	62.76	77.81	88.61	96.81	119.18	58
59	66.35	82.43	93.87	102.54	126.05	59
60	70.39	87.54	99.73	108.79	133.60	60
61	74.92	93.24	106.25	115.85	142.06	61
62	80.11	99.80	113.73	123.22	151.72	62
63	86.53	107.94	122.93	133.96	163.80	63
64	93.74	116.99	133.29	145.13	177.27	64
65	101.71	127.02	144.73	157.58	192.23	65
66	110.48	138.06	157.28	171.17	208.60	66
67	119.99	150.09	171.00	186.06	226.44	67
68	129.60	162.24	184.82	200.99	244.48	68
69	140.16	175.57	200.02	217.47	264.32	69
70	151.90	190.37	216.90	235.73	286.33	70
71	164.85	206.77	235.69	256.03	310.79	71
72	179.37	225.10	256.57	278.69	337.98	72
73	196.86	247.37	282.00	306.28	371.35	73
74	215.91	271.49	309.67	336.13	407.44	74
75	236.18	297.29	334.67	356.02	445.78	75
76	257.55	324.47	349.26	371.54	481.79	76
77	279.88	340.60	363.85	387.05	519.33	77
78	302.23	377.57	407.04	433.04	568.73	78
79	325.35	410.71	449.86	478.97	610.87	79
80	349.22	441.06	485.77	521.79	654.00	80
81	373.89	472.39	521.24	559.68	698.22	81
82	399.26	504.66	556.47	597.18	743.44	82
83	425.35	537.87	591.30	634.28	789.78	83
84	452.27	572.05	625.77	670.94	837.14	84
85	479.92	605.48	659.84	707.28	885.57	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		6.22	8.09	9.47	10.52	14.40	18-34	
35-39		8.21	10.62	12.42	13.71	18.55	35-39	
40-44		11.34	14.63	17.03	18.84	25.00	40-44	
45-49		16.18	20.78	24.15	26.55	34.77	45-49	
50		19.94	25.68	29.74	32.65	42.51	50	
51		21.45	27.58	31.92	35.03	45.52	51	
52		23.01	29.64	34.23	37.60	48.67	52	
53		24.87	31.95	36.89	40.47	52.24	53	
54		26.78	34.41	39.75	43.54	55.92	54	
55		28.89	37.01	42.73	46.73	59.84	55	
56		31.00	39.71	45.85	50.07	63.86	56	
57		33.23	42.54	49.04	53.58	68.03	57	
58		35.27	45.10	51.92	56.68	71.67	58	
59		37.40	47.76	54.98	59.95	75.55	59	
60		39.72	50.71	58.30	63.54	79.77	60	
61		42.31	53.99	61.99	67.52	84.50	61	
62		45.31	57.66	66.22	72.03	89.83	62	
63		48.85	62.17	71.31	77.52	96.30	63	
64		52.78	67.18	76.96	83.64	103.58	64	
65		57.15	72.68	83.22	90.37	111.58	65	
66		61.95	78.69	90.06	97.77	120.35	66	
67		67.14	85.26	97.57	105.83	129.98	67	
68		71.57	90.84	103.83	112.56	138.01	68	
69		76.70	97.32	111.23	120.54	147.51	69	
70		82.89	105.14	120.11	130.17	158.96	70	
71		90.43	114.71	131.04	141.91	173.08	71	
72		99.66	126.40	144.34	156.33	190.43	72	
73		113.29	143.72	164.18	177.82	216.57	73	
74		128.56	163.18	186.40	200.85	245.94	74	
75		145.18	184.40	208.17	221.46	277.86	75	
76		162.91	207.00	222.99	237.19	309.43	76	
77		181.41	222.58	237.79	252.96	342.47	77	
78		199.23	247.46	266.02	283.03	380.14	78	
79		217.43	270.37	294.25	313.05	414.12	79	
80		236.14	293.04	321.28	343.08	448.70	80	
81		255.40	315.63	345.86	372.10	483.95	81	
82		275.03	338.03	370.26	398.33	519.84	82	
83		295.23	360.26	394.48	424.27	556.40	83	
84		313.35	382.32	418.47	450.05	593.61	84	
85		331.35	404.24	442.35	475.64	627.33	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	13.03	15.76	17.92	19.77	25.10	18-34
35-39	16.27	19.77	22.48	24.73	31.21	35-39
40-44	21.33	26.08	29.72	32.62	40.95	40-44
45-49	29.38	36.08	41.17	45.07	56.31	45-49
50	38.59	47.48	54.10	59.16	73.71	50
51	42.17	51.89	59.08	64.63	80.44	51
52	45.78	56.43	64.37	70.38	87.47	52
53	49.44	61.05	69.56	76.11	94.54	53
54	53.20	65.81	75.01	82.01	101.80	54
55	57.06	70.69	80.63	88.17	109.27	55
56	61.06	75.75	86.40	94.41	117.01	56
57	65.14	80.97	92.40	100.91	124.92	57
58	68.86	85.62	97.68	106.68	131.89	58
59	72.72	90.61	103.37	112.88	139.34	59
60	77.06	96.11	109.69	119.61	147.50	60
61	81.91	102.22	116.70	127.20	156.62	61
62	87.47	109.26	124.74	135.18	167.03	62
63	94.38	118.05	134.68	146.73	180.14	63
64	102.13	127.79	145.86	158.78	194.73	64
65	110.67	138.56	158.17	172.19	210.90	65
66	120.04	150.38	171.63	186.78	228.54	66
67	130.16	163.22	186.30	202.73	247.71	67
68	140.31	176.10	200.97	218.63	267.00	68
69	151.43	190.18	217.05	236.14	288.15	69
70	163.77	205.78	234.87	255.49	311.56	70
71	177.34	223.02	254.67	276.95	337.51	71
72	192.55	242.27	276.63	300.86	366.29	72
73	210.91	265.73	303.46	330.02	401.69	73
74	230.89	291.08	332.62	361.49	439.89	74
75	252.08	318.14	358.69	381.57	480.35	75
76	274.36	346.56	373.29	397.10	517.39	76
77	297.57	363.10	387.89	412.62	555.88	77
78	320.64	401.87	433.93	461.65	608.98	78
79	344.42	435.93	479.51	510.61	652.59	79
80	368.89	467.13	516.45	555.68	697.03	80
81	394.11	499.24	552.84	594.59	742.42	81
82	419.96	532.21	588.93	633.01	788.65	82
83	446.46	566.04	624.52	670.93	835.87	83
84	473.75	600.77	659.66	708.30	883.95	84
85	501.70	634.68	694.30	745.27	932.96	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited		
18-34		6.94	9.03	10.58	11.76	16.16	18-34	
35-39		9.19	11.89	13.92	15.37	20.88	35-39	
40-44		12.68	16.37	19.07	21.12	28.12	40-44	
45-49		18.03	23.17	26.96	29.66	38.98	45-49	
50		22.16	28.57	33.12	36.39	47.55	50	
51		23.82	30.66	35.52	39.01	50.88	51	
52		25.52	32.92	38.05	41.84	54.35	52	
53		27.56	35.45	40.97	44.99	58.29	53	
54		29.64	38.14	44.11	48.36	62.33	54	
55		31.95	40.98	47.37	51.85	66.64	55	
56		34.24	43.92	50.78	55.50	71.04	56	
57		36.66	47.00	54.25	59.33	75.60	57	
58		38.87	49.78	57.38	62.70	79.56	58	
59		41.17	52.65	60.69	66.24	83.77	59	
60		43.66	55.83	64.27	70.12	88.34	60	
61		46.44	59.36	68.24	74.41	93.46	61	
62		49.67	63.30	72.80	79.27	99.22	62	
63		53.47	68.16	78.29	85.20	106.22	63	
64		57.68	73.55	84.37	91.80	114.10	64	
65		62.36	79.45	91.10	99.04	122.73	65	
66		67.49	85.88	98.43	106.99	132.18	66	
67		73.02	92.90	106.48	115.63	142.54	67	
68		77.75	98.87	113.18	122.84	151.18	68	
69		83.20	105.77	121.08	131.38	161.37	69	
70		89.75	114.07	130.52	141.64	173.60	70	
71		97.71	124.20	142.12	154.10	188.65	71	
72		107.43	136.54	156.18	169.38	207.10	72	
73		121.78	154.82	177.17	192.15	234.91	73	
74		137.82	175.32	200.62	216.29	266.10	74	
75		155.24	197.63	223.18	237.43	299.93	75	
76		173.79	221.34	238.51	253.69	332.87	76	
77		193.10	237.57	253.81	270.00	367.30	77	
78		211.61	263.84	283.94	302.10	407.67	78	
79		230.44	287.65	314.07	334.14	443.18	79	
80		249.76	311.16	342.70	366.19	479.19	80	
81		269.61	334.57	368.27	396.98	515.79	81	
82		289.77	357.74	393.61	424.28	552.94	82	
83		310.49	380.70	418.73	451.22	590.68	83	
84		329.08	403.45	443.56	477.96	628.98	84	
85		347.52	426.02	468.25	504.46	663.70	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		Nursing Home						
		Base Policy 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	Unlimited		
18-34		14.24	17.29	19.70	21.68	27.66		18-34
35-39		17.87	21.79	24.82	27.25	34.54		35-39
40-44		23.49	28.81	32.89	36.04	45.42		40-44
45-49		32.36	39.85	45.55	49.80	62.45		45-49
50		42.15	52.02	59.38	64.85	81.13		50
51		45.97	56.74	64.71	70.71	88.37		51
52		49.82	61.60	70.40	76.89	95.95		52
53		53.81	66.65	76.07	83.16	103.71		53
54		57.92	71.86	82.04	89.63	111.69		54
55		62.14	77.20	88.20	96.39	119.90		55
56		66.51	82.73	94.51	103.22	128.40		56
57		70.95	88.42	101.06	110.32	137.06		57
58		74.96	93.43	106.75	116.55	144.60		58
59		79.09	98.79	112.87	123.22	152.63		59
60		83.73	104.68	119.65	130.43	161.40		60
61		88.90	111.20	127.15	138.55	171.18		61
62		94.83	118.72	135.75	147.14	182.34		62
63		102.23	128.16	146.43	159.50	196.48		63
64		110.52	138.59	158.43	172.43	212.19		64
65		119.63	150.10	171.61	186.80	229.57		65
66		129.60	162.70	185.98	202.39	248.48		66
67		140.33	176.35	201.60	219.40	268.98		67
68		151.02	189.96	217.12	236.27	289.52		68
69		162.70	204.79	234.08	254.81	311.98		69
70		175.64	221.19	252.84	275.25	336.79		70
71		189.83	239.27	273.65	297.87	364.23		71
72		205.73	259.44	296.69	323.03	394.60		72
73		224.96	284.09	324.92	353.76	432.03		73
74		245.87	310.67	355.57	386.85	472.34		74
75		267.98	338.99	382.71	407.12	514.92		75
76		291.17	368.65	397.32	422.66	552.99		76
77		315.26	385.60	411.93	438.19	592.43		77
78		339.05	426.17	460.82	490.26	649.23		78
79		363.49	461.15	509.16	542.25	694.31		79
80		388.56	493.20	547.13	589.57	740.06		80
81		414.33	526.09	584.44	629.50	786.62		81
82		440.66	559.76	621.39	668.84	833.86		82
83		467.57	594.21	657.74	707.58	881.96		83
84		495.23	629.49	693.55	745.66	930.76		84
85		523.48	663.88	728.76	783.26	980.35		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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		7.66	9.97	11.69	13.00	17.92	18-34	
35-39		10.17	13.16	15.42	17.03	23.21	35-39	
40-44		14.02	18.11	21.11	23.40	31.24	40-44	
45-49		19.88	25.56	29.77	32.77	43.19	45-49	
50		24.38	31.46	36.50	40.13	52.59	50	
51		26.19	33.74	39.12	42.99	56.24	51	
52		28.03	36.20	41.87	46.08	60.03	52	
53		30.25	38.95	45.05	49.51	64.34	53	
54		32.50	41.87	48.47	53.18	68.74	54	
55		35.01	44.95	52.01	56.97	73.44	55	
56		37.48	48.13	55.71	60.93	78.22	56	
57		40.09	51.46	59.46	65.08	83.17	57	
58		42.47	54.46	62.84	68.72	87.45	58	
59		44.94	57.54	66.40	72.53	91.99	59	
60		47.60	60.95	70.24	76.70	96.91	60	
61		50.57	64.73	74.49	81.30	102.42	61	
62		54.03	68.94	79.38	86.51	108.61	62	
63		58.09	74.15	85.27	92.88	116.14	63	
64		62.58	79.92	91.78	99.96	124.62	64	
65		67.57	86.22	98.98	107.71	133.88	65	
66		73.03	93.07	106.80	116.21	144.01	66	
67		78.90	100.54	115.39	125.43	155.10	67	
68		83.93	106.90	122.53	133.12	164.35	68	
69		89.70	114.22	130.93	142.22	175.23	69	
70		96.61	123.00	140.93	153.11	188.24	70	
71		104.99	133.69	153.20	166.29	204.22	71	
72		115.20	146.68	168.02	182.43	223.77	72	
73		130.27	165.92	190.16	206.48	253.25	73	
74		147.08	187.46	214.84	231.73	286.26	74	
75		165.30	210.86	238.19	253.40	322.00	75	
76		184.67	235.68	254.03	270.19	356.31	76	
77		204.79	252.56	269.83	287.04	392.13	77	
78		223.99	280.22	301.86	321.17	435.20	78	
79		243.45	304.93	333.89	355.23	472.24	79	
80		263.38	329.28	364.12	389.30	509.68	80	
81		283.82	353.51	390.68	421.86	547.63	81	
82		304.51	377.45	416.96	450.23	586.04	82	
83		325.75	401.14	442.98	478.17	624.96	83	
84		344.81	424.58	468.65	505.87	664.35	84	
85		363.69	447.80	494.15	533.28	700.07	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders
District of Columbia
New Increased Rates effective 1/1/2016

**Rates for Nonforfeiture Rider, and Elimination Period /
Waiver of Premium Enhancement Rider;
and Spouse/Sibling and Multi-Life Discounts**

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount¹ No Spouse
15-25	5%
26-100	7%
101+	10%

¹ The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

District of Columbia

Standard Underwriting Class Rates

New Increased Rates effective 1/1/2017

With No Inflation Benefit

90-Day Elimination Period

		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	Unlimited	Issue Age	
18-34		7.52	8.74	9.72	11.00	13.24	18-34	
35-39		8.90	10.42	11.61	13.06	15.68	35-39	
40-44		11.34	13.38	14.94	16.72	20.03	40-44	
45-49		15.60	18.55	20.75	23.07	27.58	45-49	
50		22.39	26.68	29.83	33.07	39.42	50	
51		24.95	29.76	33.31	36.86	43.93	51	
52		27.55	32.93	36.85	40.74	48.54	52	
53		29.71	35.59	39.86	44.00	52.43	53	
54		31.88	38.29	42.92	47.29	56.38	54	
55		34.09	41.08	46.07	50.69	60.44	55	
56		36.41	43.99	49.38	54.24	64.68	56	
57		38.86	47.08	52.88	58.00	69.16	57	
58		41.31	50.15	56.35	61.74	73.60	58	
59		44.02	53.54	60.17	65.88	78.50	59	
60		47.07	57.36	64.50	69.89	84.00	60	
61		50.57	61.73	68.28	72.64	90.27	61	
62		54.57	66.34	70.86	75.38	97.44	62	
63		59.37	72.69	79.91	85.01	106.01	63	
64		64.81	79.46	88.96	94.63	115.70	64	
65		70.94	87.08	97.97	104.26	126.59	65	
66		77.80	95.61	107.05	113.88	138.75	66	
67		85.41	105.07	116.10	123.51	152.24	67	
68		93.44	115.01	129.47	140.28	166.28	68	
69		102.40	126.14	142.04	153.78	182.00	69	
70		112.45	138.63	156.17	168.74	199.67	70	
71		123.73	152.67	172.06	185.61	219.59	71	
72		136.39	168.45	189.90	204.62	242.03	72	
73		151.48	187.31	209.49	222.86	269.22	73	
74		167.99	207.98	224.03	238.34	299.00	74	
75		185.85	223.36	238.59	253.82	331.16	75	
76		199.28	236.99	253.14	269.30	363.24	76	
77		210.73	250.60	267.69	284.77	381.21	77	
78		235.76	280.37	299.48	318.60	426.48	78	
79		260.78	310.11	331.26	352.41	471.75	79	
80		285.81	339.88	363.05	386.23	517.02	80	
81		310.83	369.64	394.84	420.04	561.53	81	
82		335.86	399.40	426.63	453.86	605.88	82	
83		360.89	429.16	458.42	487.68	651.99	83	
84		385.91	458.91	490.21	521.50	698.10	84	
85		410.94	488.68	522.00	555.32	743.37	85	
86*		452.56	565.31	638.61	687.06	800.98	86*	
87*		483.18	603.82	682.14	733.78	854.18	87*	
88*		514.88	643.69	727.19	782.14	909.16	88*	
89*		547.64	684.92	773.77	832.13	965.89	89*	
90*		581.46	727.50	821.87	883.75	1,024.41	90*	
91*		616.36	771.44	871.51	937.01	1,084.69	91*	
92*		652.34	816.73	922.68	991.90	1,146.74	92*	
93*		689.39	863.38	975.38	1,048.43	1,210.57	93*	
94*		727.51	911.39	1,029.60	1,106.59	1,276.16	94*	
95+*		766.70	960.75	1,085.36	1,166.38	1,343.51	95+*	

* To be used for purchases of offers for increased coverage only.

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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders

District of Columbia

Standard Underwriting Class Rates

New Increased Rates effective 1/1/2017

With No Inflation Benefit

90-Day Elimination Period

		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	Unlimited	Issue Age	
18-34		3.60	4.66	5.42	5.99	7.92	18-34	
35-39		4.62	5.96	6.92	7.62	9.94	35-39	
40-44		6.44	8.26	9.55	10.47	13.48	40-44	
45-49		9.45	12.08	13.90	15.19	19.31	45-49	
50		11.91	15.20	17.47	19.05	24.07	50	
51		12.89	16.44	18.87	20.58	25.93	51	
52		13.97	17.79	20.41	22.23	27.94	52	
53		15.19	19.33	22.15	24.11	30.20	53	
54		16.52	20.99	24.02	26.12	32.61	54	
55		17.93	22.75	26.03	28.27	35.15	55	
56		19.43	24.63	28.14	30.53	37.84	56	
57		21.01	26.60	30.37	32.93	40.66	57	
58		22.47	28.41	32.40	35.11	43.19	58	
59		24.04	30.37	34.61	37.46	45.95	59	
60		25.80	32.55	37.07	40.08	48.99	60	
61		27.78	35.01	39.83	42.44	52.40	61	
62		30.02	37.80	41.35	43.99	56.29	62	
63		32.70	41.15	46.33	49.29	60.97	63	
64		35.73	44.91	50.96	54.58	66.23	64	
65		39.10	49.11	55.68	59.87	72.13	65	
66		42.85	53.77	60.93	65.16	78.65	66	
67		46.97	58.91	66.23	70.46	85.88	67	
68		50.46	63.24	71.54	76.93	91.90	68	
69		54.60	68.40	77.35	83.12	99.15	69	
70		59.71	74.76	84.50	90.78	108.12	70	
71		66.02	82.66	93.39	100.31	119.32	71	
72		73.85	92.44	104.44	112.14	133.27	72	
73		85.43	106.96	120.85	129.77	154.22	73	
74		98.56	123.44	135.33	143.97	178.01	74	
75		113.01	138.67	148.13	157.58	204.16	75	
76		126.68	150.64	160.91	171.19	230.49	76	
77		136.75	162.62	173.71	184.80	247.10	77	
78		152.99	181.94	194.34	206.75	276.44	78	
79		169.22	201.25	214.97	228.69	305.79	79	
80		185.47	220.56	235.60	250.64	335.13	80	
81		201.71	239.87	256.22	272.58	364.47	81	
82		217.95	259.19	276.86	294.53	393.81	82	
83		234.19	278.50	297.48	316.47	423.16	83	
84		250.43	297.80	318.11	338.41	452.50	84	
85		266.67	317.12	338.75	360.36	481.85	85	
86*		314.73	396.33	448.27	480.75	560.84	86*	
87*		336.90	424.41	480.05	514.75	599.42	87*	
88*		359.72	453.35	512.79	549.78	639.07	88*	
89*		383.21	483.13	546.50	585.84	679.80	89*	
90*		407.34	513.76	581.17	622.93	721.60	90*	
91*		432.15	545.24	616.81	661.04	764.46	91*	
92*		457.62	577.57	653.41	700.17	808.40	92*	
93*		483.74	610.75	690.97	740.32	853.41	93*	
94*		510.54	644.78	729.50	781.51	899.50	94*	
95+*		537.98	679.67	768.98	823.70	946.65	95+*	

* To be used for purchases of offers for increased coverage only.

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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	295.74	372.32	397.70	423.09	560.81	75
76	319.63	384.72	410.95	437.17	597.48	76
77	333.93	397.10	424.18	451.26	615.25	77
78	368.24	444.25	474.55	504.84	688.32	78
79	392.69	491.42	524.92	558.43	740.11	79
80	417.59	528.44	575.29	612.02	784.67	80
81	442.95	560.80	625.66	665.59	829.57	81
82	468.76	593.73	676.04	719.18	874.80	82
83	495.03	627.24	715.12	772.77	920.37	83
84	521.75	661.35	753.70	814.02	966.28	84
85	548.94	696.04	792.92	855.68	1,012.52	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited		
18-34		13.29	17.18	20.01	22.06	29.44	18-34	
35-39		17.14	22.09	25.66	28.25	37.27	35-39	
40-44		22.37	28.77	33.35	36.61	47.75	40-44	
45-49		29.62	38.01	43.93	48.13	62.06	45-49	
50		35.06	44.95	51.90	56.78	72.83	50	
51		37.11	47.57	54.89	60.03	76.86	51	
52		39.31	50.36	58.09	63.50	81.12	52	
53		41.80	53.51	61.68	67.41	85.86	53	
54		44.41	56.83	65.46	71.50	90.80	54	
55		47.12	60.26	69.38	75.74	95.90	55	
56		49.92	63.80	73.40	80.08	101.11	56	
57		52.77	67.38	77.49	84.49	106.36	57	
58		55.17	70.42	80.93	88.20	110.73	58	
59		57.71	73.60	84.55	92.08	115.26	59	
60		60.45	77.04	88.45	96.28	120.18	60	
61		63.48	80.86	92.78	100.93	125.62	61	
62		66.89	85.16	97.65	106.18	131.80	62	
63		71.16	90.55	103.77	112.76	139.59	63	
64		75.91	96.53	110.56	120.08	148.29	64	
65		81.10	103.10	118.03	128.13	157.85	65	
66		86.77	110.25	126.15	136.89	168.29	66	
67		92.88	117.98	134.95	146.37	179.61	67	
68		97.99	124.42	142.24	154.22	188.92	68	
69		103.89	131.87	150.72	163.37	199.79	69	
70		110.95	140.81	160.90	174.37	212.94	70	
71		119.53	151.70	173.32	187.78	229.07	71	
72		129.98	164.99	188.50	204.22	248.86	72	
73		145.56	184.86	211.26	228.91	279.05	73	
74		162.99	207.12	232.39	247.23	312.83	74	
75		181.90	231.28	247.15	262.92	349.41	75	
76		201.94	245.19	261.90	278.62	382.61	76	
77		217.79	259.00	276.66	294.31	403.68	77	
78		242.38	289.75	309.50	329.26	451.62	78	
79		262.43	320.50	342.36	364.21	499.55	79	
80		282.86	351.25	375.20	399.16	540.15	80	
81		303.66	382.00	408.06	434.10	578.44	81	
82		324.84	412.77	440.90	469.05	617.15	82	
83		346.40	442.19	473.76	504.00	656.28	83	
84		368.33	470.39	506.62	538.95	695.81	84	
85		390.63	499.09	539.46	573.90	617.78	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	8.82	10.39	11.64	13.06	16.00	18-34
35-39	10.62	12.59	14.13	15.78	19.26	35-39
40-44	13.66	16.32	18.36	20.40	24.85	40-44
45-49	18.81	22.61	25.47	28.17	34.19	45-49
50	26.23	31.57	35.51	39.20	47.41	50
51	29.04	34.98	39.37	43.41	52.47	51
52	31.90	38.50	43.35	47.75	57.67	52
53	34.41	41.62	46.87	51.59	62.30	53
54	36.96	44.80	50.49	55.49	67.03	54
55	39.56	48.09	54.22	59.54	71.89	55
56	42.28	51.51	58.12	63.73	76.94	56
57	45.12	55.10	62.20	68.14	82.24	57
58	47.88	58.56	66.12	72.37	87.29	58
59	50.88	62.35	70.40	77.01	92.81	59
60	54.25	66.59	75.22	81.54	98.97	60
61	58.10	71.40	79.54	84.86	105.95	61
62	62.49	76.53	82.72	88.26	113.93	62
63	67.83	83.58	92.57	98.76	123.61	63
64	73.84	91.09	102.50	109.33	134.50	64
65	80.59	99.51	112.45	120.00	146.69	65
66	88.09	108.88	122.51	130.69	160.23	66
67	96.36	119.21	132.58	141.46	175.14	67
68	104.98	129.93	146.86	159.28	190.53	68
69	114.54	141.88	160.38	173.88	207.66	69
70	125.23	155.22	175.52	190.02	226.84	70
71	137.18	170.17	192.50	208.14	248.36	71
72	150.59	186.94	211.50	228.49	272.52	72
73	166.61	207.08	232.60	248.40	301.90	73
74	184.12	229.08	248.04	263.89	332.71	74
75	202.97	245.82	262.61	279.37	365.81	75
76	217.38	259.48	277.17	294.86	398.84	76
77	229.65	273.10	291.73	310.34	417.76	77
78	255.58	305.55	326.37	347.21	467.37	78
79	281.32	337.27	361.00	384.05	516.68	79
80	306.99	367.95	395.65	420.91	563.36	80
81	332.60	398.55	428.87	457.63	609.13	81
82	358.15	429.07	461.59	492.44	654.57	82
83	383.63	459.50	494.19	527.15	701.62	83
84	409.04	489.84	526.71	561.74	748.51	84
85	434.39	520.12	559.11	596.23	794.40	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		4.37	5.67	6.61	7.32	9.81	18-34	
35-39		5.67	7.33	8.53	9.41	12.45	35-39	
40-44		7.88	10.14	11.75	12.92	16.84	40-44	
45-49		11.44	14.66	16.92	18.54	23.85	45-49	
50		14.30	18.31	21.11	23.08	29.50	50	
51		15.44	19.76	22.75	24.86	31.70	51	
52		16.67	21.32	24.53	26.79	34.06	52	
53		18.09	23.10	26.55	28.98	36.71	53	
54		19.60	25.01	28.71	31.31	39.51	54	
55		21.22	27.02	31.03	33.79	42.47	55	
56		22.92	29.17	33.45	36.38	45.57	56	
57		24.71	31.40	35.98	39.12	48.81	57	
58		26.35	33.45	38.28	41.59	51.69	58	
59		28.10	35.63	40.76	44.24	54.80	59	
60		30.04	38.07	43.50	47.16	58.22	60	
61		32.23	40.79	46.56	49.86	62.05	61	
62		34.71	43.88	48.43	51.79	66.40	62	
63		37.67	47.60	53.85	57.56	71.65	63	
64		41.01	51.77	58.94	63.37	77.56	64	
65		44.71	56.40	64.16	69.21	84.14	65	
66		48.81	61.51	69.95	75.09	91.39	66	
67		53.30	67.14	75.82	81.02	99.40	67	
68		57.11	71.89	81.61	88.00	106.08	68	
69		61.60	77.50	87.96	94.80	114.07	69	
70		67.10	84.38	95.71	103.13	123.88	70	
71		73.86	92.88	105.32	113.44	136.09	71	
72		82.22	103.36	117.19	126.20	151.18	72	
73		94.57	118.92	134.84	144.67	173.51	73	
74		108.53	136.52	149.84	159.41	198.69	74	
75		123.85	152.72	163.14	173.55	226.23	75	
76		138.40	165.16	176.43	187.69	253.93	76	
77		149.34	177.61	189.73	201.84	271.93	77	
78		166.32	198.72	212.26	225.82	304.22	78	
79		183.23	219.81	234.79	249.78	336.52	79	
80		200.14	240.08	257.32	273.75	367.96	80	
81		217.01	260.27	279.85	297.71	398.76	81	
82		233.83	280.41	302.00	321.70	429.45	82	
83		250.63	300.51	323.59	345.49	460.08	83	
84		267.37	320.55	345.13	368.47	490.59	84	
85		284.09	340.57	366.64	391.40	521.02	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		Nursing Home						
		Base Policy 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	Unlimited			
18-34	10.12	12.04	13.56	15.12	18.76	18-34		
35-39	12.34	14.76	16.65	18.50	22.84	35-39		
40-44	15.98	19.26	21.78	24.08	29.67	40-44		
45-49	22.02	26.67	30.19	33.27	40.80	45-49		
50	30.07	36.46	41.19	45.33	55.40	50		
51	33.13	40.20	45.43	49.96	61.01	51		
52	36.25	44.07	49.85	54.76	66.80	52		
53	39.11	47.65	53.88	59.18	72.17	53		
54	42.04	51.31	58.06	63.69	77.68	54		
55	45.03	55.10	62.37	68.39	83.34	55		
56	48.15	59.03	66.86	73.22	89.20	56		
57	51.38	63.12	71.52	78.28	95.32	57		
58	54.45	66.97	75.89	83.00	100.98	58		
59	57.74	71.16	80.63	88.14	107.12	59		
60	61.43	75.82	85.94	93.19	113.94	60		
61	65.63	81.07	90.80	97.08	121.63	61		
62	70.41	86.72	94.58	101.14	130.42	62		
63	76.29	94.47	105.23	112.51	141.21	63		
64	82.87	102.72	116.04	124.03	153.30	64		
65	90.24	111.94	126.93	135.74	166.79	65		
66	98.38	122.15	137.97	147.50	181.71	66		
67	107.31	133.35	149.06	159.41	198.04	67		
68	116.52	144.85	164.25	178.28	214.78	68		
69	126.68	157.62	178.72	193.98	233.32	69		
70	138.01	171.81	194.87	211.30	254.01	70		
71	150.63	187.67	212.94	230.67	277.13	71		
72	164.79	205.43	233.10	252.36	303.01	72		
73	181.74	226.85	255.71	273.94	334.58	73		
74	200.25	250.18	272.05	289.44	366.42	74		
75	220.09	268.28	286.63	304.92	400.46	75		
76	235.48	281.97	301.20	320.42	434.44	76		
77	248.57	295.60	315.77	335.91	454.31	77		
78	275.40	330.73	353.26	375.82	508.26	78		
79	301.86	364.43	390.74	415.69	561.61	79		
80	328.17	396.02	428.25	455.59	609.70	80		
81	354.37	427.46	462.90	495.22	656.73	81		
82	380.44	458.74	496.55	531.02	703.26	82		
83	406.37	489.84	529.96	566.62	751.25	83		
84	432.17	520.77	563.21	601.98	798.92	84		
85	457.84	551.56	596.22	637.14	845.43	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited		
18-34		5.14	6.68	7.80	8.65	11.70	18-34	
35-39		6.72	8.70	10.14	11.20	14.96	35-39	
40-44		9.32	12.02	13.95	15.37	20.20	40-44	
45-49		13.43	17.24	19.94	21.89	28.39	45-49	
50		16.69	21.42	24.75	27.11	34.93	50	
51		17.99	23.08	26.63	29.14	37.47	51	
52		19.37	24.85	28.65	31.35	40.18	52	
53		20.99	26.87	30.95	33.85	43.22	53	
54		22.68	29.03	33.40	36.50	46.41	54	
55		24.51	31.29	36.03	39.31	49.79	55	
56		26.41	33.71	38.76	42.23	53.30	56	
57		28.41	36.20	41.59	45.31	56.96	57	
58		30.23	38.49	44.16	48.07	60.19	58	
59		32.16	40.89	46.91	51.02	63.65	59	
60		34.28	43.59	49.93	54.24	67.45	60	
61		36.68	46.57	53.29	57.28	71.70	61	
62		39.40	49.96	55.51	59.59	76.51	62	
63		42.64	54.05	61.37	65.83	82.33	63	
64		46.29	58.63	66.92	72.16	88.89	64	
65		50.32	63.69	72.64	78.55	96.15	65	
66		54.77	69.25	78.97	85.02	104.13	66	
67		59.63	75.37	85.41	91.58	112.92	67	
68		63.76	80.54	91.68	99.07	120.26	68	
69		68.60	86.60	98.57	106.48	128.99	69	
70		74.49	94.00	106.92	115.48	139.64	70	
71		81.70	103.10	117.25	126.57	152.86	71	
72		90.59	114.28	129.94	140.26	169.09	72	
73		103.71	130.88	148.83	159.57	192.80	73	
74		118.50	149.60	164.35	174.85	219.37	74	
75		134.69	166.77	178.15	189.52	248.30	75	
76		150.12	179.68	191.95	204.19	277.37	76	
77		161.93	192.60	205.75	218.88	296.76	77	
78		179.65	215.50	230.18	244.89	332.00	78	
79		197.24	238.37	254.61	270.87	367.25	79	
80		214.81	259.60	279.04	296.86	400.79	80	
81		232.31	280.67	303.48	322.84	433.05	81	
82		249.71	301.63	327.14	348.87	465.09	82	
83		267.07	322.52	349.70	374.51	497.00	83	
84		284.31	343.30	372.15	398.53	528.68	84	
85		301.51	364.02	394.53	422.44	560.19	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	11.42	13.69	15.48	17.18	21.52	18-34
35-39	14.06	16.93	19.17	21.22	26.42	35-39
40-44	18.30	22.20	25.20	27.76	34.49	40-44
45-49	25.23	30.73	34.91	38.37	47.41	45-49
50	33.91	41.35	46.87	51.46	63.39	50
51	37.22	45.42	51.49	56.51	69.55	51
52	40.60	49.64	56.35	61.77	75.93	52
53	43.81	53.68	60.89	66.77	82.04	53
54	47.12	57.82	65.63	71.89	88.33	54
55	50.50	62.11	70.52	77.24	94.79	55
56	54.02	66.55	75.60	82.71	101.46	56
57	57.64	71.14	80.84	88.42	108.40	57
58	61.02	75.38	85.66	93.63	114.67	58
59	64.60	79.97	90.86	99.27	121.43	59
60	68.61	85.05	96.66	104.84	128.91	60
61	73.16	90.74	102.06	109.30	137.31	61
62	78.33	96.91	106.44	114.02	146.91	62
63	84.75	103.36	117.89	126.26	158.81	63
64	91.90	114.35	129.58	138.73	172.10	64
65	99.89	124.37	141.41	151.48	186.89	65
66	108.67	135.42	153.43	164.31	203.19	66
67	118.26	147.49	165.54	177.36	220.94	67
68	128.06	159.77	181.64	197.28	239.03	68
69	138.82	173.36	197.06	214.08	258.98	69
70	150.79	188.40	214.22	232.58	281.18	70
71	164.08	205.17	233.38	253.20	305.90	71
72	178.99	223.92	254.70	276.23	333.50	72
73	196.87	246.62	278.82	299.48	367.26	73
74	216.38	271.28	296.06	314.99	400.13	74
75	237.21	290.74	310.65	330.47	435.11	75
76	253.58	304.46	325.23	345.98	470.04	76
77	267.49	318.10	339.81	361.48	490.86	77
78	295.22	355.91	380.15	404.43	549.15	78
79	322.40	391.59	420.48	447.33	606.54	79
80	349.35	424.09	460.85	490.27	656.04	80
81	376.14	456.37	496.93	532.81	704.33	81
82	402.73	488.41	531.51	569.60	751.95	82
83	429.11	520.18	565.73	606.09	800.88	83
84	455.30	551.70	599.71	642.22	849.33	84
85	481.29	583.00	633.33	678.05	896.46	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited		Issue Age
18-34		5.91	7.69	8.99	9.98	13.59		18-34
35-39		7.77	10.07	11.75	12.99	17.47		35-39
40-44		10.76	13.90	16.15	17.82	23.56		40-44
45-49		15.42	19.82	22.96	25.24	32.93		45-49
50		19.08	24.53	28.39	31.14	40.36		50
51		20.54	26.40	30.51	33.42	43.24		51
52		22.07	28.38	32.77	35.91	46.30		52
53		23.89	30.64	35.35	38.72	49.73		53
54		25.76	33.05	38.09	41.69	53.31		54
55		27.80	35.56	41.03	44.83	57.11		55
56		29.90	38.25	44.07	48.08	61.03		56
57		32.11	41.00	47.20	51.50	65.11		57
58		34.11	43.53	50.04	54.55	68.69		58
59		36.22	46.15	53.06	57.80	72.50		59
60		38.52	49.11	56.36	61.32	76.68		60
61		41.13	52.35	60.02	64.70	81.35		61
62		44.09	56.04	62.59	67.39	86.62		62
63		47.61	60.50	68.89	74.10	93.01		63
64		51.57	65.49	74.90	80.95	100.22		64
65		55.93	70.98	81.12	87.89	108.16		65
66		60.73	76.99	87.99	94.95	116.87		66
67		65.96	83.60	95.00	102.14	126.44		67
68		70.41	89.19	101.75	110.14	134.44		68
69		75.60	95.70	109.18	118.16	143.91		69
70		81.88	103.62	118.13	127.83	155.40		70
71		89.54	113.32	129.18	139.70	169.63		71
72		98.96	125.20	142.69	154.32	187.00		72
73		112.85	142.84	162.82	174.47	212.09		73
74		128.47	162.68	178.86	190.29	240.05		74
75		145.53	180.82	193.16	205.49	270.37		75
76		161.84	194.20	207.47	220.69	300.81		76
77		174.52	207.59	221.77	235.92	321.59		77
78		192.98	232.28	248.10	263.96	359.78		78
79		211.25	256.93	274.43	291.96	397.98		79
80		229.48	279.12	300.76	319.97	433.62		80
81		247.61	301.07	327.11	347.97	467.34		81
82		265.59	322.85	352.28	376.04	500.73		82
83		283.51	344.53	375.81	403.53	533.92		83
84		301.25	366.05	399.17	428.59	566.77		84
85		318.93	387.47	422.42	453.48	599.36		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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		Nursing Home						
		Base Policy 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	Unlimited		
18-34		12.72	15.34	17.40	19.24	24.28	18-34	
35-39		15.78	19.10	21.69	23.94	30.00	35-39	
40-44		20.62	25.14	28.62	31.44	39.31	40-44	
45-49		28.44	34.79	39.63	43.47	54.02	45-49	
50		37.75	46.24	52.55	57.59	71.38	50	
51		41.31	50.64	57.55	63.06	78.09	51	
52		44.95	55.21	62.85	68.78	85.06	52	
53		48.51	59.71	67.90	74.36	91.91	53	
54		52.20	64.33	73.20	80.09	98.98	54	
55		55.97	69.12	78.67	86.09	106.24	55	
56		59.89	74.07	84.34	92.20	113.72	56	
57		63.90	79.16	90.16	98.56	121.48	57	
58		67.59	83.79	95.43	104.26	128.36	58	
59		71.46	88.78	101.09	110.40	135.74	59	
60		75.79	94.28	107.38	116.49	143.88	60	
61		80.69	100.41	113.32	121.52	152.99	61	
62		86.25	107.10	118.30	126.90	163.40	62	
63		93.21	116.25	130.55	140.01	176.41	63	
64		100.93	125.98	143.12	153.43	190.90	64	
65		109.54	136.80	155.89	167.22	206.99	65	
66		118.96	148.69	168.89	181.12	224.67	66	
67		129.21	161.63	182.02	195.31	243.84	67	
68		139.60	174.69	199.03	216.28	263.28	68	
69		150.96	189.10	215.40	234.18	284.64	69	
70		163.57	204.99	233.57	253.86	308.35	70	
71		177.53	222.67	253.82	275.73	334.67	71	
72		193.19	242.41	276.30	300.10	363.99	72	
73		212.00	266.39	301.93	325.02	399.94	73	
74		232.51	292.38	320.07	340.54	433.84	74	
75		254.33	313.20	334.67	356.02	469.76	75	
76		271.68	326.95	349.26	371.54	505.64	76	
77		286.41	340.60	363.85	387.05	527.41	77	
78		315.04	381.09	407.04	433.04	590.04	78	
79		342.94	418.75	450.22	478.97	651.47	79	
80		370.53	452.16	493.45	524.95	702.38	80	
81		397.91	485.28	530.96	570.40	751.93	81	
82		425.02	518.08	566.47	608.18	800.64	82	
83		451.85	550.52	601.50	645.56	850.51	83	
84		478.43	582.63	636.21	682.46	899.74	84	
85		504.74	614.44	670.44	718.96	947.49	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		100% Home Health Care						
		Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)						
Issue Age	Age	Policy Lifetime Maximum Benefit					Issue Age	Age
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited		
18-34		6.68	8.70	10.18	11.31	15.48	18-34	
35-39		8.82	11.44	13.36	14.78	19.98	35-39	
40-44		12.20	15.78	18.35	20.27	26.92	40-44	
45-49		17.41	22.40	25.98	28.59	37.47	45-49	
50		21.47	27.64	32.03	35.17	45.79	50	
51		23.09	29.72	34.39	37.70	49.01	51	
52		24.77	31.91	36.89	40.47	52.42	52	
53		26.79	34.41	39.75	43.59	56.24	53	
54		28.84	37.07	42.78	46.88	60.21	54	
55		31.09	39.83	46.03	50.35	64.43	55	
56		33.39	42.79	49.38	53.93	68.76	56	
57		35.81	45.80	52.81	57.69	73.26	57	
58		37.99	48.57	55.92	61.03	77.19	58	
59		40.28	51.41	59.21	64.58	81.35	59	
60		42.76	54.63	62.79	68.40	85.91	60	
61		45.58	58.13	66.75	72.12	91.00	61	
62		48.78	62.12	69.67	75.19	96.73	62	
63		52.58	66.95	76.41	82.37	103.69	63	
64		56.85	72.35	82.88	89.74	111.55	64	
65		61.54	78.27	89.60	97.23	120.17	65	
66		66.69	84.73	97.01	104.88	129.61	66	
67		72.29	91.83	104.59	112.70	139.96	67	
68		77.06	97.84	111.82	121.21	148.62	68	
69		82.60	104.80	119.79	129.84	158.83	69	
70		89.27	113.24	129.34	140.18	171.16	70	
71		97.38	123.54	141.11	152.83	186.40	71	
72		107.33	136.12	155.44	168.38	204.91	72	
73		121.99	154.80	176.81	189.37	231.38	73	
74		138.44	175.76	193.37	205.73	260.73	74	
75		156.37	194.87	208.17	221.46	292.44	75	
76		173.56	208.72	222.99	237.19	324.25	76	
77		187.11	222.58	237.79	252.96	346.42	77	
78		206.31	249.06	266.02	283.03	387.56	78	
79		225.26	275.49	294.25	313.05	428.71	79	
80		244.15	298.64	322.48	343.08	466.45	80	
81		262.91	321.47	350.74	373.10	501.63	81	
82		281.47	344.07	377.42	403.21	536.37	82	
83		299.95	366.54	401.92	432.55	570.84	83	
84		318.19	388.80	426.19	458.65	604.86	84	
85		336.35	410.92	450.31	484.52	638.53	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	271.45	335.66	358.69	381.57	504.41	75
76	289.78	349.44	373.29	397.10	541.24	76
77	305.33	363.10	387.89	412.62	563.96	77
78	334.86	406.27	433.93	461.65	630.93	78
79	363.48	445.91	479.96	510.61	696.40	79
80	391.71	480.23	526.05	559.63	748.72	80
81	419.68	514.19	564.99	607.99	799.53	81
82	447.31	547.75	601.43	646.76	849.33	82
83	474.59	580.86	637.27	685.03	900.14	83
84	501.56	613.56	672.71	722.70	950.15	84
85	528.19	645.88	707.55	759.87	998.52	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		7.45	9.71	11.37	12.64	17.37	18-34	
35-39		9.87	12.81	14.97	16.57	22.49	35-39	
40-44		13.64	17.66	20.55	22.72	30.28	40-44	
45-49		19.40	24.98	29.00	31.94	42.01	45-49	
50		23.86	30.75	35.67	39.20	51.22	50	
51		25.64	33.04	38.27	41.98	54.78	51	
52		27.47	35.44	41.01	45.03	58.54	52	
53		29.69	38.18	44.15	48.46	62.75	53	
54		31.92	41.09	47.47	52.07	67.11	54	
55		34.38	44.10	51.03	55.87	71.75	55	
56		36.88	47.33	54.69	59.78	76.49	56	
57		39.51	50.60	58.42	63.88	81.41	57	
58		41.87	53.61	61.80	67.51	85.69	58	
59		44.34	56.67	65.36	71.36	90.20	59	
60		47.00	60.15	69.22	75.48	95.14	60	
61		50.03	63.91	73.48	79.54	100.65	61	
62		53.47	68.20	76.75	82.99	106.84	62	
63		57.55	73.40	83.93	90.64	114.37	63	
64		62.13	79.21	90.86	98.53	122.88	64	
65		67.15	85.56	98.08	106.57	132.18	65	
66		72.65	92.47	106.03	114.81	142.35	66	
67		78.62	100.06	114.18	123.26	153.48	67	
68		83.71	106.49	121.89	132.28	162.80	68	
69		89.60	113.90	130.40	141.52	173.75	69	
70		96.66	122.86	140.55	152.53	186.92	70	
71		105.22	133.76	153.04	165.96	203.17	71	
72		115.70	147.04	168.19	182.44	222.82	72	
73		131.13	166.76	190.80	204.27	250.67	73	
74		148.41	188.84	207.88	221.17	281.41	74	
75		167.21	208.92	223.18	237.43	314.51	75	
76		185.28	223.24	238.51	253.69	347.69	76	
77		199.70	237.57	253.81	270.00	371.25	77	
78		219.64	265.84	283.94	302.10	415.34	78	
79		239.27	294.05	314.07	334.14	459.44	79	
80		258.82	318.16	344.20	366.19	499.28	80	
81		278.21	341.87	374.37	398.23	535.92	81	
82		297.35	365.29	402.56	430.38	572.01	82	
83		316.39	388.55	428.03	461.57	607.76	83	
84		335.13	411.55	453.21	488.71	642.95	84	
85		353.77	434.37	478.20	515.56	677.70	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	288.57	358.12	382.71	407.12	539.06	75
76	307.88	371.93	397.32	422.66	576.84	76
77	324.25	385.60	411.93	438.19	600.51	77
78	354.68	431.45	460.82	490.26	671.82	78
79	384.02	473.07	509.70	542.25	741.33	79
80	412.89	508.30	558.65	594.31	795.06	80
81	441.45	543.10	599.02	645.58	847.13	81
82	469.60	577.42	636.39	685.34	898.02	82
83	497.33	611.20	673.04	724.50	949.77	83
84	524.69	644.49	709.21	762.94	1,000.56	84
85	551.64	677.32	744.66	800.78	1,049.55	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

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	Unlimited	
18-34	8.22	10.72	12.56	13.97	19.26	18-34
35-39	10.92	14.18	16.58	18.36	25.00	35-39
40-44	15.08	19.54	22.75	25.17	33.64	40-44
45-49	21.39	27.56	32.02	35.29	46.55	45-49
50	26.25	33.86	39.31	43.23	56.65	50
51	28.19	36.36	42.15	46.26	60.55	51
52	30.17	38.97	45.13	49.59	64.66	52
53	32.59	41.95	48.55	53.33	69.26	53
54	35.00	45.11	52.16	57.26	74.01	54
55	37.67	48.37	56.03	61.39	79.07	55
56	40.37	51.87	60.00	65.63	84.22	56
57	43.21	55.40	64.03	70.07	89.56	57
58	45.75	58.65	67.68	73.99	94.19	58
59	48.40	61.93	71.51	78.14	99.05	59
60	51.24	65.67	75.65	82.56	104.37	60
61	54.48	69.69	80.21	86.96	110.30	61
62	58.16	74.28	83.83	90.79	116.95	62
63	62.52	79.85	91.45	98.91	125.05	63
64	67.41	86.07	98.84	107.32	134.21	64
65	72.76	92.85	106.56	115.91	144.19	65
66	78.61	100.21	115.05	124.74	155.09	66
67	84.95	108.29	123.77	133.82	167.00	67
68	90.36	115.14	131.96	143.35	176.98	68
69	96.60	123.00	141.01	153.20	188.67	69
70	104.05	132.48	151.76	164.88	202.68	70
71	113.06	143.98	164.97	179.09	219.94	71
72	124.07	157.96	180.94	196.50	240.73	72
73	140.27	178.72	204.79	219.17	269.96	73
74	158.38	201.92	222.39	236.61	302.09	74
75	178.05	222.97	238.19	253.40	336.58	75
76	197.00	237.76	254.03	270.19	371.13	76
77	212.29	252.56	269.83	287.04	396.08	77
78	232.97	282.62	301.86	321.17	443.12	78
79	253.28	312.61	333.89	355.23	490.17	79
80	273.49	337.68	365.92	389.30	532.11	80
81	293.51	362.27	398.00	423.36	570.21	81
82	313.23	386.51	427.70	457.55	607.65	82
83	332.83	410.56	454.14	490.59	644.68	83
84	352.07	434.30	480.23	518.77	681.04	84
85	371.19	457.82	506.09	546.60	716.87	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders
District of Columbia
New Increased Rates effective 1/1/2017**

**Rates for Nonforfeiture Rider, and Elimination Period /
Waiver of Premium Enhancement Rider;
and Spouse/Sibling and Multi-Life Discounts**

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount ¹ No Spouse
15-25	5%
26-100	7%
101+	10%

¹ The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

SERFF Tracking #:

NWLT-128846800

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

4.0

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_LR_4.0_20130215.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	DC_CovLtr_LR_4.0_20130215.pdf
Item Status:	
Status Date:	
Satisfied - Item:	4.0 Response - 5/14/13
Comments:	
Attachment(s):	DC 4.0 response 20130514.pdf
Item Status:	
Status Date:	

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

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Product
Comprehensive
Nursing Home Only

Number
ILTC-4300, et al.
INH-4300, et al.

These policy forms were issued in the District of Columbia by New York Life Insurance Company (New York Life) from July 1997 through December 2003 and are no longer being marketed in any jurisdiction.

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, of the above-listed forms meets the minimum requirements of this jurisdiction. 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-4300 benefits were also available for home and community based care expenses up to a percentage of the nursing home daily benefit. Under form series INH-4300 no home health care benefits could be selected, but they could be added by rider after purchase (with underwriting).

At issue the insured may have had the option to choose between three inflation options: a simple inflation option, a compound inflation option, or a future purchase option. 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 5% of the current amount annually for the life of the policy. The future purchase option provides an option to purchase 5% annual increases in daily and policy maximums, without additional underwriting. This option allows up to four refusals, after which no future purchase options are allowed.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider. A rider providing that the policy becomes paid upon the death of the insured's spouse if certain conditions are satisfied may also have been available to insureds.

3. Renewability

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

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4. Applicability

This filing is applicable to in-force policies only. The above-listed policy forms are no longer being sold in any jurisdiction. 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 future purchase option elections). The premium rate increase shall also apply to future purchase option elections 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	10.0%
2	8.0%
3	6.0%
4+	5.0%

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 1.7%.

- 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 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

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termination rates, reflect an estimate of the most likely outcome and do not reflect an explicit margin for conservatism.

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

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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.

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

${}_j Pmt_t^k$ = claim payments at time t on claims incurred at time k in year j

${}_j CR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time k in year j

${}_j IBNR_{ValDate}^k$ = 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

$v = 1 / 1.040 = 0.961538$

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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 5.0%, 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 these policy forms.

16. Analysis Performed to Consider a Rate Increase

The initial premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial 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 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 6% 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	10.0%
2	8.0%
3	6.0%
4+	5.0%

- c. Original Pricing Expected Mortality. Blended 1983 Individual Annuity Mortality Table with selection factors.

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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 Loss Ratio Requirements

New York Life is requesting the approval of an average premium rate increase of 24.7% on 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 attained age under 75 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 future purchase option elections). The premium rate increase will apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date. The 40% 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 insureds with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

This approach, which is in the best interests of our insureds, 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

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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 Exhibit I, the expected lifetime loss ratio with and without the requested rate increase exceeds the 60% minimum required by loss ratio regulation.

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 III, IV, V, and VI. 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 III, IV, V, and VI slightly due to implementation rounding algorithms.

**18. District of Columbia Average Annual Premium
(Annualized Premium Based on 2011 In-force)**

Before Increase \$1,775
After Increase* \$2,212

**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:

Jurisdiction	Attained Age* <75		Attained Age* 75+		Total	
	Insured Count	Annualized Premium	Insured Count	Annualized Premium	Insured Count	Annualized Premium
District of Columbia	67	\$93,012	18	\$57,828	85	\$150,840
Nationwide	27,631	\$31,673,890	12,042	\$27,837,000	39,673	\$59,510,889

**Assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age*

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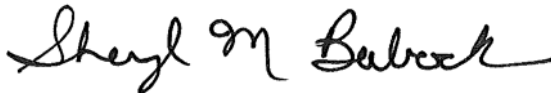
21. Actuarial Certification

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.



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 4.0 Policy Forms

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors		
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1990	3,020	0	0.0%	2	8,622	0	0.0%	5.0%	2.8548
	1991	5,160	0	0.0%	10	14,029	0	0.0%	5.0%	2.7188
	1992	17,893	0	0.0%	20	46,331	0	0.0%	5.0%	2.5894
	1993	26,504	0	0.0%	25	65,361	0	0.0%	5.0%	2.4661
	1994	36,539	0	0.0%	34	85,815	0	0.0%	5.0%	2.3486
	1995	50,858	0	0.0%	46	113,758	0	0.0%	5.0%	2.2368
	1996	73,302	0	0.0%	62	156,152	0	0.0%	5.0%	2.1303
	1997	458,473	5,009	1.1%	1,094	930,163	10,162	1.1%	5.0%	2.0288
	1998	4,367,853	275,971	6.3%	7,531	8,439,632	533,236	6.3%	5.0%	1.9322
	1999	14,142,636	1,058,288	7.5%	15,388	26,025,351	1,947,466	7.5%	5.0%	1.8402
	2000	24,244,128	2,380,016	9.8%	22,756	42,489,685	4,171,160	9.8%	5.0%	1.7526
2001	34,663,631	3,317,883	9.6%	31,577	57,857,771	5,537,945	9.6%	5.0%	1.6691	
2002	46,638,564	6,382,811	13.7%	41,403	74,138,452	10,146,361	13.7%	5.0%	1.5896	
2003	56,514,567	9,797,805	17.3%	44,929	85,559,738	14,833,301	17.3%	5.0%	1.5139	
2004	60,384,708	11,087,844	18.4%	45,384	87,065,623	15,986,996	18.4%	5.0%	1.4418	
2005	62,035,197	12,613,238	20.3%	44,935	85,186,075	17,320,365	20.3%	5.0%	1.3732	
2006	61,756,359	22,339,097	36.2%	43,964	80,764,931	29,215,058	36.2%	5.0%	1.3078	
2007	61,401,543	25,118,084	40.9%	43,096	76,477,051	31,285,158	40.9%	5.0%	1.2455	
2008	61,027,918	23,317,885	38.2%	42,149	72,392,088	27,659,970	38.2%	5.0%	1.1862	
2009	60,427,542	31,336,186	51.9%	41,204	68,266,585	35,401,314	51.9%	5.0%	1.1297	
2010	59,993,194	31,235,140	52.1%	40,403	64,548,467	33,606,819	52.1%	5.0%	1.0759	
2011	59,577,556	36,514,022	61.3%	39,673	61,048,828	37,415,739	61.3%	5.0%	1.0247	
Projected Future Experience	2012	57,423,390	37,596,907	65.5%	37,183	56,039,491	36,690,824	65.5%	5.0%	0.9759
	2013	53,304,217	39,407,555	73.9%	34,789	49,542,466	36,626,510	73.9%	5.0%	0.9294
	2014	49,355,038	41,018,234	83.1%	32,489	43,687,605	36,308,116	83.1%	5.0%	0.8852
	2015	45,578,882	42,427,418	93.1%	30,282	38,423,871	35,767,127	93.1%	5.0%	0.8430
	2016	41,978,310	43,633,887	103.9%	28,166	33,703,352	35,032,574	103.9%	5.0%	0.8029
	2017	38,555,036	44,634,773	115.8%	26,141	29,480,848	34,129,677	115.8%	5.0%	0.7646
	2018	35,309,872	45,410,538	128.6%	24,207	25,713,767	33,069,392	128.6%	5.0%	0.7282
	2019	32,242,299	45,972,117	142.6%	22,362	22,361,774	31,884,144	142.6%	5.0%	0.6936
	2020	29,350,858	46,321,812	157.8%	20,606	19,387,052	30,596,834	157.8%	5.0%	0.6605
	2021	26,633,326	46,468,947	174.5%	18,937	16,754,330	29,232,401	174.5%	5.0%	0.6291
	2022	24,086,899	46,410,669	192.7%	17,356	14,430,895	27,805,467	192.7%	5.0%	0.5991
	2023	21,708,325	46,163,291	212.7%	15,860	12,386,522	26,340,246	212.7%	5.0%	0.5706
	2024	19,494,297	45,741,134	234.6%	14,450	10,593,545	24,856,541	234.6%	5.0%	0.5434
	2025	17,441,271	45,171,227	259.0%	13,123	9,026,567	23,377,946	259.0%	5.0%	0.5175
	2026	15,545,253	44,423,865	285.8%	11,879	7,662,191	21,896,339	285.8%	5.0%	0.4929
	2027	13,802,261	43,550,153	315.5%	10,719	6,479,121	20,443,514	315.5%	5.0%	0.4694
	2028	12,208,182	42,571,480	348.7%	9,640	5,457,925	19,032,477	348.7%	5.0%	0.4471
	2029	10,757,875	41,491,871	385.7%	8,642	4,580,509	17,666,490	385.7%	5.0%	0.4258
	2030	9,444,894	40,319,759	426.9%	7,722	3,829,967	16,349,930	426.9%	5.0%	0.4055
	2031	8,262,033	39,052,618	472.7%	6,879	3,190,771	15,081,996	472.7%	5.0%	0.3862
	2032	7,201,265	37,715,015	523.7%	6,108	2,648,672	13,871,827	523.7%	5.0%	0.3678
	2033	6,253,862	36,314,133	580.7%	5,405	2,190,677	12,720,546	580.7%	5.0%	0.3503
	2034	5,410,882	34,858,021	644.2%	4,768	1,805,131	11,629,030	644.2%	5.0%	0.3336
	2035	4,663,537	33,322,770	714.5%	4,191	1,481,723	10,587,479	714.5%	5.0%	0.3177
	2036	4,003,451	31,688,664	791.5%	3,671	1,211,425	9,588,841	791.5%	5.0%	0.3026
	2037	3,422,726	29,970,606	875.6%	3,204	986,382	8,637,109	875.6%	5.0%	0.2882
	2038	2,913,936	28,205,619	968.0%	2,786	799,767	7,741,395	968.0%	5.0%	0.2745
	2039	2,470,100	26,382,362	1068.1%	2,413	645,667	6,896,170	1068.1%	5.0%	0.2614
	2040	2,084,675	24,516,236	1176.0%	2,082	518,971	6,103,216	1176.0%	5.0%	0.2489
	2041	1,751,538	22,642,178	1292.7%	1,790	415,275	5,368,264	1292.7%	5.0%	0.2371
	2042	1,465,006	20,785,349	1418.8%	1,532	330,800	4,693,358	1418.8%	5.0%	0.2258
	2043	1,219,821	18,949,631	1553.5%	1,307	262,321	4,075,096	1553.5%	5.0%	0.2150
	2044	1,011,117	17,173,217	1698.4%	1,110	207,085	3,517,219	1698.4%	5.0%	0.2048
	2045	834,404	15,486,845	1856.0%	940	162,755	3,020,796	1856.0%	5.0%	0.1951
2046	685,582	13,908,513	2028.7%	792	127,359	2,583,746	2028.7%	5.0%	0.1858	
2047	560,930	12,434,320	2216.7%	666	99,240	2,199,895	2216.7%	5.0%	0.1769	
2048	457,076	11,062,701	2420.3%	557	77,016	1,864,025	2420.3%	5.0%	0.1685	
2049	370,991	9,796,709	2640.7%	465	59,534	1,572,105	2640.7%	5.0%	0.1605	
2050	300,000	8,640,084	2880.0%	386	45,849	1,320,474	2880.0%	5.0%	0.1528	
2051	241,742	7,599,637	3143.7%	320	35,186	1,106,154	3143.7%	5.0%	0.1456	
2052	194,152	6,659,614	3430.1%	265	26,914	923,172	3430.1%	5.0%	0.1386	
2053	155,447	5,808,268	3736.5%	218	20,522	766,815	3736.5%	5.0%	0.1320	
2054	124,097	5,039,920	4061.3%	179	15,603	633,692	4061.3%	5.0%	0.1257	
2055	98,801	4,348,425	4401.2%	146	11,831	520,712	4401.2%	5.0%	0.1197	
2056	78,460	3,737,118	4763.1%	120	8,948	426,200	4763.1%	5.0%	0.1140	
2057	62,158	3,194,060	5138.6%	97	6,751	346,921	5138.6%	5.0%	0.1086	
2058	49,132	2,711,512	5518.9%	79	5,082	280,485	5518.9%	5.0%	0.1034	
2059	38,752	2,282,712	5890.6%	64	3,818	224,884	5890.6%	5.0%	0.0985	
2060	30,501	1,907,708	6254.5%	51	2,862	178,991	6254.5%	5.0%	0.0938	
2061	23,960	1,582,981	6606.8%	41	2,141	141,451	6606.8%	5.0%	0.0894	
2062	18,784	1,304,104	6942.5%	33	1,599	110,982	6942.5%	5.0%	0.0851	
2063	14,698	1,066,234	7254.2%	26	1,191	86,418	7254.2%	5.0%	0.0810	
2064	11,478	863,545	7523.4%	21	886	66,657	7523.4%	5.0%	0.0772	
2065	8,945	693,659	7754.6%	17	658	50,994	7754.6%	5.0%	0.0735	
2066	6,956	553,281	7954.1%	13	487	38,737	7954.1%	5.0%	0.0700	
2067	5,396	438,935	8134.1%	10	360	29,268	8134.1%	5.0%	0.0667	
2068	4,175	346,169	8290.6%	8	265	21,983	8290.6%	5.0%	0.0635	
2069	3,221	271,436	8425.9%	6	195	16,417	8425.9%	5.0%	0.0605	
2070	2,477	211,410	8534.0%	5	143	12,177	8534.0%	5.0%	0.0576	
2071	1,898	163,185	8598.1%	4	104	8,952	8598.1%	5.0%	0.0549	
2072	1,448	125,137	8642.5%	3	76	6,538	8642.5%	5.0%	0.0522	
TOTALS	Past	667,847,144	216,779,278	32.5%	505,685	891,680,507	265,071,050	29.7%		
	Future	610,740,098	1,352,550,276	221.5%	437,331	426,953,841	676,177,735	158.4%		
	Lifetime	1,278,587,242	1,569,329,554	122.7%	943,016	1,318,634,348	941,248,785	71.4%		

Exhibit I
New York Life Insurance Company
Nationwide Experience Projections with Increase
Generation 4.0 Policy Forms

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors		
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1990	3,020	0	0.0%	2	8,622	0	0.0%	5.0%	2.8548
	1991	5,160	0	0.0%	10	14,029	0	0.0%	5.0%	2.7188
	1992	17,893	0	0.0%	20	46,331	0	0.0%	5.0%	2.5894
	1993	26,504	0	0.0%	25	65,361	0	0.0%	5.0%	2.4661
	1994	36,539	0	0.0%	34	85,815	0	0.0%	5.0%	2.3486
	1995	50,858	0	0.0%	46	113,758	0	0.0%	5.0%	2.2368
	1996	73,302	0	0.0%	62	156,152	0	0.0%	5.0%	2.1303
	1997	458,473	5,009	1.1%	1,094	930,163	10,162	1.1%	5.0%	2.0288
	1998	4,367,853	275,971	6.3%	7,531	8,439,632	533,236	6.3%	5.0%	1.9322
	1999	14,142,636	1,058,288	7.5%	15,388	26,025,351	1,947,466	7.5%	5.0%	1.8402
	2000	24,244,128	2,380,016	9.8%	22,756	42,489,685	4,171,160	9.8%	5.0%	1.7526
2001	34,663,631	3,317,883	9.6%	31,577	57,857,771	5,537,945	9.6%	5.0%	1.6691	
2002	46,638,564	6,382,811	13.7%	41,403	74,138,452	10,146,361	13.7%	5.0%	1.5896	
2003	56,514,567	9,797,805	17.3%	44,929	85,559,738	14,833,301	17.3%	5.0%	1.5139	
2004	60,384,708	11,087,844	18.4%	45,384	87,065,623	15,986,996	18.4%	5.0%	1.4418	
2005	62,035,197	12,613,238	20.3%	44,935	85,186,075	17,320,365	20.3%	5.0%	1.3732	
2006	61,756,359	22,339,097	36.2%	43,964	80,764,931	29,215,058	36.2%	5.0%	1.3078	
2007	61,401,543	25,118,084	40.9%	43,096	76,477,051	31,285,158	40.9%	5.0%	1.2455	
2008	61,027,918	23,317,885	38.2%	42,149	72,392,088	27,659,970	38.2%	5.0%	1.1862	
2009	60,427,542	31,336,186	51.9%	41,204	68,266,585	35,401,314	51.9%	5.0%	1.1297	
2010	59,993,194	31,235,140	52.1%	40,403	64,548,467	33,606,819	52.1%	5.0%	1.0759	
2011	59,577,556	36,514,022	61.3%	39,673	61,048,828	37,415,739	61.3%	5.0%	1.0247	
Projected Future Experience	2012	57,423,390	37,596,907	65.5%	37,183	56,039,491	36,690,824	65.5%	5.0%	0.9759
	2013	53,304,217	39,407,555	73.9%	34,789	49,542,466	36,626,510	73.9%	5.0%	0.9294
	2014	53,698,870	40,918,092	76.2%	32,489	47,532,636	36,219,473	76.2%	5.0%	0.8852
	2015	54,777,300	42,195,559	77.0%	30,282	46,178,315	35,571,666	77.0%	5.0%	0.8430
	2016	50,623,231	43,378,108	85.7%	28,166	40,644,147	34,827,216	85.7%	5.0%	0.8029
	2017	46,667,646	44,352,047	95.0%	26,141	35,684,101	33,913,493	95.0%	5.0%	0.7646
	2018	42,910,347	45,098,377	105.1%	24,207	31,248,673	32,842,066	105.1%	5.0%	0.7282
	2019	39,349,810	45,628,407	116.0%	22,362	27,291,216	31,645,762	116.0%	5.0%	0.6936
	2020	35,983,676	45,944,166	127.7%	20,606	23,768,210	30,347,389	127.7%	5.0%	0.6605
	2021	32,808,932	46,054,934	140.4%	18,937	20,639,242	28,971,957	140.4%	5.0%	0.6291
	2022	29,822,152	45,958,047	154.1%	17,356	17,866,988	27,534,293	154.1%	5.0%	0.5991
	2023	27,019,646	45,669,639	169.0%	15,860	15,417,101	26,058,574	169.0%	5.0%	0.5706
	2024	24,397,856	45,204,096	185.3%	14,450	13,258,226	24,564,705	185.3%	5.0%	0.5434
	2025	21,953,099	44,589,005	203.1%	13,123	11,361,621	23,076,623	203.1%	5.0%	0.5175
	2026	19,681,337	43,795,987	222.5%	11,879	9,700,849	21,586,860	222.5%	5.0%	0.4929
	2027	17,578,719	42,876,826	243.9%	10,719	8,251,884	20,127,438	243.9%	5.0%	0.4694
	2028	15,641,481	41,855,563	267.6%	9,640	6,992,853	18,712,411	267.6%	5.0%	0.4471
	2029	13,864,959	40,739,139	293.8%	8,642	5,903,449	17,345,991	293.8%	5.0%	0.4258
	2030	12,243,235	39,536,960	322.9%	7,722	4,964,713	16,032,500	322.9%	5.0%	0.4055
	2031	10,769,697	38,247,223	355.1%	6,879	4,159,223	14,770,955	355.1%	5.0%	0.3862
	2032	9,436,824	36,894,632	391.0%	6,108	3,470,925	13,570,084	391.0%	5.0%	0.3678
	2033	8,236,168	35,487,165	430.9%	5,405	2,885,063	12,430,866	430.9%	5.0%	0.3503
	2034	7,158,865	34,033,259	475.4%	4,768	2,388,278	11,353,880	475.4%	5.0%	0.3336
	2035	6,196,060	32,508,810	524.7%	4,191	1,968,643	10,328,864	524.7%	5.0%	0.3177
	2036	5,339,179	30,893,766	578.6%	3,671	1,615,610	9,348,308	578.6%	5.0%	0.3026
	2037	4,579,982	29,201,888	637.6%	3,204	1,319,887	8,415,575	637.6%	5.0%	0.2882
	2038	3,910,527	27,468,527	702.4%	2,786	1,073,294	7,539,090	702.4%	5.0%	0.2745
	2039	3,323,163	25,682,020	772.8%	2,413	868,652	6,713,105	772.8%	5.0%	0.2614
	2040	2,810,515	23,856,753	848.8%	2,082	699,666	5,939,041	848.8%	5.0%	0.2489
	2041	2,365,478	22,026,175	931.2%	1,790	560,834	5,222,215	931.2%	5.0%	0.2371
	2042	1,981,283	20,214,325	1020.3%	1,532	447,376	4,564,420	1020.3%	5.0%	0.2258
	2043	1,651,521	18,424,615	1115.6%	1,307	355,158	3,962,192	1115.6%	5.0%	0.2150
	2044	1,370,128	16,693,876	1218.4%	1,110	280,614	3,419,046	1218.4%	5.0%	0.2048
	2045	1,131,400	15,051,726	1330.4%	940	220,686	2,935,924	1330.4%	5.0%	0.1951
2046	930,047	13,515,441	1453.2%	792	172,772	2,510,727	1453.2%	5.0%	0.1858	
2047	761,206	12,081,057	1587.1%	666	134,673	2,137,395	1587.1%	5.0%	0.1769	
2048	620,419	10,746,907	1732.2%	557	104,538	1,810,815	1732.2%	5.0%	0.1685	
2049	503,652	9,515,843	1889.4%	465	80,822	1,527,034	1889.4%	5.0%	0.1605	
2050	407,320	8,391,404	2060.2%	386	62,251	1,282,468	2060.2%	5.0%	0.1528	
2051	328,244	7,380,120	2248.4%	320	47,777	1,074,202	2248.4%	5.0%	0.1456	
2052	263,638	6,466,623	2452.8%	265	36,546	896,419	2452.8%	5.0%	0.1386	
2053	211,087	5,639,452	2671.6%	218	27,868	744,528	2671.6%	5.0%	0.1320	
2054	168,518	4,893,046	2903.6%	179	21,189	615,225	2903.6%	5.0%	0.1257	
2055	134,168	4,221,397	3146.3%	146	16,066	505,501	3146.3%	5.0%	0.1197	
2056	106,548	3,627,711	3404.8%	120	12,151	413,722	3404.8%	5.0%	0.1140	
2057	84,410	3,100,370	3673.0%	97	9,168	336,744	3673.0%	5.0%	0.1086	
2058	66,720	2,631,837	3944.6%	79	6,902	272,243	3944.6%	5.0%	0.1034	
2059	52,624	2,215,532	4210.1%	64	5,184	218,266	4210.1%	5.0%	0.0985	
2060	41,421	1,851,486	4469.9%	51	3,886	173,716	4469.9%	5.0%	0.0938	
2061	32,537	1,536,270	4721.6%	41	2,907	137,777	4721.6%	5.0%	0.0894	
2062	25,509	1,265,580	4961.3%	33	2,171	107,704	4961.3%	5.0%	0.0851	
2063	19,960	1,034,704	5183.9%	26	1,618	83,862	5183.9%	5.0%	0.0810	
2064	15,587	837,986	5376.1%	21	1,203	64,684	5376.1%	5.0%	0.0772	
2065	12,147	673,110	5541.2%	17	893	49,483	5541.2%	5.0%	0.0735	
2066	9,446	536,879	5683.6%	13	661	37,589	5683.6%	5.0%	0.0700	
2067	7,328	425,913	5812.1%	10	489	28,400	5812.1%	5.0%	0.0667	
2068	5,670	335,893	5923.8%	8	360	21,331	5923.8%	5.0%	0.0635	
2069	4,375	263,373	6020.3%	6	265	15,929	6020.3%	5.0%	0.0605	
2070	3,364	205,127	6097.5%	5	194	11,815	6097.5%	5.0%	0.0576	
2071	2,577	158,333	6143.2%	4	141	8,686	6143.2%	5.0%	0.0549	
2072	1,966	121,414	6174.8%	3	103	6,343	6174.8%	5.0%	0.0522	
TOTALS	Past	667,847,144	216,779,278	32.5%	505,685	891,680,507	265,071,050	29.7%		
	Future	724,831,182	1,331,156,982	183.7%	437,331	495,352,892	668,301,423	134.9%		
	Lifetime	1,392,678,326	1,547,936,260	111.1%	943,016	1,387,033,399	933,372,473	67.3%		

Exhibit II
New York Life Insurance Company
District of Columbia-specific Experience Projections with No Increase
Generation 4.0 Policy Forms

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors		
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1990	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1991	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1992	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1993	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1994	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1995	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1996	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1997	413	0	0.0%	2	839	0	0.0%	5.0%	2.0288
	1998	10,773	0	0.0%	11	20,817	0	0.0%	5.0%	1.9322
	1999	42,176	0	0.0%	34	77,612	0	0.0%	5.0%	1.8402
	2000	78,499	0	0.0%	55	137,575	0	0.0%	5.0%	1.7526
	2001	96,804	250	0.3%	71	161,578	417	0.3%	5.0%	1.6691
	2002	116,807	0	0.0%	90	185,680	0	0.0%	5.0%	1.5896
	2003	133,638	0	0.0%	95	202,320	0	0.0%	5.0%	1.5139
	2004	145,992	0	0.0%	94	210,499	0	0.0%	5.0%	1.4418
	2005	148,025	0	0.0%	92	203,267	0	0.0%	5.0%	1.3732
	2006	147,860	0	0.0%	91	193,371	0	0.0%	5.0%	1.3078
	2007	149,358	0	0.0%	90	186,028	0	0.0%	5.0%	1.2455
	2008	149,228	0	0.0%	89	177,016	0	0.0%	5.0%	1.1862
	2009	149,270	382,986	256.6%	88	168,634	432,670	256.6%	5.0%	1.1297
	2010	152,148	1,208	0.8%	88	163,700	1,300	0.8%	5.0%	1.0759
2011	153,065	11,395	7.4%	85	156,845	11,677	7.4%	5.0%	1.0247	
Projected Future Experience	2012	144,750	83,375	57.6%	80	141,262	81,365	57.6%	5.0%	0.9759
	2013	132,797	82,199	61.9%	75	123,425	76,398	61.9%	5.0%	0.9294
	2014	121,727	81,425	66.9%	70	107,749	72,075	66.9%	5.0%	0.8852
	2015	111,523	81,728	73.3%	65	94,016	68,898	73.3%	5.0%	0.8430
	2016	102,146	82,836	81.1%	61	82,010	66,507	81.1%	5.0%	0.8029
	2017	93,542	84,929	90.8%	56	71,527	64,941	90.8%	5.0%	0.7646
	2018	85,642	87,545	102.2%	52	62,367	63,753	102.2%	5.0%	0.7282
	2019	78,368	90,984	116.1%	49	54,352	63,103	116.1%	5.0%	0.6936
	2020	71,647	94,783	132.3%	45	47,325	62,607	132.3%	5.0%	0.6605
	2021	65,409	98,605	150.8%	42	41,147	62,030	150.8%	5.0%	0.6291
	2022	59,597	102,498	172.0%	38	35,706	61,408	172.0%	5.0%	0.5991
	2023	54,168	106,132	195.9%	35	30,908	60,558	195.9%	5.0%	0.5706
	2024	49,091	109,792	223.7%	32	26,677	59,663	223.7%	5.0%	0.5434
	2025	44,341	113,445	255.8%	29	22,948	58,712	255.8%	5.0%	0.5175
	2026	39,903	116,765	292.6%	27	19,668	57,553	292.6%	5.0%	0.4929
	2027	35,767	120,155	335.9%	24	16,790	56,404	335.9%	5.0%	0.4694
	2028	31,924	123,037	385.4%	22	14,272	55,006	385.4%	5.0%	0.4471
	2029	28,368	124,704	439.6%	20	12,078	53,097	439.6%	5.0%	0.4258
	2030	25,091	125,309	499.4%	18	10,175	50,814	499.4%	5.0%	0.4055
	2031	22,086	124,877	565.4%	16	8,530	48,227	565.4%	5.0%	0.3862
	2032	19,343	123,081	636.3%	14	7,114	45,270	636.3%	5.0%	0.3678
	2033	16,852	120,164	713.1%	12	5,903	42,093	713.1%	5.0%	0.3503
	2034	14,603	116,151	795.4%	11	4,872	38,749	795.4%	5.0%	0.3336
	2035	12,584	110,622	879.1%	10	3,998	35,147	879.1%	5.0%	0.3177
	2036	10,785	104,586	969.7%	8	3,263	31,647	969.7%	5.0%	0.3026
	2037	9,192	98,592	1072.6%	7	2,649	28,413	1072.6%	5.0%	0.2882
	2038	7,791	92,501	1187.3%	6	2,138	25,388	1187.3%	5.0%	0.2745
	2039	6,568	86,381	1315.2%	5	1,717	22,579	1315.2%	5.0%	0.2614
	2040	5,507	80,741	1466.0%	5	1,371	20,100	1466.0%	5.0%	0.2489
	2041	4,594	75,345	1640.1%	4	1,089	17,864	1640.1%	5.0%	0.2371
	2042	3,812	70,233	1842.5%	3	861	15,859	1842.5%	5.0%	0.2258
	2043	3,146	65,090	2069.1%	3	676	13,997	2069.1%	5.0%	0.2150
	2044	2,581	59,787	2316.1%	2	529	12,245	2316.1%	5.0%	0.2048
	2045	2,105	54,048	2567.0%	2	411	10,542	2567.0%	5.0%	0.1951
	2046	1,706	47,882	2806.3%	2	317	8,895	2806.3%	5.0%	0.1858
	2047	1,373	41,936	3053.7%	1	243	7,419	3053.7%	5.0%	0.1769
	2048	1,097	35,985	3279.5%	1	185	6,063	3279.5%	5.0%	0.1685
	2049	870	30,433	3498.1%	1	140	4,884	3498.1%	5.0%	0.1605
	2050	684	25,109	3669.7%	1	105	3,837	3669.7%	5.0%	0.1528
	2051	534	20,240	3793.4%	1	78	2,946	3793.4%	5.0%	0.1456
	2052	412	16,055	3893.1%	0	57	2,226	3893.1%	5.0%	0.1386
	2053	316	12,399	3925.8%	0	42	1,637	3925.8%	5.0%	0.1320
2054	240	9,494	3962.9%	0	30	1,194	3962.9%	5.0%	0.1257	
2055	180	7,207	4003.5%	0	22	863	4003.5%	5.0%	0.1197	
2056	134	5,435	4055.6%	0	15	620	4055.6%	5.0%	0.1140	
2057	99	4,073	4120.1%	0	11	442	4120.1%	5.0%	0.1086	
2058	72	3,005	4157.4%	0	7	311	4157.4%	5.0%	0.1034	
2059	52	2,209	4213.7%	0	5	218	4213.7%	5.0%	0.0985	
2060	38	1,614	4275.4%	0	4	151	4275.4%	5.0%	0.0938	
2061	27	1,168	4322.5%	0	2	104	4322.5%	5.0%	0.0894	
2062	19	848	4399.6%	0	2	72	4399.6%	5.0%	0.0851	
2063	14	617	4503.2%	0	1	50	4503.2%	5.0%	0.0810	
2064	10	450	4622.4%	0	1	35	4622.4%	5.0%	0.0772	
2065	7	325	4704.0%	0	1	24	4704.0%	5.0%	0.0735	
2066	5	230	4690.7%	0	0	16	4690.7%	5.0%	0.0700	
2067	3	162	4649.0%	0	0	11	4649.0%	5.0%	0.0667	
2068	2	113	4587.9%	0	0	7	4587.9%	5.0%	0.0635	
2069	2	78	4497.8%	0	0	5	4497.8%	5.0%	0.0605	
2070	1	52	4365.9%	0	0	3	4365.9%	5.0%	0.0576	
2071	1	35	4206.8%	0	0	2	4206.8%	5.0%	0.0549	
2072	1	23	4094.0%	0	0	1	4094.0%	5.0%	0.0522	
TOTALS	Past	1,674,054	395,840	23.6%	1,075	2,245,779	446,064	19.9%		
	Future	1,525,250	3,559,621	233.4%	957	1,060,790	1,645,048	155.1%		
	Lifetime	3,199,304	3,955,461	123.6%	2,032	3,306,570	2,091,112	63.2%		

Exhibit II
New York Life Insurance Company
District of Columbia-specific Experience Projections with Increase
Generation 4.0 Policy Forms

	Calendar Year	Loss Ratio Demonstration						Interest Rate Factors		
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1990	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1991	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1992	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1993	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1994	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1995	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1996	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1997	413	0	0.0%	2	839	0	0.0%	5.0%	2.0288
	1998	10,773	0	0.0%	11	20,817	0	0.0%	5.0%	1.9322
	1999	42,176	0	0.0%	34	77,612	0	0.0%	5.0%	1.8402
	2000	78,499	0	0.0%	55	137,575	0	0.0%	5.0%	1.7526
	2001	96,804	250	0.3%	71	161,578	417	0.3%	5.0%	1.6691
	2002	116,807	0	0.0%	90	185,680	0	0.0%	5.0%	1.5896
	2003	133,638	0	0.0%	95	202,320	0	0.0%	5.0%	1.5139
	2004	145,992	0	0.0%	94	210,499	0	0.0%	5.0%	1.4418
	2005	148,025	0	0.0%	92	203,267	0	0.0%	5.0%	1.3732
	2006	147,860	0	0.0%	91	193,371	0	0.0%	5.0%	1.3078
	2007	149,358	0	0.0%	90	186,028	0	0.0%	5.0%	1.2455
	2008	149,228	0	0.0%	89	177,016	0	0.0%	5.0%	1.1862
	2009	149,270	382,986	256.6%	88	168,634	432,670	256.6%	5.0%	1.1297
	2010	152,148	1,208	0.8%	88	163,700	1,300	0.8%	5.0%	1.0759
2011	153,065	11,395	7.4%	85	156,845	11,677	7.4%	5.0%	1.0247	
Projected Future Experience	2012	144,750	83,375	57.6%	80	141,262	81,365	57.6%	5.0%	0.9759
	2013	132,797	82,199	61.9%	75	123,425	76,398	61.9%	5.0%	0.9294
	2014	135,049	81,119	60.1%	70	119,541	71,804	60.1%	5.0%	0.8852
	2015	138,529	80,989	58.5%	65	116,783	68,275	58.5%	5.0%	0.8430
	2016	127,504	82,011	64.3%	61	102,370	65,845	64.3%	5.0%	0.8029
	2017	117,317	84,003	71.6%	56	89,706	64,232	71.6%	5.0%	0.7646
	2018	107,893	86,502	80.2%	52	78,571	62,994	80.2%	5.0%	0.7282
	2019	99,151	89,816	90.6%	49	68,767	62,292	90.6%	5.0%	0.6936
	2020	91,015	93,481	102.7%	45	60,118	61,747	102.7%	5.0%	0.6605
	2021	83,413	97,159	116.5%	42	52,473	61,120	116.5%	5.0%	0.6291
	2022	76,285	100,905	132.3%	38	45,703	60,454	132.3%	5.0%	0.5991
	2023	69,587	104,389	150.0%	35	39,706	59,563	150.0%	5.0%	0.5706
	2024	63,290	107,887	170.5%	32	34,393	58,628	170.5%	5.0%	0.5434
	2025	57,368	111,375	194.1%	29	29,690	57,641	194.1%	5.0%	0.5175
	2026	51,808	114,522	221.1%	27	25,536	56,448	221.1%	5.0%	0.4929
	2027	46,602	117,734	252.6%	24	21,876	55,267	252.6%	5.0%	0.4694
	2028	41,742	120,440	288.5%	22	18,662	53,845	288.5%	5.0%	0.4471
	2029	37,222	121,961	327.7%	20	15,848	51,929	327.7%	5.0%	0.4258
	2030	33,037	122,454	370.7%	18	13,397	49,656	370.7%	5.0%	0.4055
	2031	29,178	121,941	417.9%	16	11,268	47,093	417.9%	5.0%	0.3862
	2032	25,635	120,105	468.5%	14	9,429	44,175	468.5%	5.0%	0.3678
	2033	22,402	117,185	523.1%	12	7,847	41,049	523.1%	5.0%	0.3503
	2034	19,468	113,208	581.5%	11	6,495	37,767	581.5%	5.0%	0.3336
	2035	16,821	107,768	640.7%	10	5,345	34,241	640.7%	5.0%	0.3177
	2036	14,452	101,844	704.7%	8	4,373	30,818	704.7%	5.0%	0.3026
	2037	12,344	95,970	777.5%	7	3,557	27,657	777.5%	5.0%	0.2882
	2038	10,484	90,010	858.6%	6	2,877	24,704	858.6%	5.0%	0.2745
	2039	8,854	84,029	949.1%	5	2,314	21,965	949.1%	5.0%	0.2614
	2040	7,435	78,520	1056.1%	5	1,851	19,547	1056.1%	5.0%	0.2489
	2041	6,210	73,254	1179.6%	4	1,472	17,368	1179.6%	5.0%	0.2371
	2042	5,158	68,268	1323.5%	3	1,165	15,415	1323.5%	5.0%	0.2258
	2043	4,261	63,257	1484.6%	3	916	13,603	1484.6%	5.0%	0.2150
	2044	3,499	58,094	1660.4%	2	717	11,898	1660.4%	5.0%	0.2048
	2045	2,855	52,509	1839.0%	2	557	10,242	1839.0%	5.0%	0.1951
	2046	2,315	46,513	2009.3%	2	430	8,641	2009.3%	5.0%	0.1858
	2047	1,864	40,732	2185.6%	1	330	7,206	2185.6%	5.0%	0.1769
	2048	1,489	34,949	2346.4%	1	251	5,889	2346.4%	5.0%	0.1685
	2049	1,181	29,554	2502.2%	1	190	4,743	2502.2%	5.0%	0.1605
	2050	929	24,382	2624.5%	1	142	3,726	2624.5%	5.0%	0.1528
	2051	724	19,652	2712.6%	1	105	2,860	2712.6%	5.0%	0.1456
2052	560	15,588	2783.6%	0	78	2,161	2783.6%	5.0%	0.1386	
2053	429	12,037	2806.8%	0	57	1,589	2806.8%	5.0%	0.1320	
2054	325	9,217	2833.1%	0	41	1,159	2833.1%	5.0%	0.1257	
2055	244	6,996	2861.9%	0	29	838	2861.9%	5.0%	0.1197	
2056	182	5,276	2899.0%	0	21	602	2899.0%	5.0%	0.1140	
2057	134	3,953	2945.1%	0	15	429	2945.1%	5.0%	0.1086	
2058	98	2,917	2971.6%	0	10	302	2971.6%	5.0%	0.1034	
2059	71	2,144	3011.8%	0	7	211	3011.8%	5.0%	0.0985	
2060	51	1,567	3055.9%	0	5	147	3055.9%	5.0%	0.0938	
2061	37	1,134	3089.5%	0	3	101	3089.5%	5.0%	0.0894	
2062	26	823	3144.7%	0	2	70	3144.7%	5.0%	0.0851	
2063	19	599	3218.7%	0	2	49	3218.7%	5.0%	0.0810	
2064	13	437	3304.0%	0	1	34	3304.0%	5.0%	0.0772	
2065	9	316	3362.3%	0	1	23	3362.3%	5.0%	0.0735	
2066	7	224	3352.9%	0	0	16	3352.9%	5.0%	0.0700	
2067	5	157	3323.2%	0	0	10	3323.2%	5.0%	0.0667	
2068	3	109	3279.7%	0	0	7	3279.7%	5.0%	0.0635	
2069	2	75	3215.4%	0	0	5	3215.4%	5.0%	0.0605	
2070	2	51	3121.1%	0	0	3	3121.1%	5.0%	0.0576	
2071	1	34	3007.5%	0	0	2	3007.5%	5.0%	0.0549	
2072	1	22	2926.9%	0	0	1	2926.9%	5.0%	0.0522	
TOTALS	Past	1,674,054	395,840	23.6%	1,075	2,245,779	446,064	19.9%		
	Future	1,854,138	3,487,742	188.1%	957	1,259,729	1,617,870	128.4%		
	Lifetime	3,528,192	3,883,582	110.1%	2,032	3,505,509	2,063,934	58.9%		

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
District of Columbia
Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014
With No Inflation Benefit
90-Day Elimination Period

		Nursing Home						
		Base Policy 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	Unlimited		
18-34		5.91	6.86	7.63	8.65	10.41	18-34	
35-39		7.00	8.18	9.12	10.26	12.32	35-39	
40-44		8.91	10.52	11.74	13.13	15.74	40-44	
45-49		12.25	14.58	16.30	18.13	21.67	45-49	
50		17.59	20.97	23.44	25.98	30.98	50	
51		19.60	23.39	26.17	28.96	34.52	51	
52		21.65	25.87	28.95	32.01	38.14	52	
53		23.34	27.96	31.32	34.57	41.20	53	
54		25.05	30.09	33.73	37.16	44.30	54	
55		26.79	32.27	36.20	39.83	47.49	55	
56		28.61	34.56	38.80	42.61	50.82	56	
57		30.54	36.99	41.55	45.57	54.34	57	
58		32.46	39.40	44.28	48.51	57.83	58	
59		34.58	42.06	47.28	51.77	61.68	59	
60		36.98	45.07	50.68	55.43	66.00	60	
61		39.73	48.50	54.54	59.61	70.93	61	
62		42.88	52.43	58.97	64.39	76.56	62	
63		46.65	57.11	64.25	70.13	83.29	63	
64		50.92	62.44	70.24	76.60	90.90	64	
65		55.74	68.42	76.98	83.89	99.46	65	
66		61.13	75.12	84.51	92.00	109.02	66	
67		67.11	82.56	92.91	101.01	119.61	67	
68		73.41	90.37	101.73	110.36	130.65	68	
69		80.45	99.11	111.61	120.82	143.00	69	
70		88.35	108.92	122.71	132.58	156.88	70	
71		97.22	119.96	135.19	145.84	172.54	71	
72		107.16	132.35	149.20	160.78	190.17	72	
73		119.02	147.17	165.98	178.81	211.53	73	
74		131.99	163.42	184.35	198.58	234.93	74	
75		146.03	180.98	204.23	219.99	260.19	75	
76		161.03	199.78	225.50	242.92	287.18	76	
77		176.95	219.75	248.08	267.26	315.72	77	
78		193.42	240.43	271.47	292.40	345.00	78	
79		210.75	262.16	296.04	318.84	375.68	79	
80		228.92	284.97	321.83	346.56	407.75	80	
81		247.93	308.84	348.82	375.56	441.20	81	
82		267.77	333.77	377.00	405.85	476.05	82	
83		288.46	359.78	406.40	437.42	512.28	83	
84		309.99	386.84	436.99	470.27	549.91	84	
85		332.37	414.98	468.78	504.42	588.93	85	
86*		355.59	444.17	501.77	539.84	629.34	86*	
87*		379.64	474.43	535.96	576.54	671.14	87*	
88*		404.55	505.76	571.36	614.54	714.34	88*	
89*		430.29	538.15	607.96	653.82	758.91	89*	
90*		456.86	571.60	645.76	694.38	804.89	90*	
91*		484.29	606.13	684.76	736.22	852.26	91*	
92*		512.56	641.72	724.97	779.35	901.01	92*	
93*		541.66	678.37	766.37	823.77	951.16	93*	
94*		571.62	716.09	808.97	869.46	1,002.69	94*	
95+*		602.40	754.88	852.79	916.44	1,055.62	95+*	

* To be used for purchases of offers for increased coverage only.

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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders

District of Columbia

Standard Underwriting Class Rates

New Increased Rates effective 1/1/2014

With No Inflation Benefit

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	Unlimited		
18-34		2.83	3.66	4.26	4.71	6.23	18-34	
35-39		3.63	4.69	5.43	5.98	7.81	35-39	
40-44		5.06	6.49	7.50	8.23	10.59	40-44	
45-49		7.43	9.49	10.92	11.94	15.17	45-49	
50		9.36	11.95	13.73	14.97	18.91	50	
51		10.13	12.91	14.83	16.17	20.37	51	
52		10.98	13.98	16.04	17.47	21.96	52	
53		11.94	15.19	17.40	18.94	23.73	53	
54		12.98	16.49	18.88	20.53	25.62	54	
55		14.09	17.88	20.45	22.21	27.62	55	
56		15.27	19.35	22.11	23.99	29.73	56	
57		16.51	20.90	23.86	25.87	31.94	57	
58		17.66	22.32	25.45	27.59	33.94	58	
59		18.89	23.86	27.19	29.44	36.10	59	
60		20.27	25.58	29.13	31.49	38.49	60	
61		21.82	27.51	31.30	33.81	41.17	61	
62		23.58	29.70	33.76	36.44	44.23	62	
63		25.70	32.33	36.72	39.60	47.91	63	
64		28.07	35.29	40.04	43.15	52.04	64	
65		30.72	38.59	43.75	47.12	56.67	65	
66		33.67	42.25	47.87	51.52	61.80	66	
67		36.91	46.29	52.40	56.38	67.47	67	
68		39.64	49.69	56.21	60.45	72.20	68	
69		42.90	53.75	60.78	65.31	77.90	69	
70		46.92	58.74	66.40	71.32	84.95	70	
71		51.88	64.94	73.38	78.82	93.75	71	
72		58.03	72.63	82.06	88.11	104.71	72	
73		67.12	84.04	94.95	101.96	121.18	73	
74		77.44	96.99	109.59	117.69	139.87	74	
75		88.79	111.25	125.73	135.01	160.41	75	
76		101.02	126.62	143.12	153.69	182.49	76	
77		113.94	142.88	161.51	173.44	205.74	77	
78		126.68	158.93	179.67	192.92	228.48	78	
79		139.94	175.65	198.59	213.20	252.05	79	
80		153.71	193.04	218.26	234.29	276.47	80	
81		168.01	211.10	238.70	256.18	301.73	81	
82		182.83	229.82	259.89	278.88	327.83	82	
83		198.17	249.22	281.83	302.39	354.77	83	
84		214.03	269.28	304.54	326.70	382.57	84	
85		230.40	290.00	327.99	351.81	411.19	85	
86*		247.29	311.40	352.21	377.73	440.66	86*	
87*		264.70	333.47	377.18	404.45	470.98	87*	
88*		282.63	356.20	402.91	431.97	502.13	88*	
89*		301.09	379.60	429.40	460.31	534.13	89*	
90*		320.06	403.67	456.63	489.45	566.97	90*	
91*		339.55	428.41	484.64	519.39	600.64	91*	
92*		359.56	453.81	513.39	550.13	635.17	92*	
93*		380.08	479.88	542.91	581.68	670.54	93*	
94*		401.14	506.62	573.18	614.04	706.75	94*	
95+*		422.70	534.03	604.20	647.20	743.80	95+*	

* To be used for purchases of offers for increased coverage only.

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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	17.79	21.80	24.83	27.18	34.21	18-34
35-39	22.42	27.58	31.41	34.35	43.04	35-39
40-44	28.70	35.41	40.35	44.08	54.98	40-44
45-49	37.55	46.50	52.99	57.83	71.80	45-49
50	46.60	57.76	65.81	71.78	88.87	50
51	50.01	62.02	70.68	77.06	95.33	51
52	53.55	66.46	75.74	82.57	102.05	52
53	57.10	70.93	80.85	88.13	108.85	53
54	60.73	75.53	86.10	93.84	115.82	54
55	64.45	80.21	91.45	99.68	122.93	55
56	68.22	84.99	96.91	105.61	130.13	56
57	72.04	89.83	102.44	111.62	137.41	57
58	75.30	93.96	107.16	116.71	143.54	58
59	78.73	98.32	112.12	122.07	149.97	59
60	82.47	103.07	117.54	127.91	156.97	60
61	86.66	108.37	123.59	134.43	164.78	61
62	91.42	114.41	130.46	141.86	173.69	62
63	97.53	122.12	139.24	151.36	185.11	63
64	104.32	130.70	149.03	161.96	197.86	64
65	111.80	140.15	159.79	173.64	211.89	65
66	119.94	150.43	171.51	186.35	227.18	66
67	128.73	161.52	184.17	200.08	243.72	67
68	137.41	172.49	196.68	213.66	260.11	68
69	146.88	184.46	210.35	228.49	278.00	69
70	157.30	197.64	225.41	244.84	297.70	70
71	168.83	212.26	242.11	262.97	319.54	71
72	181.63	228.50	260.69	283.12	343.81	72
73	197.40	248.56	283.67	308.07	374.01	73
74	214.37	270.19	308.43	334.95	406.45	74
75	232.36	293.12	334.68	363.40	440.64	75
76	251.14	317.05	362.05	393.03	476.08	76
77	270.49	341.74	390.25	423.50	512.28	77
78	289.33	365.77	417.63	452.97	546.77	78
79	308.54	390.26	445.50	482.91	581.52	79
80	328.11	415.21	473.86	513.32	616.53	80
81	348.03	440.63	502.71	544.18	651.81	81
82	368.31	466.50	532.05	575.52	687.35	82
83	388.95	492.83	561.88	607.32	723.15	83
84	409.95	519.63	592.20	639.58	759.22	84
85	431.31	546.89	623.01	672.32	795.55	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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)						
		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	Unlimited		Issue Age
18-34		10.44	13.50	15.72	17.34	23.13		18-34
35-39		13.46	17.36	20.16	22.20	29.28		35-39
40-44		17.58	22.61	26.20	28.77	37.52		40-44
45-49		23.28	29.87	34.52	37.82	48.76		45-49
50		27.54	35.32	40.78	44.62	57.22		50
51		29.16	37.38	43.13	47.17	60.39		51
52		30.89	39.57	45.64	49.90	63.73		52
53		32.85	42.04	48.47	52.97	67.46		53
54		34.89	44.65	51.44	56.18	71.35		54
55		37.03	47.34	54.52	59.51	75.35		55
56		39.23	50.13	57.67	62.92	79.44		56
57		41.46	52.94	60.89	66.39	83.57		57
58		43.35	55.33	63.59	69.30	87.00		58
59		45.34	57.83	66.43	72.35	90.56		59
60		47.50	60.53	69.50	75.65	94.42		60
61		49.87	63.54	72.90	79.30	98.70		61
62		52.56	66.91	76.73	83.42	103.55		62
63		55.91	71.15	81.53	88.59	109.68		63
64		59.64	75.85	86.87	94.35	116.51		64
65		63.72	81.00	92.74	100.67	124.03		65
66		68.18	86.63	99.12	107.56	132.23		66
67		72.97	92.70	106.03	115.01	141.12		67
68		76.99	97.76	111.76	121.18	148.43		68
69		81.63	103.61	118.43	128.36	156.98		69
70		87.18	110.64	126.42	137.01	167.31		70
71		93.92	119.20	136.18	147.54	179.98		71
72		102.12	129.64	148.10	160.46	195.54		72
73		114.37	145.24	165.99	179.86	219.25		73
74		128.06	162.73	186.03	201.61	245.80		74
75		142.92	181.72	207.81	225.24	274.54		75
76		158.66	201.85	230.88	250.26	304.85		76
77		174.99	222.74	254.83	276.21	336.12		77
78		190.44	242.54	277.50	300.74	365.22		78
79		206.20	262.74	300.62	325.74	394.65		79
80		222.24	283.32	324.18	351.20	424.40		80
81		238.59	304.29	348.18	377.11	454.49		81
82		255.23	325.67	372.63	403.49	484.90		82
83		272.17	347.44	397.52	430.33	515.65		83
84		289.40	369.59	422.85	457.63	546.71		84
85		306.92	392.14	448.62	485.40	585.40		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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	6.93	8.16	9.14	10.27	12.58	18-34
35-39	8.35	9.89	11.10	12.39	15.14	35-39
40-44	10.74	12.83	14.42	16.02	19.52	40-44
45-49	14.77	17.77	20.01	22.13	26.86	45-49
50	20.60	24.81	27.91	30.80	37.26	50
51	22.81	27.49	30.93	34.11	41.23	51
52	25.07	30.25	34.05	37.52	45.31	52
53	27.04	32.70	36.83	40.53	48.96	53
54	29.04	35.21	39.68	43.61	52.67	54
55	31.09	37.78	42.60	46.78	56.49	55
56	33.22	40.47	45.66	50.07	60.46	56
57	35.46	43.29	48.88	53.53	64.61	57
58	37.62	46.01	51.96	56.86	68.59	58
59	39.97	48.98	55.32	60.52	72.92	59
60	42.62	52.32	59.11	64.58	77.76	60
61	45.65	56.10	63.38	69.21	83.25	61
62	49.11	60.44	68.29	74.51	89.52	62
63	53.29	65.67	74.19	80.93	97.12	63
64	58.02	71.58	80.88	88.15	105.67	64
65	63.32	78.19	88.35	96.25	115.26	65
66	69.22	85.55	96.65	105.21	125.89	66
67	75.71	93.67	105.86	115.11	137.61	67
68	82.47	102.10	115.39	125.29	149.70	68
69	89.99	111.47	126.02	136.62	163.16	69
70	98.39	121.96	137.91	149.30	178.23	70
71	107.79	133.71	151.25	163.54	195.15	71
72	118.31	146.88	166.17	179.54	214.13	72
73	130.91	162.70	184.14	198.90	237.20	73
74	144.66	180.00	203.77	220.04	262.39	74
75	159.48	198.62	224.91	242.86	289.44	75
76	175.25	218.47	247.43	267.18	318.19	76
77	191.92	239.46	271.22	292.83	348.41	77
78	209.00	260.99	295.63	319.10	379.06	78
79	226.89	283.50	321.13	346.57	410.98	79
80	245.56	307.03	347.79	375.24	444.16	80
81	265.04	331.56	375.56	405.10	478.60	81
82	285.28	357.08	404.47	436.17	514.31	82
83	306.32	383.62	434.51	468.43	551.28	83
84	328.16	411.14	465.67	501.88	589.52	84
85	350.80	439.69	497.94	536.56	629.03	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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)						
		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	Unlimited	Issue Age	
18-34		3.44	4.45	5.20	5.76	7.72	18-34	
35-39		4.46	5.77	6.70	7.39	9.78	35-39	
40-44		6.19	7.96	9.23	10.16	13.23	40-44	
45-49		8.99	11.51	13.30	14.57	18.73	45-49	
50		11.24	14.39	16.59	18.14	23.18	50	
51		12.13	15.52	17.88	19.54	24.90	51	
52		13.10	16.75	19.27	21.06	26.77	52	
53		14.22	18.15	20.85	22.77	28.85	53	
54		15.40	19.65	22.57	24.61	31.04	54	
55		16.68	21.24	24.38	26.54	33.37	55	
56		18.01	22.91	26.28	28.59	35.80	56	
57		19.41	24.67	28.27	30.73	38.34	57	
58		20.71	26.28	30.07	32.68	40.62	58	
59		22.08	28.00	32.02	34.76	43.05	59	
60		23.60	29.91	34.18	37.06	45.74	60	
61		25.32	32.05	36.59	39.64	48.75	61	
62		27.27	34.47	39.33	42.57	52.17	62	
63		29.61	37.40	42.63	46.10	56.30	63	
64		32.22	40.68	46.31	50.06	60.94	64	
65		35.13	44.32	50.42	54.46	66.11	65	
66		38.36	48.33	54.95	59.32	71.81	66	
67		41.88	52.76	59.94	64.67	78.10	67	
68		44.87	56.49	64.12	69.15	83.34	68	
69		48.40	60.90	69.12	74.48	89.63	69	
70		52.73	66.30	75.21	81.02	97.34	70	
71		58.04	72.97	82.75	89.14	106.93	71	
72		64.61	81.21	92.08	99.15	118.81	72	
73		74.30	93.43	105.94	114.08	136.70	73	
74		85.27	107.26	121.62	130.98	156.93	74	
75		97.30	122.45	138.86	149.53	179.09	75	
76		110.23	138.75	157.39	169.48	202.82	76	
77		123.83	155.95	176.89	190.48	227.69	77	
78		137.15	172.79	196.01	211.03	251.78	78	
79		150.95	190.27	215.84	232.33	276.64	79	
80		165.24	208.37	236.39	254.41	302.27	80	
81		180.03	227.13	257.66	277.23	328.67	81	
82		195.30	246.50	279.65	300.84	355.84	82	
83		211.08	266.51	302.35	325.19	383.78	83	
84		227.34	287.16	325.77	350.32	412.50	84	
85		244.08	308.43	349.90	376.20	441.97	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		7.95	9.46	10.65	11.89	14.75	18-34	
35-39		9.70	11.60	13.08	14.52	17.96	35-39	
40-44		12.57	15.14	17.10	18.91	23.30	40-44	
45-49		17.29	20.96	23.72	26.13	32.05	45-49	
50		23.61	28.65	32.38	35.62	43.54	50	
51		26.02	31.59	35.69	39.26	47.94	51	
52		28.49	34.63	39.15	43.03	52.48	52	
53		30.74	37.44	42.34	46.49	56.72	53	
54		33.03	40.33	45.63	50.06	61.04	54	
55		35.39	43.29	49.00	53.73	65.49	55	
56		37.83	46.38	52.52	57.53	70.10	56	
57		40.38	49.59	56.21	61.49	74.88	57	
58		42.78	52.62	59.64	65.21	79.35	58	
59		45.36	55.90	63.36	69.27	84.16	59	
60		48.26	59.57	67.54	73.73	89.52	60	
61		51.57	63.70	72.22	78.81	95.57	61	
62		55.34	68.45	77.61	84.63	102.48	62	
63		59.93	74.23	84.13	91.73	110.95	63	
64		65.12	80.72	91.52	99.70	120.44	64	
65		70.90	87.96	99.72	108.61	131.06	65	
66		77.31	95.98	108.79	118.42	142.76	66	
67		84.31	104.78	118.81	129.21	155.61	67	
68		91.53	113.83	129.05	140.22	168.75	68	
69		99.53	123.83	140.43	152.42	183.32	69	
70		108.43	135.00	153.11	166.02	199.58	70	
71		118.36	147.46	167.31	181.24	217.76	71	
72		129.46	161.41	183.14	198.30	238.09	72	
73		142.80	178.23	202.30	218.99	262.87	73	
74		157.33	196.58	223.19	241.50	289.85	74	
75		172.93	216.26	245.59	265.73	318.69	75	
76		189.47	237.16	269.36	291.44	349.20	76	
77		206.89	259.17	294.36	318.40	381.10	77	
78		224.58	281.55	319.79	345.80	413.12	78	
79		243.03	304.84	346.22	374.30	446.28	79	
80		262.20	329.09	373.75	403.92	480.57	80	
81		282.15	354.28	402.30	434.64	516.00	81	
82		302.79	380.39	431.94	466.49	552.57	82	
83		324.18	407.46	462.62	499.44	590.28	83	
84		346.33	435.44	494.35	533.49	629.13	84	
85		369.23	464.40	527.10	568.70	669.13	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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	Age	Policy Lifetime Maximum Benefit					Issue Age	Age
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited		
18-34		4.05	5.24	6.14	6.81	9.21	18-34	
35-39		5.29	6.85	7.97	8.80	11.75	35-39	
40-44		7.32	9.43	10.96	12.09	15.87	40-44	
45-49		10.55	13.53	15.68	17.20	22.29	45-49	
50		13.12	16.83	19.45	21.31	27.45	50	
51		14.13	18.13	20.93	22.91	29.43	51	
52		15.22	19.52	22.50	24.65	31.58	52	
53		16.50	21.11	24.30	26.60	33.97	53	
54		17.82	22.81	26.26	28.69	36.46	54	
55		19.27	24.60	28.31	30.87	39.12	55	
56		20.75	26.47	30.45	33.19	41.87	56	
57		22.31	28.44	32.68	35.59	44.74	57	
58		23.76	30.24	34.69	37.77	47.30	58	
59		25.27	32.14	36.85	40.08	50.00	59	
60		26.93	34.24	39.23	42.63	52.99	60	
61		28.82	36.59	41.88	45.47	56.33	61	
62		30.96	39.24	44.90	48.70	60.11	62	
63		33.52	42.47	48.54	52.60	64.69	63	
64		36.37	46.07	52.58	56.97	69.84	64	
65		39.54	50.05	57.09	61.80	75.55	65	
66		43.05	54.41	62.03	67.12	81.82	66	
67		46.85	59.23	67.48	72.96	88.73	67	
68		50.10	63.29	72.03	77.85	94.48	68	
69		53.90	68.05	77.46	83.65	101.36	69	
70		58.54	73.86	84.02	90.72	109.73	70	
71		64.20	81.00	92.12	99.46	120.11	71	
72		71.19	89.79	102.10	110.19	132.91	72	
73		81.48	102.82	116.93	126.20	152.22	73	
74		93.10	117.53	133.65	144.27	173.99	74	
75		105.81	133.65	151.99	164.05	197.77	75	
76		119.44	150.88	171.66	185.27	223.15	76	
77		133.72	169.02	192.27	207.52	249.64	77	
78		147.62	186.65	212.35	229.14	275.08	78	
79		161.96	204.89	233.09	251.46	301.23	79	
80		176.77	223.70	254.52	274.53	328.07	80	
81		192.05	243.16	276.62	298.28	355.61	81	
82		207.77	263.18	299.41	322.80	383.85	82	
83		223.99	283.80	322.87	347.99	412.79	83	
84		240.65	305.04	347.00	373.94	442.43	84	
85		257.76	326.86	371.81	400.59	472.75	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	8.97	10.76	12.16	13.51	16.92	18-34
35-39	11.05	13.31	15.06	16.65	20.78	35-39
40-44	14.40	17.45	19.78	21.80	27.08	40-44
45-49	19.81	24.15	27.43	30.13	37.24	45-49
50	26.62	32.49	36.85	40.44	49.82	50
51	29.23	35.69	40.45	44.41	54.65	51
52	31.91	39.01	44.25	48.54	59.65	52
53	34.44	42.18	47.85	52.45	64.48	53
54	37.02	45.45	51.58	56.51	69.41	54
55	39.69	48.80	55.40	60.68	74.49	55
56	42.44	52.29	59.38	64.99	79.74	56
57	45.30	55.89	63.54	69.45	85.15	57
58	47.94	59.23	67.32	73.56	90.11	58
59	50.75	62.82	71.40	78.02	95.40	59
60	53.90	66.82	75.97	82.88	101.28	60
61	57.49	71.30	81.06	88.41	107.89	61
62	61.57	76.46	86.93	94.75	115.44	62
63	66.57	82.79	94.07	102.53	124.78	63
64	72.22	89.86	102.16	111.25	135.21	64
65	78.48	97.73	111.09	120.97	146.86	65
66	85.40	106.41	120.93	131.63	159.63	66
67	92.91	115.89	131.76	143.31	173.61	67
68	100.59	125.56	142.71	155.15	187.80	68
69	109.07	136.19	154.84	168.22	203.48	69
70	118.47	148.04	168.31	182.74	220.93	70
71	128.93	161.21	183.37	198.94	240.37	71
72	140.61	175.94	200.11	217.06	262.05	72
73	154.69	193.76	220.46	239.08	288.54	73
74	170.00	213.16	242.61	262.96	317.31	74
75	186.38	233.90	266.27	288.60	347.94	75
76	203.69	255.85	291.29	315.70	380.21	76
77	221.86	278.88	317.50	343.97	413.79	77
78	240.16	302.11	343.95	372.50	447.18	78
79	259.17	326.18	371.31	402.03	481.58	79
80	278.84	351.15	399.71	432.60	516.98	80
81	299.26	377.00	429.04	464.18	553.40	81
82	320.30	403.70	459.41	496.81	590.83	82
83	342.04	431.30	490.73	530.45	629.28	83
84	364.50	459.74	523.03	565.10	668.74	84
85	387.66	489.11	556.26	600.84	709.23	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		4.66	6.03	7.08	7.86	10.70	18-34	
35-39		6.12	7.93	9.24	10.21	13.72	35-39	
40-44		8.45	10.90	12.69	14.02	18.51	40-44	
45-49		12.11	15.55	18.06	19.83	25.85	45-49	
50		15.00	19.27	22.31	24.48	31.72	50	
51		16.13	20.74	23.98	26.28	33.96	51	
52		17.34	22.29	25.73	28.24	36.39	52	
53		18.78	24.07	27.75	30.43	39.09	53	
54		20.24	25.97	29.95	32.77	41.88	54	
55		21.86	27.96	32.24	35.20	44.87	55	
56		23.49	30.03	34.62	37.79	47.94	56	
57		25.21	32.21	37.09	40.45	51.14	57	
58		26.81	34.20	39.31	42.86	53.98	58	
59		28.46	36.28	41.68	45.40	56.95	59	
60		30.26	38.57	44.28	48.20	60.24	60	
61		32.32	41.13	47.17	51.30	63.91	61	
62		34.65	44.01	50.47	54.83	68.05	62	
63		37.43	47.54	54.45	59.10	73.08	63	
64		40.52	51.46	58.85	63.88	78.74	64	
65		43.95	55.78	63.76	69.14	84.99	65	
66		47.74	60.49	69.11	74.92	91.83	66	
67		51.82	65.70	75.02	81.25	99.36	67	
68		55.33	70.09	79.94	86.55	105.62	68	
69		59.40	75.20	85.80	92.82	113.09	69	
70		64.35	81.42	92.83	100.42	122.12	70	
71		70.36	89.03	101.49	109.78	133.29	71	
72		77.77	98.37	112.12	121.23	147.01	72	
73		88.66	112.21	127.92	138.32	167.74	73	
74		100.93	127.80	145.68	157.56	191.05	74	
75		114.32	144.85	165.12	178.57	216.45	75	
76		128.65	163.01	185.93	201.06	243.48	76	
77		143.61	182.09	207.65	224.56	271.59	77	
78		158.09	200.51	228.69	247.25	298.38	78	
79		172.97	219.51	250.34	270.59	325.82	79	
80		188.30	239.03	272.65	294.65	353.87	80	
81		204.07	259.19	295.58	319.33	382.55	81	
82		220.24	279.86	319.17	344.76	411.86	82	
83		236.90	301.09	343.39	370.79	441.80	83	
84		253.96	322.92	368.23	397.56	472.36	84	
85		271.44	345.29	393.72	424.98	503.53	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		Nursing Home						
		Base Policy 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	Unlimited			
18-34	9.99	12.06	13.67	15.13	19.09	18-34		
35-39	12.40	15.02	17.04	18.78	23.60	35-39		
40-44	16.23	19.76	22.46	24.69	30.86	40-44		
45-49	22.33	27.34	31.14	34.13	42.43	45-49		
50	29.63	36.33	41.32	45.26	56.10	50		
51	32.44	39.79	45.21	49.56	61.36	51		
52	35.33	43.39	49.35	54.05	66.82	52		
53	38.14	46.92	53.36	58.41	72.24	53		
54	41.01	50.57	57.53	62.96	77.78	54		
55	43.99	54.31	61.80	67.63	83.49	55		
56	47.05	58.20	66.24	72.45	89.38	56		
57	50.22	62.19	70.87	77.41	95.42	57		
58	53.10	65.84	75.00	81.91	100.87	58		
59	56.14	69.74	79.44	86.77	106.64	59		
60	59.54	74.07	84.40	92.03	113.04	60		
61	63.41	78.90	89.90	98.01	120.21	61		
62	67.80	84.47	96.25	104.87	128.40	62		
63	73.21	91.35	104.01	113.33	138.61	63		
64	79.32	99.00	112.80	122.80	149.98	64		
65	86.06	107.50	122.46	133.33	162.66	65		
66	93.49	116.84	133.07	144.84	176.50	66		
67	101.51	127.00	144.71	157.41	191.61	67		
68	109.65	137.29	156.37	170.08	206.85	68		
69	118.61	148.55	169.25	184.02	223.64	69		
70	128.51	161.08	183.51	199.46	242.28	70		
71	139.50	174.96	199.43	216.64	262.98	71		
72	151.76	190.47	217.08	235.82	286.01	72		
73	166.58	209.29	238.62	259.17	314.21	73		
74	182.67	229.74	262.03	284.42	344.77	74		
75	199.83	251.54	286.95	311.47	377.19	75		
76	217.91	274.54	313.22	339.96	411.22	76		
77	236.83	298.59	340.64	369.54	446.48	77		
78	255.74	322.67	368.11	399.20	481.24	78		
79	275.31	347.52	396.40	429.76	516.88	79		
80	295.48	373.21	425.67	461.28	553.39	80		
81	316.37	399.72	455.78	493.72	590.80	81		
82	337.81	427.01	486.88	527.13	629.09	82		
83	359.90	455.14	518.84	561.46	668.28	83		
84	382.67	484.04	551.71	596.71	708.35	84		
85	406.09	513.82	585.42	632.98	749.33	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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)						
		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	Unlimited	Issue Age	
18-34		5.27	6.82	8.02	8.91	12.19	18-34	
35-39		6.95	9.01	10.51	11.62	15.69	35-39	
40-44		9.58	12.37	14.42	15.95	21.15	40-44	
45-49		13.67	17.57	20.44	22.46	29.41	45-49	
50		16.88	21.71	25.17	27.65	35.99	50	
51		18.13	23.35	27.03	29.65	38.49	51	
52		19.46	25.06	28.96	31.83	41.20	52	
53		21.06	27.03	31.20	34.26	44.21	53	
54		22.66	29.13	33.64	36.85	47.30	54	
55		24.45	31.32	36.17	39.53	50.62	55	
56		26.23	33.59	38.79	42.39	54.01	56	
57		28.11	35.98	41.50	45.31	57.54	57	
58		29.86	38.16	43.93	47.95	60.66	58	
59		31.65	40.42	46.51	50.72	63.90	59	
60		33.59	42.90	49.33	53.77	67.49	60	
61		35.82	45.67	52.46	57.13	71.49	61	
62		38.34	48.78	56.04	60.96	75.99	62	
63		41.34	52.61	60.36	65.60	81.47	63	
64		44.67	56.85	65.12	70.79	87.64	64	
65		48.36	61.51	70.43	76.48	94.43	65	
66		52.43	66.57	76.19	82.72	101.84	66	
67		56.79	72.17	82.56	89.54	109.99	67	
68		60.56	76.89	87.85	95.25	116.76	68	
69		64.90	82.35	94.14	101.99	124.82	69	
70		70.16	88.98	101.64	110.12	134.51	70	
71		76.52	97.06	110.86	120.10	146.47	71	
72		84.35	106.95	122.14	132.27	161.11	72	
73		95.84	121.60	138.91	150.44	183.26	73	
74		108.76	138.07	157.71	170.85	208.11	74	
75		122.83	156.05	178.25	193.09	235.13	75	
76		137.86	175.14	200.20	216.85	263.81	76	
77		153.50	195.16	223.03	241.60	293.54	77	
78		168.56	214.37	245.03	265.36	321.68	78	
79		183.98	234.13	267.59	289.72	350.41	79	
80		199.83	254.36	290.78	314.77	379.67	80	
81		216.09	275.22	314.54	340.38	409.49	81	
82		232.71	296.54	338.93	366.72	439.87	82	
83		249.81	318.38	363.91	393.59	470.81	83	
84		267.27	340.80	389.46	421.18	502.29	84	
85		285.12	363.72	415.63	449.37	534.31	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	11.01	13.36	15.18	16.75	21.26	18-34
35-39	13.75	16.73	19.02	20.91	26.42	35-39
40-44	18.06	22.07	25.14	27.58	34.64	40-44
45-49	24.85	30.53	34.85	38.13	47.62	45-49
50	32.64	40.17	45.79	50.08	62.38	50
51	35.65	43.89	49.97	54.71	68.07	51
52	38.75	47.77	54.45	59.56	73.99	52
53	41.84	51.66	58.87	64.37	80.00	53
54	45.00	55.69	63.48	69.41	86.15	54
55	48.29	59.82	68.20	74.58	92.49	55
56	51.66	64.11	73.10	79.91	99.02	56
57	55.14	68.49	78.20	85.37	105.69	57
58	58.26	72.45	82.68	90.26	111.63	58
59	61.53	76.66	87.48	95.52	117.88	59
60	65.18	81.32	92.83	101.18	124.80	60
61	69.33	86.50	98.74	107.61	132.53	61
62	74.03	92.48	105.57	114.99	141.36	62
63	79.85	99.91	113.95	124.13	152.44	63
64	86.42	108.14	123.44	134.35	164.75	64
65	93.64	117.27	133.83	145.69	178.46	65
66	101.58	127.27	145.21	158.05	193.37	66
67	110.11	138.11	157.66	171.51	209.61	67
68	118.71	149.02	170.03	185.01	225.90	68
69	128.15	160.91	183.66	199.82	243.80	69
70	138.55	174.12	198.71	216.18	263.63	70
71	150.07	188.71	215.49	234.34	285.59	71
72	162.91	205.00	234.05	254.58	309.97	72
73	178.47	224.82	256.78	279.26	339.88	73
74	195.34	246.32	281.45	305.88	372.23	74
75	213.28	269.18	307.63	334.34	406.44	75
76	232.13	293.23	335.15	364.22	442.23	76
77	251.80	318.30	363.78	395.11	479.17	77
78	271.32	343.23	392.27	425.90	515.30	78
79	291.45	368.86	421.49	457.49	552.18	79
80	312.12	395.27	451.63	489.96	589.80	80
81	333.48	422.44	482.52	523.26	628.20	81
82	355.32	450.32	514.35	557.45	667.35	82
83	377.76	478.98	546.95	592.47	707.28	83
84	400.84	508.34	580.39	628.32	747.96	84
85	424.52	538.53	614.58	665.12	789.43	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		5.88	7.61	8.96	9.96	13.68	18-34	
35-39		7.78	10.09	11.78	13.03	17.66	35-39	
40-44		10.71	13.84	16.15	17.88	23.79	40-44	
45-49		15.23	19.59	22.82	25.09	32.97	45-49	
50		18.76	24.15	28.03	30.82	40.26	50	
51		20.13	25.96	30.08	33.02	43.02	51	
52		21.58	27.83	32.19	35.42	46.01	52	
53		23.34	29.99	34.65	38.09	49.33	53	
54		25.08	32.29	37.33	40.93	52.72	54	
55		27.04	34.68	40.10	43.86	56.37	55	
56		28.97	37.15	42.96	46.99	60.08	56	
57		31.01	39.75	45.91	50.17	63.94	57	
58		32.91	42.12	48.55	53.04	67.34	58	
59		34.84	44.56	51.34	56.04	70.85	59	
60		36.92	47.23	54.38	59.34	74.74	60	
61		39.32	50.21	57.75	62.96	79.07	61	
62		42.03	53.55	61.61	67.09	83.93	62	
63		45.25	57.68	66.27	72.10	89.86	63	
64		48.82	62.24	71.39	77.70	96.54	64	
65		52.77	67.24	77.10	83.82	103.87	65	
66		57.12	72.65	83.27	90.52	111.85	66	
67		61.76	78.64	90.10	97.83	120.62	67	
68		65.79	83.69	95.76	103.95	127.90	68	
69		70.40	89.50	102.48	111.16	136.55	69	
70		75.97	96.54	110.45	119.82	146.90	70	
71		82.68	105.09	120.23	130.42	159.65	71	
72		90.93	115.53	132.16	143.31	175.21	72	
73		103.02	130.99	149.90	162.56	198.78	73	
74		116.59	148.34	169.74	184.14	225.17	74	
75		131.34	167.25	191.38	207.61	253.81	75	
76		147.07	187.27	214.47	232.64	284.14	76	
77		163.39	208.23	238.41	258.64	315.49	77	
78		179.03	228.23	261.37	283.47	344.98	78	
79		194.99	248.75	284.84	308.85	375.00	79	
80		211.36	269.69	308.91	334.89	405.47	80	
81		228.11	291.25	333.50	361.43	436.43	81	
82		245.18	313.22	358.69	388.68	467.88	82	
83		262.72	335.67	384.43	416.39	499.82	83	
84		280.58	358.68	410.69	444.80	532.22	84	
85		298.80	382.15	437.54	473.76	565.09	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	12.03	14.66	16.69	18.37	23.43	18-34
35-39	15.10	18.44	21.00	23.04	29.24	35-39
40-44	19.89	24.38	27.82	30.47	38.42	40-44
45-49	27.37	33.72	38.56	42.13	52.81	45-49
50	35.65	44.01	50.26	54.90	68.66	50
51	38.86	47.99	54.73	59.86	74.78	51
52	42.17	52.15	59.55	65.07	81.16	52
53	45.54	56.40	64.38	70.33	87.76	53
54	48.99	60.81	69.43	75.86	94.52	54
55	52.59	65.33	74.60	81.53	101.49	55
56	56.27	70.02	79.96	87.37	108.66	56
57	60.06	74.79	85.53	93.33	115.96	57
58	63.42	79.06	90.36	98.61	122.39	58
59	66.92	83.58	95.52	104.27	129.12	59
60	70.82	88.57	101.26	110.33	136.56	60
61	75.25	94.10	107.58	117.21	144.85	61
62	80.26	100.49	114.89	125.11	154.32	62
63	86.49	108.47	123.89	134.93	166.27	63
64	93.52	117.28	134.08	145.90	179.52	64
65	101.22	127.04	145.20	158.05	194.26	65
66	109.67	137.70	157.35	171.26	210.24	66
67	118.71	149.22	170.61	185.61	227.61	67
68	127.77	160.75	183.69	199.94	244.95	68
69	137.69	173.27	198.07	215.62	263.96	69
70	148.59	187.16	213.91	232.90	284.98	70
71	160.64	202.46	231.55	252.04	308.20	71
72	174.06	219.53	251.02	273.34	333.93	72
73	190.36	240.35	274.94	299.35	365.55	73
74	208.01	262.90	300.87	327.34	399.69	74
75	226.73	286.82	328.31	357.21	435.69	75
76	246.35	311.92	357.08	388.48	473.24	76
77	266.77	338.01	386.92	420.68	511.86	77
78	286.90	363.79	416.43	452.60	549.36	78
79	307.59	390.20	446.58	485.22	587.48	79
80	328.76	417.33	477.59	518.64	626.21	80
81	350.59	445.16	509.26	552.80	665.60	81
82	372.83	473.63	541.82	587.77	705.61	82
83	395.62	502.82	575.06	623.48	746.28	83
84	419.01	532.64	609.07	659.93	787.57	84
85	442.95	563.24	643.74	697.26	829.53	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		6.49	8.40	9.90	11.01	15.17	18-34	
35-39		8.61	11.17	13.05	14.44	19.63	35-39	
40-44		11.84	15.31	17.88	19.81	26.43	40-44	
45-49		16.79	21.61	25.20	27.72	36.53	45-49	
50		20.64	26.59	30.89	33.99	44.53	50	
51		22.13	28.57	33.13	36.39	47.55	51	
52		23.70	30.60	35.42	39.01	50.82	52	
53		25.62	32.95	38.10	41.92	54.45	53	
54		27.50	35.45	41.02	45.01	58.14	54	
55		29.63	38.04	44.03	48.19	62.12	55	
56		31.71	40.71	47.13	51.59	66.15	56	
57		33.91	43.52	50.32	55.03	70.34	57	
58		35.96	46.08	53.17	58.13	74.02	58	
59		38.03	48.70	56.17	61.36	77.80	59	
60		40.25	51.56	59.43	64.91	81.99	60	
61		42.82	54.75	63.04	68.79	86.65	61	
62		45.72	58.32	67.18	73.22	91.87	62	
63		49.16	62.75	72.18	78.60	98.25	63	
64		52.97	67.63	77.66	84.61	105.44	64	
65		57.18	72.97	83.77	91.16	113.31	65	
66		61.81	78.73	90.35	98.32	121.86	66	
67		66.73	85.11	97.64	106.12	131.25	67	
68		71.02	90.49	103.67	112.65	139.04	68	
69		75.90	96.65	110.82	120.33	148.28	69	
70		81.78	104.10	119.26	129.52	159.29	70	
71		88.84	113.12	129.60	140.74	172.83	71	
72		97.51	124.11	142.18	154.35	189.31	72	
73		110.20	140.38	160.89	174.68	214.30	73	
74		124.42	158.61	181.77	197.43	242.23	74	
75		139.85	178.45	204.51	222.13	272.49	75	
76		156.28	199.40	228.74	248.43	304.47	76	
77		173.28	221.30	253.79	275.68	337.44	77	
78		189.50	242.09	277.71	301.58	368.28	78	
79		206.00	263.37	302.09	327.98	399.59	79	
80		222.89	285.02	327.04	355.01	431.27	80	
81		240.13	307.28	352.46	382.48	463.37	81	
82		257.65	329.90	378.45	410.64	495.89	82	
83		275.63	352.96	404.95	439.19	528.83	83	
84		293.89	376.56	431.92	468.42	562.15	84	
85		312.48	400.58	459.45	498.15	595.87	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders
District of Columbia
New Increased Rates effective 1/1/2014

Rates for Nonforfeiture Rider, and Elimination Period /
Waiver of Premium Enhancement Rider;
and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount¹ No Spouse
15-25	5%
26-100	7%
101+	10%

¹ The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 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	Unlimited		
18-34	6.44	7.49	8.33	9.43	11.35	18-34		
35-39	7.63	8.93	9.95	11.20	13.44	35-39		
40-44	9.72	11.47	12.80	14.33	17.17	40-44		
45-49	13.37	15.90	17.78	19.78	23.64	45-49		
50	19.19	22.87	25.57	28.34	33.79	50		
51	21.38	25.51	28.55	31.60	37.66	51		
52	23.62	28.22	31.58	34.92	41.60	52		
53	25.46	30.50	34.16	37.72	44.94	53		
54	27.32	32.82	36.79	40.54	48.32	54		
55	29.22	35.21	39.49	43.45	51.80	55		
56	31.21	37.70	42.32	46.49	55.44	56		
57	33.31	40.36	45.32	49.72	59.28	57		
58	35.41	42.98	48.30	52.92	63.08	58		
59	37.73	45.89	51.58	56.47	67.28	59		
60	40.34	49.16	55.28	60.47	72.00	60		
61	43.34	52.91	59.50	65.03	77.38	61		
62	46.78	57.19	64.33	70.25	83.52	62		
63	50.89	62.30	70.09	76.50	90.86	63		
64	55.55	68.11	76.62	83.57	99.17	64		
65	60.80	74.64	83.98	91.51	108.50	65		
66	66.68	81.95	92.20	100.37	118.93	66		
67	73.21	90.06	101.35	110.20	130.49	67		
68	80.09	98.58	110.98	120.40	142.52	68		
69	87.77	108.12	121.75	131.81	156.00	69		
70	96.38	118.82	133.86	144.64	171.14	70		
71	106.06	130.86	147.48	159.10	188.22	71		
72	116.90	144.38	162.77	175.39	207.46	72		
73	129.84	160.55	181.07	195.06	230.76	73		
74	143.99	178.27	201.11	216.64	256.28	74		
75	159.30	197.44	222.79	239.99	283.85	75		
76	175.67	217.94	246.00	265.01	313.28	76		
77	193.03	239.72	267.69	284.77	344.42	77		
78	211.01	262.28	296.15	318.60	376.37	78		
79	229.91	286.00	322.96	347.82	409.84	79		
80	249.73	310.87	351.08	378.06	444.82	80		
81	270.47	336.91	380.53	409.70	481.31	81		
82	292.12	364.12	411.28	442.74	519.32	82		
83	314.69	392.48	443.34	477.18	558.85	83		
84	338.17	422.00	476.71	513.02	599.90	84		
85	362.58	452.70	511.39	550.27	642.47	85		
86*	387.91	484.55	547.38	588.91	686.56	86*		
87*	414.16	517.56	584.69	628.96	732.16	87*		
88*	441.32	551.74	623.30	670.40	779.28	88*		
89*	469.40	587.08	663.23	713.26	827.90	89*		
90*	498.40	623.57	704.46	757.50	878.06	90*		
91*	528.31	661.24	747.01	803.15	929.74	91*		
92*	559.15	700.06	790.87	850.20	982.92	92*		
93*	590.90	740.04	836.04	898.66	1,037.63	93*		
94*	623.58	781.19	882.52	948.50	1,093.85	94*		
95+*	657.17	823.50	930.31	999.76	1,151.58	95+*		

* To be used for purchases of offers for increased coverage only.

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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders

District of Columbia

Standard Underwriting Class Rates

New Increased Rates effective 1/1/2015

With No Inflation Benefit

90-Day Elimination Period

		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	Unlimited		Issue Age
18-34		3.08	4.00	4.64	5.14	6.79		18-34
35-39		3.96	5.11	5.93	6.53	8.52		35-39
40-44		5.52	7.08	8.18	8.98	11.56		40-44
45-49		8.10	10.36	11.92	13.02	16.55		45-49
50		10.21	13.03	14.98	16.33	20.63		50
51		11.05	14.09	16.18	17.64	22.22		51
52		11.98	15.25	17.50	19.06	23.95		52
53		13.02	16.57	18.98	20.66	25.88		53
54		14.16	17.99	20.59	22.39	27.95		54
55		15.37	19.50	22.31	24.23	30.13		55
56		16.66	21.11	24.12	26.17	32.44		56
57		18.01	22.80	26.03	28.22	34.85		57
58		19.26	24.35	27.77	30.10	37.02		58
59		20.60	26.03	29.66	32.11	39.38		59
60		22.12	27.90	31.78	34.36	41.99		60
61		23.81	30.01	34.14	36.89	44.92		61
62		25.73	32.40	36.83	39.76	48.25		62
63		28.03	35.27	40.06	43.20	52.26		63
64		30.62	38.50	43.68	47.08	56.77		64
65		33.52	42.10	47.72	51.41	61.82		65
66		36.73	46.09	52.22	56.21	67.42		66
67		40.26	50.50	57.17	61.50	73.61		67
68		43.25	54.20	61.32	65.94	78.77		68
69		46.80	58.63	66.30	71.24	84.98		69
70		51.18	64.08	72.43	77.81	92.68		70
71		56.59	70.85	80.05	85.98	102.28		71
72		63.30	79.24	89.52	96.12	114.23		72
73		73.22	91.68	103.58	111.23	132.19		73
74		84.48	105.80	119.56	128.39	152.58		74
75		96.86	121.37	137.16	147.29	175.00		75
76		110.21	138.13	156.13	167.66	199.08		76
77		124.30	155.87	173.71	184.80	224.45		77
78		138.19	173.38	194.34	206.75	249.25		78
79		152.66	191.62	214.97	228.69	274.97		79
80		167.69	210.59	235.60	250.64	301.61		80
81		183.29	230.29	256.22	272.58	329.16		81
82		199.45	250.72	276.86	294.53	357.64		82
83		216.18	271.87	297.48	316.47	387.02		83
84		233.48	293.76	318.11	338.41	417.35		84
85		251.34	316.37	338.75	360.36	448.57		85
86*		269.77	339.71	384.23	412.07	480.72		86*
87*		288.77	363.78	411.47	441.22	513.79		87*
88*		308.33	388.58	439.54	471.24	547.78		88*
89*		328.46	414.11	468.43	502.15	582.68		89*
90*		349.15	440.36	498.14	533.94	618.52		90*
91*		370.42	467.35	528.70	566.60	655.25		91*
92*		392.24	495.06	560.06	600.14	692.92		92*
93*		414.64	523.50	592.26	634.56	731.50		93*
94*		437.60	552.67	625.28	669.86	771.00		94*
95+*		461.12	582.58	659.12	706.03	811.42		95+*

* To be used for purchases of offers for increased coverage only.

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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	19.40	23.78	27.08	29.65	37.32	18-34
35-39	24.46	30.08	34.26	37.48	46.96	35-39
40-44	31.31	38.63	44.02	48.08	59.98	40-44
45-49	40.97	50.72	57.80	63.08	78.32	45-49
50	50.83	63.01	71.80	78.30	96.95	50
51	54.55	67.66	77.10	84.06	103.99	51
52	58.42	72.50	82.62	90.07	111.32	52
53	62.29	77.38	88.20	96.14	118.74	53
54	66.25	82.39	93.92	102.37	126.35	54
55	70.31	87.50	99.77	108.74	134.10	55
56	74.42	92.71	105.72	115.21	141.96	56
57	78.59	97.99	111.76	121.76	149.90	57
58	82.14	102.50	116.90	127.32	156.59	58
59	85.88	107.26	122.32	133.16	163.61	59
60	89.96	112.44	128.22	139.54	171.24	60
61	94.54	118.22	134.82	146.65	179.76	61
62	99.73	124.81	142.32	154.75	189.48	62
63	106.39	133.22	151.90	165.12	201.94	63
64	113.81	142.58	162.58	176.69	215.84	64
65	121.97	152.89	174.31	189.42	231.16	65
66	130.85	164.10	187.10	203.29	247.84	66
67	140.44	176.21	200.92	218.27	265.87	67
68	149.90	188.17	214.56	233.09	283.75	68
69	160.24	201.23	229.48	249.26	303.28	69
70	171.60	215.60	245.90	267.10	324.77	70
71	184.18	231.55	264.12	286.87	348.59	71
72	198.14	249.28	284.39	308.86	375.06	72
73	215.34	271.15	309.46	336.07	408.01	73
74	233.86	294.76	336.47	365.40	443.40	74
75	253.49	319.76	365.10	396.43	480.70	75
76	273.97	345.88	394.97	428.76	519.36	76
77	295.08	372.80	424.18	451.26	558.85	77
78	315.64	399.02	455.59	494.15	596.47	78
79	336.59	425.74	486.00	526.81	634.38	79
80	357.94	452.95	516.94	559.98	672.58	80
81	379.67	480.68	548.41	593.65	711.06	81
82	401.80	508.91	580.42	627.84	749.83	82
83	424.31	537.64	612.96	662.53	788.89	83
84	447.22	566.87	646.03	697.73	828.24	84
85	470.52	596.60	679.64	733.44	867.88	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		11.39	14.72	17.15	18.91	25.24	18-34	
35-39		14.69	18.94	22.00	24.22	31.94	35-39	
40-44		19.18	24.66	28.58	31.38	40.93	40-44	
45-49		25.39	32.58	37.66	41.26	53.20	45-49	
50		30.05	38.53	44.48	48.67	62.42	50	
51		31.81	40.78	47.05	51.46	65.88	51	
52		33.70	43.16	49.79	54.43	69.53	52	
53		35.83	45.86	52.87	57.78	73.60	53	
54		38.06	48.71	56.11	61.28	77.83	54	
55		40.39	51.65	59.47	64.92	82.20	55	
56		42.79	54.68	62.92	68.64	86.66	56	
57		45.23	57.76	66.42	72.42	91.16	57	
58		47.29	60.36	69.37	75.60	94.91	58	
59		49.46	63.08	72.47	78.92	98.80	59	
60		51.82	66.04	75.82	82.52	103.01	60	
61		54.41	69.31	79.52	86.51	107.68	61	
62		57.34	73.00	83.70	91.01	112.97	62	
63		61.00	77.62	88.94	96.65	119.65	63	
64		65.06	82.74	94.76	102.92	127.10	64	
65		69.52	88.37	101.17	109.82	135.30	65	
66		74.38	94.50	108.13	117.34	144.25	66	
67		79.61	101.12	115.67	125.46	153.95	67	
68		83.99	106.64	121.92	132.19	161.93	68	
69		89.05	113.03	129.19	140.03	171.25	69	
70		95.10	120.70	137.92	149.46	182.52	70	
71		102.46	130.03	148.56	160.96	196.34	71	
72		111.41	141.42	161.57	175.04	213.31	72	
73		124.76	158.45	181.08	196.21	239.18	73	
74		139.70	177.53	202.94	219.94	268.14	74	
75		155.92	198.24	226.70	245.71	299.50	75	
76		173.09	220.20	251.87	273.01	332.57	76	
77		190.90	242.99	276.66	294.31	366.67	77	
78		207.76	264.59	302.72	328.08	398.42	78	
79		224.94	286.62	327.95	355.36	430.52	79	
80		242.45	309.07	353.65	383.12	462.98	80	
81		260.28	331.96	379.84	411.40	495.80	81	
82		278.44	355.27	406.50	440.17	528.98	82	
83		296.92	379.02	433.66	469.45	562.52	83	
84		315.71	403.19	461.29	499.24	596.41	84	
85		334.82	427.79	489.41	529.52	629.52	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	7.56	8.91	9.97	11.19	13.71	18-34
35-39	9.11	10.79	12.11	13.53	16.51	35-39
40-44	11.71	13.99	15.73	17.49	21.30	40-44
45-49	16.12	19.38	21.82	24.15	29.30	45-49
50	22.48	27.06	30.44	33.60	40.64	50
51	24.88	29.99	33.75	37.22	44.98	51
52	27.35	33.00	37.15	40.93	49.42	52
53	29.49	35.67	40.17	44.22	53.40	53
54	31.68	38.40	43.28	47.57	57.45	54
55	33.91	41.22	46.47	51.03	61.62	55
56	36.24	44.14	49.81	54.63	65.95	56
57	38.67	47.24	53.31	58.41	70.49	57
58	41.04	50.19	56.68	62.03	74.82	58
59	43.61	53.44	60.35	66.01	79.54	59
60	46.50	57.07	64.47	70.45	84.83	60
61	49.80	61.20	69.15	75.51	90.82	61
62	53.57	65.93	74.49	81.29	97.66	62
63	58.14	71.64	80.94	88.28	105.94	63
64	63.29	78.08	88.22	96.17	115.29	64
65	69.07	85.30	96.39	105.00	125.73	65
66	75.50	93.33	105.45	114.78	137.34	66
67	82.59	102.18	115.47	125.58	150.12	67
68	89.98	111.37	125.88	136.68	163.30	68
69	98.17	121.61	137.47	149.04	178.00	69
70	107.34	133.04	150.44	162.88	194.43	70
71	117.59	145.86	165.00	178.41	212.88	71
72	129.07	160.23	181.29	195.85	233.60	72
73	142.81	177.49	200.88	216.97	258.77	73
74	157.81	196.35	222.29	240.05	286.23	74
75	173.98	216.69	245.35	264.94	315.76	75
76	191.19	238.33	269.93	290.57	347.11	76
77	209.36	261.22	291.73	310.34	380.08	77
78	228.00	284.71	322.50	347.21	413.52	78
79	247.51	309.28	350.33	378.07	448.35	79
80	267.89	334.93	379.40	409.34	484.54	80
81	289.13	361.69	409.70	441.92	522.11	81
82	311.22	389.55	441.24	475.81	561.06	82
83	334.18	418.48	474.00	511.01	601.39	83
84	357.99	448.51	507.99	547.51	643.11	84
85	382.68	479.65	543.20	585.33	686.21	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		3.74	4.86	5.66	6.28	8.41	18-34	
35-39		4.86	6.29	7.31	8.07	10.67	35-39	
40-44		6.76	8.69	10.06	11.08	14.44	40-44	
45-49		9.80	12.57	14.51	15.89	20.44	45-49	
50		12.26	15.69	18.10	19.79	25.29	50	
51		13.23	16.93	19.50	21.31	27.16	51	
52		14.30	18.27	21.03	22.97	29.19	52	
53		15.50	19.80	22.75	24.84	31.46	53	
54		16.80	21.43	24.61	26.84	33.87	54	
55		18.19	23.16	26.59	28.96	36.41	55	
56		19.65	25.00	28.67	31.19	39.06	56	
57		21.18	26.92	30.84	33.52	41.83	57	
58		22.58	28.67	32.81	35.66	44.30	58	
59		24.08	30.54	34.93	37.92	46.96	59	
60		25.76	32.63	37.29	40.43	49.90	60	
61		27.63	34.97	39.91	43.25	53.19	61	
62		29.75	37.61	42.90	46.44	56.91	62	
63		32.29	40.80	46.50	50.29	61.42	63	
64		35.14	44.38	50.52	54.62	66.48	64	
65		38.33	48.35	54.99	59.41	72.12	65	
66		41.84	52.73	59.95	64.72	78.34	66	
67		45.68	57.56	65.39	70.55	85.20	67	
68		48.95	61.62	69.95	75.43	90.93	68	
69		52.80	66.43	75.40	81.25	97.77	69	
70		57.52	72.32	82.04	88.39	106.19	70	
71		63.31	79.61	90.27	97.24	116.66	71	
72		70.48	88.60	100.45	108.17	129.61	72	
73		81.06	101.93	115.57	124.45	149.12	73	
74		93.02	117.01	132.69	142.89	171.19	74	
75		106.15	133.59	151.49	163.13	195.38	75	
76		120.25	151.37	171.65	184.16	221.26	76	
77		135.09	170.13	189.73	201.84	248.39	77	
78		149.61	188.50	212.16	225.82	274.67	78	
79		164.67	207.57	233.79	249.56	301.79	79	
80		180.27	227.32	255.38	272.59	329.75	80	
81		196.41	247.77	276.91	295.55	358.55	81	
82		213.06	268.91	298.41	318.48	388.19	82	
83		230.27	290.73	319.86	341.35	418.66	83	
84		248.00	313.26	341.27	364.17	450.00	84	
85		266.27	336.47	362.65	386.96	482.15	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	8.68	10.33	11.61	12.95	16.07	18-34
35-39	10.59	12.65	14.27	15.86	19.58	35-39
40-44	13.70	16.51	18.66	20.65	25.43	40-44
45-49	18.87	22.86	25.86	28.52	34.96	45-49
50	25.77	31.25	35.31	38.86	47.49	50
51	28.38	34.47	38.95	42.84	52.30	51
52	31.08	37.78	42.72	46.94	57.24	52
53	33.52	40.84	46.18	50.72	61.86	53
54	36.04	43.98	49.77	54.60	66.58	54
55	38.60	47.23	53.45	58.61	71.44	55
56	41.27	50.58	57.30	62.77	76.46	56
57	44.03	54.12	61.30	67.10	81.70	57
58	46.67	57.40	65.06	71.14	86.56	58
59	49.49	60.99	69.12	75.55	91.80	59
60	52.66	64.98	73.66	80.43	97.66	60
61	56.26	69.49	78.80	85.99	104.26	61
62	60.36	74.67	84.65	92.33	111.80	62
63	65.39	80.98	91.79	100.06	121.02	63
64	71.03	88.05	99.82	108.77	131.41	64
65	77.34	95.96	108.80	118.49	142.96	65
66	84.32	104.71	118.70	129.19	155.75	66
67	91.97	114.30	129.59	140.96	169.75	67
68	99.87	124.16	140.78	152.96	184.08	68
69	108.57	135.10	153.19	166.27	200.00	69
70	118.30	147.26	167.02	181.12	217.72	70
71	129.12	160.86	182.52	197.72	237.54	71
72	141.24	176.08	199.81	216.31	259.74	72
73	155.78	194.43	220.69	238.88	286.78	73
74	171.63	214.43	243.47	263.46	316.18	74
75	188.66	235.94	267.91	289.89	347.67	75
76	206.71	258.72	293.86	316.13	380.94	76
77	225.69	282.72	315.77	335.91	415.74	77
78	244.99	307.14	348.85	375.82	450.67	78
79	265.11	332.56	377.70	408.32	486.86	79
80	286.05	358.99	407.72	440.62	524.26	80
81	307.79	386.47	438.87	474.14	562.91	81
82	330.32	414.98	471.20	508.88	602.80	82
83	353.67	444.48	504.66	544.84	643.93	83
84	377.81	475.02	539.27	582.00	686.32	84
85	402.78	506.60	575.01	620.39	729.95	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited			
18-34	4.40	5.72	6.68	7.42	10.03	18-34		
35-39	5.76	7.47	8.69	9.61	12.82	35-39		
40-44	8.00	10.30	11.94	13.18	17.32	40-44		
45-49	11.50	14.78	17.10	18.76	24.33	45-49		
50	14.31	18.35	21.22	23.25	29.95	50		
51	15.41	19.77	22.82	24.98	32.10	51		
52	16.62	21.29	24.56	26.88	34.43	52		
53	17.98	23.03	26.52	29.02	37.04	53		
54	19.44	24.87	28.63	31.29	39.79	54		
55	21.01	26.82	30.87	33.69	42.69	55		
56	22.64	28.89	33.22	36.21	45.68	56		
57	24.35	31.04	35.65	38.82	48.81	57		
58	25.90	32.99	37.85	41.22	51.58	58		
59	27.56	35.05	40.20	43.73	54.54	59		
60	29.40	37.36	42.80	46.50	57.81	60		
61	31.45	39.93	45.68	49.61	61.46	61		
62	33.77	42.82	48.97	53.12	65.57	62		
63	36.55	46.33	52.94	57.38	70.58	63		
64	39.66	50.26	57.36	62.16	76.19	64		
65	43.14	54.60	62.26	67.41	82.42	65		
66	46.95	59.37	67.68	73.23	89.26	66		
67	51.10	64.62	73.61	79.60	96.79	67		
68	54.65	69.04	78.58	84.92	103.09	68		
69	58.80	74.23	84.50	91.26	110.56	69		
70	63.86	80.56	91.65	98.97	119.70	70		
71	70.03	88.37	100.49	108.50	131.04	71		
72	77.66	97.96	111.38	120.22	144.99	72		
73	88.90	112.18	127.56	137.67	166.05	73		
74	101.56	128.22	145.82	157.39	189.80	74		
75	115.44	145.81	165.82	178.97	215.76	75		
76	130.29	164.61	187.17	200.66	243.44	76		
77	145.88	184.39	205.75	218.88	272.33	77		
78	161.03	203.62	229.98	244.89	300.09	78		
79	176.68	223.52	252.61	270.43	328.61	79		
80	192.85	244.05	275.16	294.54	357.89	80		
81	209.53	265.25	297.60	318.52	387.94	81		
82	226.67	287.10	319.96	342.43	418.74	82		
83	244.36	309.59	342.24	366.23	450.30	83		
84	262.52	332.76	364.43	389.93	482.65	84		
85	281.20	356.57	386.55	413.56	515.73	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		Nursing Home						
		Base Policy 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	Unlimited			
18-34	9.80	11.75	13.25	14.71	18.43	18-34		
35-39	12.07	14.51	16.43	18.19	22.65	35-39		
40-44	15.69	19.03	21.59	23.81	29.56	40-44		
45-49	21.62	26.34	29.90	32.89	40.62	45-49		
50	29.06	35.44	40.18	44.12	54.34	50		
51	31.88	38.95	44.15	48.46	59.62	51		
52	34.81	42.56	48.29	52.95	65.06	52		
53	37.55	46.01	52.19	57.22	70.32	53		
54	40.40	49.56	56.26	61.63	75.71	54		
55	43.29	53.24	60.43	66.19	81.26	55		
56	46.30	57.02	64.79	70.91	86.97	56		
57	49.39	61.00	69.29	75.79	92.91	57		
58	52.30	64.61	73.44	80.25	98.30	58		
59	55.37	68.54	77.89	85.09	104.06	59		
60	58.82	72.89	82.85	90.41	110.49	60		
61	62.72	77.78	88.45	96.47	117.70	61		
62	67.15	83.41	94.81	103.37	125.94	62		
63	72.64	90.32	102.64	111.84	136.10	63		
64	78.77	98.02	111.42	121.37	147.53	64		
65	85.61	106.62	121.21	131.98	160.19	65		
66	93.14	116.09	131.95	143.60	174.16	66		
67	101.35	126.42	143.71	156.34	189.38	67		
68	109.76	136.95	155.68	169.24	204.86	68		
69	118.97	148.59	168.91	183.50	222.00	69		
70	129.26	161.48	183.60	199.36	241.01	70		
71	140.65	175.86	200.04	217.03	262.20	71		
72	153.41	191.93	218.33	236.77	285.88	72		
73	168.75	211.37	240.50	260.79	314.79	73		
74	185.45	232.51	264.65	286.87	346.13	74		
75	203.34	255.19	290.47	314.84	379.58	75		
76	222.23	279.11	317.79	341.69	414.77	76		
77	242.02	304.22	339.81	361.48	451.40	77		
78	261.98	329.57	375.20	404.43	487.82	78		
79	282.71	355.84	405.07	438.57	525.37	79		
80	304.21	383.05	436.04	471.90	563.98	80		
81	326.45	411.25	468.04	506.36	603.71	81		
82	349.42	440.41	501.16	541.95	644.54	82		
83	373.16	470.48	535.32	578.67	686.47	83		
84	397.63	501.53	570.55	616.49	729.53	84		
85	422.88	533.55	606.82	655.45	773.69	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		5.06	6.58	7.70	8.56	11.65	18-34	
35-39		6.66	8.65	10.07	11.15	14.97	35-39	
40-44		9.24	11.91	13.82	15.28	20.20	40-44	
45-49		13.20	16.99	19.69	21.63	28.22	45-49	
50		16.36	21.01	24.34	26.71	34.61	50	
51		17.59	22.61	26.14	28.65	37.04	51	
52		18.94	24.31	28.09	30.79	39.67	52	
53		20.46	26.26	30.29	33.20	42.62	53	
54		22.08	28.31	32.65	35.74	45.71	54	
55		23.83	30.48	35.15	38.42	48.97	55	
56		25.63	32.78	37.77	41.23	52.30	56	
57		27.52	35.16	40.46	44.12	55.79	57	
58		29.22	37.31	42.89	46.78	58.86	58	
59		31.04	39.56	45.47	49.54	62.12	59	
60		33.04	42.09	48.31	52.57	65.72	60	
61		35.27	44.89	51.45	55.97	69.73	61	
62		37.79	48.03	55.04	59.80	74.23	62	
63		40.81	51.86	59.38	64.47	79.74	63	
64		44.18	56.14	64.20	69.70	85.90	64	
65		47.95	60.85	69.53	75.41	92.72	65	
66		52.06	66.01	75.41	81.74	100.18	66	
67		56.52	71.68	81.83	88.65	108.38	67	
68		60.35	76.46	87.21	94.41	115.25	68	
69		64.80	82.03	93.60	101.27	123.35	69	
70		70.20	88.80	101.26	109.55	133.21	70	
71		76.75	97.13	110.71	119.76	145.42	71	
72		84.84	107.32	122.31	132.27	160.37	72	
73		96.74	122.43	139.55	150.89	182.98	73	
74		110.10	139.43	158.95	171.89	208.41	74	
75		124.73	158.03	180.15	194.81	236.14	75	
76		140.33	177.85	202.69	217.16	265.62	76	
77		156.67	198.65	221.77	235.92	296.27	77	
78		172.45	218.74	247.80	263.96	325.51	78	
79		188.69	239.47	271.43	291.30	355.43	79	
80		205.43	260.78	294.94	316.49	386.03	80	
81		222.65	282.73	318.29	341.49	417.33	81	
82		240.28	305.29	341.51	366.38	449.29	82	
83		258.45	328.45	364.62	391.11	481.94	83	
84		277.04	352.26	387.59	415.69	515.30	84	
85		296.13	376.67	410.45	440.16	549.31	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	10.92	13.17	14.89	16.47	20.79	18-34
35-39	13.55	16.37	18.59	20.52	25.72	35-39
40-44	17.68	21.55	24.52	26.97	33.69	40-44
45-49	24.37	29.82	33.94	37.26	46.28	45-49
50	32.35	39.63	45.05	49.38	61.19	50
51	35.38	43.43	49.35	54.08	66.94	51
52	38.54	47.34	53.86	58.96	72.88	52
53	41.58	51.18	58.20	63.72	78.78	53
54	44.76	55.14	62.75	68.66	84.84	54
55	47.98	59.25	67.41	73.77	91.08	55
56	51.33	63.46	72.28	79.05	97.48	56
57	54.75	67.88	77.28	84.48	104.12	57
58	57.93	71.82	81.82	89.36	110.04	58
59	61.25	76.09	86.66	94.63	116.32	59
60	64.98	80.80	92.04	100.39	123.32	60
61	69.18	86.07	98.10	106.95	131.14	61
62	73.94	92.15	104.97	114.41	140.08	62
63	79.89	99.66	113.49	123.62	151.18	63
64	86.51	107.99	123.02	133.97	163.65	64
65	93.88	117.28	133.62	145.47	177.42	65
66	101.96	127.47	145.20	158.01	192.57	66
67	110.73	138.54	157.83	171.72	209.01	67
68	119.65	149.74	170.58	185.52	225.64	68
69	129.37	162.08	184.63	200.73	244.00	69
70	140.22	175.70	200.18	217.60	264.30	70
71	152.18	190.86	217.56	236.34	286.86	71
72	165.58	207.78	236.85	257.23	312.02	72
73	181.72	228.31	260.31	282.70	342.80	73
74	199.27	250.59	285.83	310.28	376.08	74
75	218.02	274.44	313.03	339.79	411.49	75
76	237.75	299.50	341.72	367.25	448.60	76
77	258.35	325.72	363.85	387.05	487.06	77
78	278.97	352.00	401.55	433.04	524.97	78
79	300.31	379.12	432.44	468.82	563.88	79
80	322.37	407.11	464.36	503.18	603.70	80
81	345.11	436.03	497.21	538.58	644.51	81
82	368.52	465.84	531.12	575.02	686.28	82
83	392.65	496.48	565.98	612.50	729.01	83
84	417.45	528.04	601.83	650.98	772.74	84
85	442.98	560.50	638.63	690.51	817.43	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

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	Unlimited	
18-34	5.72	7.44	8.72	9.70	13.27	18-34
35-39	7.56	9.83	11.45	12.69	17.12	35-39
40-44	10.48	13.52	15.70	17.38	23.08	40-44
45-49	14.90	19.20	22.28	24.50	32.11	45-49
50	18.41	23.67	27.46	30.17	39.27	50
51	19.77	25.45	29.46	32.32	41.98	51
52	21.26	27.33	31.62	34.70	44.91	52
53	22.94	29.49	34.06	37.38	48.20	53
54	24.72	31.75	36.67	40.19	51.63	54
55	26.65	34.14	39.43	43.15	55.25	55
56	28.62	36.67	42.32	46.25	58.92	56
57	30.69	39.28	45.27	49.42	62.77	57
58	32.54	41.63	47.93	52.34	66.14	58
59	34.52	44.07	50.74	55.35	69.70	59
60	36.68	46.82	53.82	58.64	73.63	60
61	39.09	49.85	57.22	62.33	78.00	61
62	41.81	53.24	61.11	66.48	82.89	62
63	45.07	57.39	65.82	71.56	88.90	63
64	48.70	62.02	71.04	77.24	95.61	64
65	52.76	67.10	76.80	83.41	103.02	65
66	57.17	72.65	83.14	90.25	111.10	66
67	61.94	78.74	90.05	97.70	119.97	67
68	66.05	83.88	95.84	103.90	127.41	68
69	70.80	89.83	102.70	111.28	136.14	69
70	76.54	97.04	110.87	120.13	146.72	70
71	83.47	105.89	120.93	131.02	159.80	71
72	92.02	116.68	133.24	144.32	175.75	72
73	104.58	132.68	151.54	164.11	199.91	73
74	118.64	150.64	172.08	186.39	227.02	74
75	134.02	170.25	194.48	210.65	256.52	75
76	150.37	191.09	218.21	233.66	287.80	76
77	167.46	212.91	237.79	252.96	320.21	77
78	183.87	233.86	265.62	283.03	350.93	78
79	200.70	255.42	290.25	312.17	382.25	79
80	218.01	277.51	314.72	338.44	414.17	80
81	235.77	300.21	338.98	364.46	446.72	81
82	253.89	323.48	363.06	390.33	479.84	82
83	272.54	347.31	387.00	415.99	513.58	83
84	291.56	371.76	410.75	441.45	547.95	84
85	311.06	396.77	434.35	466.76	582.89	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	12.04	14.59	16.53	18.23	23.15	18-34
35-39	15.03	18.23	20.75	22.85	28.79	35-39
40-44	19.67	24.07	27.45	30.13	37.82	40-44
45-49	27.12	33.30	37.98	41.63	51.94	45-49
50	35.64	43.82	49.92	54.64	68.04	50
51	38.88	47.91	54.55	59.70	74.26	51
52	42.27	52.12	59.43	64.97	80.70	52
53	45.61	56.35	64.21	70.22	87.24	53
54	49.12	60.72	69.24	75.69	93.97	54
55	52.67	65.26	74.39	81.35	100.90	55
56	56.36	69.90	79.77	87.19	107.99	56
57	60.11	74.76	85.27	93.17	115.33	57
58	63.56	79.03	90.20	98.47	121.78	58
59	67.13	83.64	95.43	104.17	128.58	59
60	71.14	88.71	101.23	110.37	136.15	60
61	75.64	94.36	107.75	117.43	144.58	61
62	80.73	100.89	115.13	125.45	154.22	62
63	87.14	109.00	124.34	135.40	166.26	63
64	94.25	117.96	134.62	146.57	179.77	64
65	102.15	127.94	146.03	158.96	194.65	65
66	110.78	138.85	158.45	172.42	210.98	66
67	120.11	150.66	171.95	187.10	228.64	67
68	129.54	162.53	185.48	201.80	246.42	68
69	139.77	175.57	200.35	217.96	266.00	69
70	151.18	189.92	216.76	235.84	287.59	70
71	163.71	205.86	235.08	255.65	311.52	71
72	177.75	223.63	255.37	277.69	338.16	72
73	194.69	245.25	280.12	304.61	370.81	73
74	213.09	268.67	307.01	333.69	406.03	74
75	232.70	293.69	335.59	364.74	443.40	75
76	253.27	319.89	365.65	392.81	482.43	76
77	274.68	347.22	387.89	412.62	522.72	77
78	295.96	374.43	427.90	461.65	562.12	78
79	317.91	402.40	459.81	499.07	602.39	79
80	340.53	431.17	492.68	534.46	643.42	80
81	363.77	460.81	526.38	570.80	685.31	81
82	387.62	491.27	561.08	608.09	728.02	82
83	412.14	522.48	596.64	646.33	771.55	83
84	437.27	554.55	633.11	685.47	815.95	84
85	463.08	587.45	670.44	725.57	861.17	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited		
18-34		6.38	8.30	9.74	10.84	14.89	18-34	
35-39		8.46	11.01	12.83	14.23	19.27	35-39	
40-44		11.72	15.13	17.58	19.48	25.96	40-44	
45-49		16.60	21.41	24.87	27.37	36.00	45-49	
50		20.46	26.33	30.58	33.63	43.93	50	
51		21.95	28.29	32.78	35.99	46.92	51	
52		23.58	30.35	35.15	38.61	50.15	52	
53		25.42	32.72	37.83	41.56	53.78	53	
54		27.36	35.19	40.69	44.64	57.55	54	
55		29.47	37.80	43.71	47.88	61.53	55	
56		31.61	40.56	46.87	51.27	65.54	56	
57		33.86	43.40	50.08	54.72	69.75	57	
58		35.86	45.95	52.97	57.90	73.42	58	
59		38.00	48.58	56.01	61.16	77.28	59	
60		40.32	51.55	59.33	64.71	81.54	60	
61		42.91	54.81	62.99	68.69	86.27	61	
62		45.83	58.45	67.18	73.16	91.55	62	
63		49.33	62.92	72.26	78.65	98.06	63	
64		53.22	67.90	77.88	84.78	105.32	64	
65		57.57	73.35	84.07	91.41	113.32	65	
66		62.28	79.29	90.87	98.76	122.02	66	
67		67.36	85.80	98.27	106.75	131.56	67	
68		71.75	91.30	104.47	113.39	139.57	68	
69		76.80	97.63	111.80	121.29	148.93	69	
70		82.88	105.28	120.48	130.71	160.23	70	
71		90.19	114.65	131.15	142.28	174.18	71	
72		99.20	126.04	144.17	156.37	191.13	72	
73		112.42	142.93	163.53	177.33	216.84	73	
74		127.18	161.85	185.21	200.89	245.63	74	
75		143.31	182.47	208.81	226.49	276.90	75	
76		160.41	204.33	233.73	250.16	309.98	76	
77		178.25	227.17	253.81	270.00	344.15	77	
78		195.29	248.98	283.44	302.10	376.35	78	
79		212.71	271.37	309.07	333.04	409.07	79	
80		230.59	294.24	334.50	360.39	442.31	80	
81		248.89	317.69	359.67	387.43	476.11	81	
82		267.50	341.67	384.61	414.28	510.39	82	
83		286.63	366.17	409.38	440.87	545.22	83	
84		306.08	391.26	433.91	467.21	580.60	84	
85		325.99	416.87	458.25	493.36	616.47	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	13.16	16.01	18.17	19.99	25.51	18-34
35-39	16.51	20.09	22.91	25.18	31.86	35-39
40-44	21.66	26.59	30.38	33.29	41.95	40-44
45-49	29.87	36.78	42.02	46.00	57.60	45-49
50	38.93	48.01	54.79	59.90	74.89	50
51	42.38	52.39	59.75	65.32	81.58	51
52	46.00	56.90	65.00	70.98	88.52	52
53	49.64	61.52	70.22	76.72	95.70	53
54	53.48	66.30	75.73	82.72	103.10	54
55	57.36	71.27	81.37	88.93	110.72	55
56	61.39	76.34	87.26	95.33	118.50	56
57	65.47	81.64	93.26	101.86	126.54	57
58	69.19	86.24	98.58	107.58	133.52	58
59	73.01	91.19	104.20	113.71	140.84	59
60	77.30	96.62	110.42	120.35	148.98	60
61	82.10	102.65	117.40	127.91	158.02	61
62	87.52	109.63	125.29	136.49	168.36	62
63	94.39	118.34	135.19	147.18	181.34	63
64	101.99	127.93	146.22	159.17	195.89	64
65	110.42	138.60	158.44	172.45	211.88	65
66	119.60	150.23	171.70	186.83	229.39	66
67	129.49	162.78	186.07	202.48	248.27	67
68	139.43	175.32	200.38	218.08	267.20	68
69	150.17	189.06	216.07	235.19	288.00	69
70	162.14	204.14	233.34	254.08	310.88	70
71	175.24	220.86	252.60	274.96	336.18	71
72	189.92	239.48	273.89	298.15	364.30	72
73	207.66	262.19	299.93	326.52	398.82	73
74	226.91	286.75	328.19	357.10	435.98	74
75	247.38	312.94	358.15	389.69	475.31	75
76	268.79	340.28	389.58	418.37	516.26	76
77	291.01	368.72	411.93	438.19	558.38	77
78	312.95	396.86	454.25	490.26	599.27	78
79	335.51	425.68	487.18	529.32	640.90	79
80	358.69	455.23	521.00	565.74	683.14	80
81	382.43	485.59	555.55	603.02	726.11	81
82	406.72	516.70	591.04	641.16	769.76	82
83	431.63	548.48	627.30	680.16	814.09	83
84	457.09	581.06	664.39	719.96	859.16	84
85	483.18	614.40	702.25	760.63	904.91	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		7.04	9.16	10.76	11.98	16.51	18-34	
35-39		9.36	12.19	14.21	15.77	21.42	35-39	
40-44		12.96	16.74	19.46	21.58	28.84	40-44	
45-49		18.30	23.62	27.46	30.24	39.89	45-49	
50		22.51	28.99	33.70	37.09	48.59	50	
51		24.13	31.13	36.10	39.66	51.86	51	
52		25.90	33.37	38.68	42.52	55.39	52	
53		27.90	35.95	41.60	45.74	59.36	53	
54		30.00	38.63	44.71	49.09	63.47	54	
55		32.29	41.46	47.99	52.61	67.81	55	
56		34.60	44.45	51.42	56.29	72.16	56	
57		37.03	47.52	54.89	60.02	76.73	57	
58		39.18	50.27	58.01	63.46	80.70	58	
59		41.48	53.09	61.28	66.97	84.86	59	
60		43.96	56.28	64.84	70.78	89.45	60	
61		46.73	59.77	68.76	75.05	94.54	61	
62		49.85	63.66	73.25	79.84	100.21	62	
63		53.59	68.45	78.70	85.74	107.22	63	
64		57.74	73.78	84.72	92.32	115.03	64	
65		62.38	79.60	91.34	99.41	123.62	65	
66		67.39	85.93	98.60	107.27	132.94	66	
67		72.78	92.86	106.49	115.80	143.15	67	
68		77.45	98.72	113.10	122.88	151.73	68	
69		82.80	105.43	120.90	131.30	161.72	69	
70		89.22	113.52	130.09	141.29	173.74	70	
71		96.91	123.41	141.37	153.54	188.56	71	
72		106.38	135.40	155.10	168.42	206.51	72	
73		120.26	153.18	175.52	190.55	233.77	73	
74		135.72	173.06	198.34	215.39	264.24	74	
75		152.60	194.69	223.14	242.33	297.28	75	
76		170.45	217.57	249.25	266.66	332.16	76	
77		189.04	241.43	269.83	287.04	368.09	77	
78		206.71	264.10	301.26	321.17	401.77	78	
79		224.72	287.32	327.89	353.91	435.89	79	
80		243.17	310.97	354.28	382.34	470.45	80	
81		262.01	335.17	380.36	410.40	505.50	81	
82		281.11	359.86	406.16	438.23	540.94	82	
83		300.72	385.03	431.76	465.75	576.86	83	
84		320.60	410.76	457.07	492.97	613.25	84	
85		340.92	436.97	482.15	519.96	650.05	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders
District of Columbia
New Increased Rates effective 1/1/2015

Rates for Nonforfeiture Rider, and Elimination Period /
Waiver of Premium Enhancement Rider;
and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount¹ No Spouse
15-25	5%
26-100	7%
101+	10%

¹ The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

District of Columbia

Standard Underwriting Class Rates

New Increased Rates effective 1/1/2016

With No Inflation Benefit

90-Day Elimination Period

		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	Unlimited	Issue Age	
18-34		6.98	8.11	9.02	10.22	12.30	18-34	
35-39		8.27	9.67	10.78	12.13	14.56	35-39	
40-44		10.53	12.43	13.87	15.52	18.60	40-44	
45-49		14.48	17.23	19.27	21.42	25.61	45-49	
50		20.79	24.78	27.70	30.71	36.61	50	
51		23.17	27.64	30.93	34.23	40.79	51	
52		25.58	30.58	34.22	37.83	45.07	52	
53		27.59	33.05	37.01	40.86	48.69	53	
54		29.60	35.56	39.86	43.91	52.35	54	
55		31.66	38.14	42.78	47.07	56.12	55	
56		33.81	40.85	45.85	50.36	60.06	56	
57		36.09	43.72	49.10	53.86	64.22	57	
58		38.36	46.57	52.33	57.33	68.34	58	
59		40.87	49.71	55.87	61.18	72.89	59	
60		43.71	53.26	59.89	65.51	78.00	60	
61		46.96	57.32	64.45	70.45	83.82	61	
62		50.67	61.96	69.69	75.38	90.48	62	
63		55.13	67.50	75.93	82.88	98.44	63	
64		60.18	73.79	83.01	90.53	107.43	64	
65		65.87	80.86	90.97	99.14	117.55	65	
66		72.24	88.78	99.88	108.73	128.84	66	
67		79.31	97.57	109.80	119.38	141.36	67	
68		86.76	106.80	120.22	130.43	154.40	68	
69		95.08	117.13	131.90	142.79	169.00	69	
70		104.42	128.73	145.02	156.69	185.41	70	
71		114.89	141.77	159.77	172.35	203.91	71	
72		126.65	156.42	176.33	190.01	224.74	72	
73		140.66	173.93	196.16	211.32	249.99	73	
74		155.99	193.13	217.87	234.69	277.64	74	
75		172.58	213.89	238.59	253.82	307.50	75	
76		190.31	236.11	253.14	269.30	339.39	76	
77		209.12	250.60	267.69	284.77	373.13	77	
78		228.59	280.37	299.48	318.60	407.73	78	
79		249.07	309.83	331.26	352.41	443.99	79	
80		270.54	336.78	363.05	386.23	481.88	80	
81		293.01	364.99	394.84	420.04	521.42	81	
82		316.46	394.46	426.63	453.86	562.60	82	
83		340.91	425.19	458.42	487.68	605.42	83	
84		366.35	457.17	490.21	521.50	649.90	84	
85		392.80	488.68	522.00	555.32	696.01	85	
86*		420.24	524.93	593.00	637.99	743.77	86*	
87*		448.67	560.69	633.41	681.37	793.17	87*	
88*		478.10	597.71	675.25	726.27	844.22	88*	
89*		508.52	636.00	718.50	772.69	896.90	89*	
90*		539.93	675.53	763.17	820.63	951.24	90*	
91*		572.34	716.34	809.26	870.08	1,007.21	91*	
92*		605.75	758.39	856.78	921.05	1,064.83	92*	
93*		640.15	801.71	905.71	973.54	1,124.10	93*	
94*		675.55	846.29	956.06	1,027.55	1,185.00	94*	
95+*		711.93	892.13	1,007.84	1,083.07	1,247.55	95+*	

* To be used for purchases of offers for increased coverage only.

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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders

District of Columbia

Standard Underwriting Class Rates

New Increased Rates effective 1/1/2016

With No Inflation Benefit

90-Day Elimination Period

		100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)						
Issue Age	Age	Policy Lifetime Maximum Benefit					Issue Age	Age
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited		
18-34		3.34	4.33	5.03	5.56	7.36	18-34	
35-39		4.29	5.54	6.42	7.07	9.23	35-39	
40-44		5.98	7.67	8.87	9.72	12.52	40-44	
45-49		8.78	11.22	12.91	14.11	17.93	45-49	
50		11.06	14.12	16.22	17.69	22.35	50	
51		11.97	15.26	17.52	19.11	24.08	51	
52		12.97	16.52	18.95	20.64	25.95	52	
53		14.11	17.95	20.57	22.39	28.04	53	
54		15.34	19.49	22.31	24.26	30.28	54	
55		16.65	21.13	24.17	26.25	32.64	55	
56		18.04	22.87	26.13	28.35	35.14	56	
57		19.51	24.70	28.20	30.58	37.75	57	
58		20.87	26.38	30.08	32.60	40.11	58	
59		22.32	28.20	32.14	34.79	42.67	59	
60		23.96	30.23	34.42	37.22	45.49	60	
61		25.79	32.51	36.99	39.96	48.66	61	
62		27.87	35.10	39.90	43.07	52.27	62	
63		30.37	38.21	43.39	46.80	56.62	63	
64		33.18	41.70	47.32	51.00	61.50	64	
65		36.31	45.60	51.70	55.69	66.98	65	
66		39.79	49.93	56.58	60.89	73.03	66	
67		43.62	54.70	61.93	66.63	79.74	67	
68		46.85	58.72	66.43	71.44	85.33	68	
69		50.70	63.52	71.83	77.18	92.07	69	
70		55.45	69.42	78.47	84.29	100.40	70	
71		61.31	76.75	86.72	93.15	110.80	71	
72		68.58	85.84	96.98	104.13	123.75	72	
73		79.33	99.32	112.22	120.50	143.21	73	
74		91.52	114.62	129.52	139.09	165.30	74	
75		104.94	131.48	148.13	157.58	189.58	75	
76		119.39	149.64	160.91	171.19	215.67	76	
77		134.65	162.62	173.71	184.80	243.15	77	
78		149.71	181.94	194.34	206.75	270.02	78	
79		165.39	201.25	214.97	228.69	297.88	79	
80		181.66	220.56	235.60	250.64	326.74	80	
81		198.56	239.87	256.22	272.58	356.59	81	
82		216.07	259.19	276.86	294.53	387.44	82	
83		234.19	278.50	297.48	316.47	419.28	83	
84		250.43	297.80	318.11	338.41	452.13	84	
85		266.67	317.12	338.75	360.36	481.85	85	
86*		292.25	368.02	416.25	446.41	520.78	86*	
87*		312.83	394.10	445.76	477.98	556.61	87*	
88*		334.02	420.97	476.16	510.51	593.42	88*	
89*		355.84	448.62	507.47	544.00	631.24	89*	
90*		378.25	477.06	539.66	578.44	670.06	90*	
91*		401.28	506.30	572.75	613.82	709.85	91*	
92*		424.93	536.32	606.74	650.16	750.66	92*	
93*		449.19	567.13	641.62	687.44	792.45	93*	
94*		474.07	598.73	677.39	725.69	835.25	94*	
95+*		499.55	631.12	714.05	764.87	879.03	95+*	

* To be used for purchases of offers for increased coverage only.

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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	21.02	25.77	29.34	32.12	40.43	18-34
35-39	26.49	32.59	37.12	40.60	50.87	35-39
40-44	33.92	41.85	47.68	52.09	64.97	40-44
45-49	44.38	54.95	62.62	68.34	84.85	45-49
50	55.07	68.26	77.78	84.83	105.03	50
51	59.10	73.29	83.53	91.07	112.66	51
52	63.28	78.55	89.51	97.58	120.60	52
53	67.48	83.82	95.55	104.16	128.64	53
54	71.77	89.26	101.75	110.90	136.88	54
55	76.17	94.80	108.08	117.81	145.28	55
56	80.63	100.44	114.53	124.81	153.79	56
57	85.14	106.16	121.07	131.91	162.40	57
58	88.99	111.05	126.65	137.93	169.64	58
59	93.04	116.19	132.51	144.26	177.24	59
60	97.46	121.81	138.91	151.16	185.51	60
61	102.41	128.08	146.06	158.87	194.74	61
62	108.04	135.21	154.18	167.65	205.27	62
63	115.26	144.33	164.55	178.88	218.76	63
64	123.29	154.47	176.12	191.41	233.83	64
65	132.13	165.63	188.84	205.21	250.42	65
66	141.75	177.78	202.70	220.23	268.49	66
67	152.14	190.89	217.66	236.46	288.03	67
68	162.40	203.85	232.44	252.51	307.40	68
69	173.59	218.00	248.60	270.04	328.55	69
70	185.90	233.57	266.40	289.35	351.83	70
71	199.52	250.85	286.13	310.78	377.64	71
72	214.66	270.05	308.09	334.59	406.32	72
73	233.29	293.75	335.24	364.08	442.01	73
74	253.34	319.32	364.51	395.85	480.35	74
75	274.61	346.41	395.53	423.09	520.75	75
76	296.80	374.70	410.95	437.17	562.64	76
77	319.67	397.10	424.18	451.26	605.42	77
78	341.94	432.28	474.55	504.84	646.18	78
79	364.64	461.21	524.92	558.43	687.25	79
80	387.76	490.70	560.01	606.65	728.62	80
81	411.31	520.74	594.11	643.12	770.32	81
82	435.28	551.32	628.78	680.16	812.32	82
83	459.67	582.44	664.04	717.74	854.63	83
84	484.48	614.11	699.87	755.87	897.26	84
85	509.73	646.32	736.28	794.56	940.20	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited		
18-34		12.34	15.95	18.58	20.49	27.34	18-34	
35-39		15.91	20.51	23.83	26.23	34.61	35-39	
40-44		20.77	26.72	30.97	34.00	44.34	40-44	
45-49		27.51	35.30	40.79	44.69	57.63	45-49	
50		32.55	41.74	48.19	52.73	67.63	50	
51		34.46	44.17	50.97	55.74	71.37	51	
52		36.50	46.76	53.94	58.97	75.32	52	
53		38.82	49.69	57.28	62.60	79.73	53	
54		41.24	52.77	60.79	66.39	84.32	54	
55		43.76	55.95	64.43	70.33	89.05	55	
56		46.36	59.24	68.16	74.36	93.89	56	
57		49.00	62.57	71.96	78.46	98.76	57	
58		51.23	65.39	75.15	81.90	102.82	58	
59		53.59	68.34	78.51	85.50	107.03	59	
60		56.13	71.54	82.13	89.40	111.59	60	
61		58.94	75.09	86.15	93.72	116.65	61	
62		62.11	79.08	90.68	98.59	122.38	62	
63		66.08	84.08	96.36	104.70	129.62	63	
64		70.49	89.64	102.66	111.50	137.70	64	
65		75.31	95.73	109.60	118.98	146.58	65	
66		80.57	102.38	117.14	127.11	156.27	66	
67		86.24	109.55	125.31	135.92	166.78	67	
68		90.99	115.53	132.08	143.21	175.42	68	
69		96.47	122.45	139.96	151.70	185.52	69	
70		103.03	130.75	149.41	161.92	197.73	70	
71		110.99	140.87	160.94	174.37	212.71	71	
72		120.69	153.21	175.03	189.63	231.09	72	
73		135.16	171.65	196.17	212.56	259.12	73	
74		151.35	192.32	219.86	238.26	290.49	74	
75		168.91	214.76	245.60	262.92	324.45	75	
76		187.51	238.55	261.90	278.62	360.28	76	
77		206.80	259.00	276.66	294.31	397.23	77	
78		225.07	286.64	309.50	329.26	431.63	78	
79		243.69	310.51	342.36	364.21	466.40	79	
80		262.65	334.83	375.20	399.16	501.57	80	
81		281.97	359.62	408.06	434.10	537.12	81	
82		301.64	384.88	440.38	469.05	573.07	82	
83		321.66	410.61	469.79	504.00	609.40	83	
84		342.02	436.79	499.73	538.95	646.11	84	
85		362.73	463.44	530.19	573.65	683.26	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders
District of Columbia
Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home						
Base Policy 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	Unlimited	
18-34	8.19	9.64	10.80	12.13	14.86	18-34
35-39	9.87	11.69	13.12	14.65	17.89	35-39
40-44	12.69	15.16	17.04	18.94	23.07	40-44
45-49	17.46	21.00	23.65	26.15	31.75	45-49
50	24.35	29.32	32.98	36.40	44.03	50
51	26.97	32.49	36.56	40.31	48.72	51
52	29.62	35.75	40.25	44.34	53.55	52
53	31.96	38.65	43.52	47.91	57.86	53
54	34.32	41.61	46.89	51.53	62.24	54
55	36.74	44.65	50.35	55.29	66.75	55
56	39.26	47.83	53.96	59.17	71.45	56
57	41.90	51.17	57.76	63.27	76.36	57
58	44.46	54.38	61.40	67.20	81.05	58
59	47.24	57.89	65.37	71.52	86.18	59
60	50.38	61.83	69.85	76.33	91.90	60
61	53.95	66.30	74.90	81.80	98.38	61
62	58.03	71.42	80.70	87.34	105.79	62
63	62.98	77.61	87.68	95.65	114.78	63
64	68.57	84.59	95.58	104.18	124.89	64
65	74.83	92.40	104.41	113.75	136.22	65
66	81.80	101.10	114.23	124.34	148.78	66
67	89.48	110.70	125.10	136.05	162.63	67
68	97.47	120.66	136.37	148.07	176.92	68
69	106.35	131.74	148.93	161.46	192.83	69
70	116.29	144.14	162.99	176.45	210.64	70
71	127.38	158.02	178.75	193.27	230.63	71
72	139.83	173.59	196.39	212.18	253.05	72
73	154.71	192.29	217.62	235.06	280.33	73
74	170.97	212.72	240.82	260.05	310.09	74
75	188.48	234.74	262.61	279.37	342.07	75
76	207.12	258.20	277.17	294.86	374.99	76
77	226.81	273.10	291.73	310.34	409.68	77
78	247.00	304.67	326.37	347.21	447.98	78
79	268.14	335.05	360.91	384.05	485.71	79
80	290.21	362.85	393.73	420.12	524.91	80
81	313.23	391.84	426.44	454.95	565.62	81
82	337.16	422.01	459.09	489.69	607.81	82
83	362.02	453.36	491.64	524.33	651.51	83
84	387.83	485.89	524.10	558.86	696.71	84
85	414.58	517.88	556.46	593.31	743.40	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders

District of Columbia

Standard Underwriting Class Rates

New Increased Rates effective 1/1/2016

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	Unlimited		
18-34		4.06	5.27	6.14	6.80	9.12	18-34	
35-39		5.27	6.81	7.92	8.73	11.56	35-39	
40-44		7.32	9.41	10.91	12.00	15.64	40-44	
45-49		10.63	13.61	15.72	17.22	22.14	45-49	
50		13.28	17.01	19.60	21.43	27.39	50	
51		14.34	18.34	21.12	23.09	29.44	51	
52		15.48	19.80	22.77	24.88	31.63	52	
53		16.80	21.45	24.65	26.91	34.09	53	
54		18.20	23.22	26.67	29.08	36.69	54	
55		19.71	25.10	28.81	31.37	39.44	55	
56		21.28	27.08	31.06	33.78	42.32	56	
57		22.94	29.16	33.41	36.33	45.32	57	
58		24.47	31.06	35.54	38.62	48.00	58	
59		26.09	33.09	37.85	41.08	50.89	59	
60		27.90	35.35	40.39	43.80	54.06	60	
61		29.92	37.88	43.24	46.85	57.62	61	
62		32.23	40.74	46.48	50.31	61.66	62	
63		34.99	44.20	50.37	54.48	66.54	63	
64		38.08	48.07	54.73	59.16	72.02	64	
65		41.52	52.37	59.58	64.36	78.13	65	
66		45.33	57.12	64.95	70.11	84.86	66	
67		49.50	62.34	70.84	76.43	92.30	67	
68		53.03	66.75	75.78	81.72	98.50	68	
69		57.20	71.97	81.68	88.02	105.93	69	
70		62.31	78.35	88.88	95.76	115.04	70	
71		68.59	86.24	97.80	105.34	126.37	71	
72		76.35	95.98	108.82	117.18	140.42	72	
73		87.82	110.42	125.21	134.83	161.55	73	
74		100.78	126.76	143.74	154.53	185.46	74	
75		115.00	144.71	163.14	173.55	211.65	75	
76		130.27	163.98	176.43	187.69	239.11	76	
77		146.34	177.61	189.73	201.84	267.98	77	
78		162.09	198.32	212.26	225.82	297.55	78	
79		178.40	218.53	234.79	249.78	326.94	79	
80		195.28	238.68	257.02	273.75	357.23	80	
81		212.77	258.81	278.63	297.46	388.43	81	
82		230.81	278.90	300.21	320.48	420.54	82	
83		249.45	298.94	321.73	343.42	453.56	83	
84		266.16	318.93	343.20	366.32	487.50	84	
85		282.84	338.90	364.65	389.18	518.22	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	9.40	11.17	12.58	14.04	17.42	18-34
35-39	11.47	13.71	15.46	17.17	21.22	35-39
40-44	14.85	17.89	20.21	22.36	27.54	40-44
45-49	20.44	24.77	28.03	30.88	37.89	45-49
50	27.91	33.86	38.26	42.09	51.45	50
51	30.77	37.34	42.19	46.39	56.65	51
52	33.66	40.92	46.28	50.85	62.03	52
53	36.33	44.25	50.03	54.96	67.03	53
54	39.04	47.66	53.92	59.15	72.13	54
55	41.82	51.16	57.92	63.51	77.38	55
56	44.71	54.81	62.07	67.98	82.84	56
57	47.71	58.62	66.42	72.68	88.50	57
58	50.56	62.19	70.47	77.07	93.76	58
59	53.61	66.07	74.87	81.86	99.47	59
60	57.05	70.40	79.81	87.15	105.80	60
61	60.94	75.28	85.35	93.15	112.94	61
62	65.39	80.88	91.71	99.30	121.10	62
63	70.83	87.72	99.43	108.42	131.12	63
64	76.96	95.39	108.15	117.83	142.35	64
65	83.79	103.94	117.85	128.36	154.89	65
66	91.36	113.42	128.58	139.95	168.72	66
67	99.65	123.83	140.40	152.72	183.90	67
68	108.18	134.52	152.52	165.71	199.44	68
69	117.62	146.35	165.96	180.13	216.66	69
70	128.16	159.55	180.96	196.21	235.87	70
71	139.87	174.27	197.73	214.19	257.35	71
72	153.01	190.76	216.45	234.35	281.36	72
73	168.76	210.65	239.08	258.80	310.67	73
74	185.95	232.31	263.77	285.41	342.54	74
75	204.38	255.59	286.63	304.92	376.64	75
76	223.93	280.29	301.20	320.42	410.59	76
77	244.50	295.60	315.77	335.91	446.23	77
78	265.41	328.97	353.26	375.82	488.23	78
79	287.21	360.27	390.56	415.69	527.43	79
80	309.88	388.92	424.41	454.01	567.94	80
81	333.45	418.69	458.04	489.86	609.82	81
82	357.86	449.56	491.55	525.52	653.02	82
83	383.13	481.53	524.86	560.98	697.60	83
84	409.31	514.61	557.99	596.22	743.52	84
85	436.36	547.08	590.92	631.30	790.79	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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	Unlimited		
18-34		4.78	6.21	7.25	8.04	10.88	18-34	
35-39		6.25	8.08	9.42	10.39	13.89	35-39	
40-44		8.66	11.15	12.95	14.28	18.76	40-44	
45-49		12.48	16.00	18.53	20.33	26.35	45-49	
50		15.50	19.90	22.98	25.17	32.43	50	
51		16.71	21.42	24.72	27.07	34.80	51	
52		17.99	23.08	26.59	29.12	37.31	52	
53		19.49	24.95	28.73	31.43	40.14	53	
54		21.06	26.95	31.03	33.90	43.10	54	
55		22.77	29.07	33.45	36.49	46.24	55	
56		24.52	31.29	35.99	39.21	49.50	56	
57		26.37	33.62	38.62	42.08	52.89	57	
58		28.07	35.74	41.00	44.64	55.89	58	
59		29.86	37.98	43.56	47.37	59.11	59	
60		31.84	40.47	46.36	50.38	62.63	60	
61		34.05	43.25	49.49	53.74	66.58	61	
62		36.59	46.38	53.06	57.55	71.05	62	
63		39.61	50.19	57.35	62.16	76.46	63	
64		42.98	54.44	62.14	67.32	82.54	64	
65		46.73	59.14	67.46	73.03	89.28	65	
66		50.87	64.31	73.32	79.33	96.69	66	
67		55.38	69.98	79.75	86.23	104.86	67	
68		59.21	74.78	85.13	92.00	111.67	68	
69		63.70	80.42	91.53	98.86	119.79	69	
70		69.17	87.28	99.29	107.23	129.68	70	
71		75.87	95.73	108.88	117.53	141.94	71	
72		84.12	106.12	120.66	130.23	157.09	72	
73		96.31	121.52	138.20	149.16	179.89	73	
74		110.04	138.90	157.96	169.97	205.62	74	
75		125.06	157.94	178.15	189.52	233.72	75	
76		141.15	178.32	191.95	204.19	262.55	76	
77		158.03	192.60	205.75	218.88	292.81	77	
78		174.47	214.70	230.18	244.89	325.08	78	
79		191.41	235.81	254.61	270.87	356.00	79	
80		208.90	256.80	278.44	296.86	387.72	80	
81		226.98	277.75	301.04	322.34	420.27	81	
82		245.55	298.61	323.56	346.43	453.64	82	
83		264.71	319.38	345.98	370.37	487.84	83	
84		281.89	340.06	368.29	394.23	522.87	84	
85		299.01	360.68	390.55	418.00	554.59	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		Nursing Home						
		Base Policy 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	Unlimited			
18-34	10.61	12.70	14.36	15.95	19.98	18-34		
35-39	13.07	15.73	17.80	19.69	24.55	35-39		
40-44	17.01	20.62	23.38	25.78	32.01	40-44		
45-49	23.42	28.54	32.41	35.61	44.03	45-49		
50	31.47	38.40	43.54	47.78	58.87	50		
51	34.57	42.19	47.82	52.47	64.58	51		
52	37.70	46.09	52.31	57.36	70.51	52		
53	40.70	49.85	56.54	62.01	76.20	53		
54	43.76	53.71	60.95	66.77	82.02	54		
55	46.90	57.67	65.49	71.73	88.01	55		
56	50.16	61.79	70.18	76.79	94.23	56		
57	53.52	66.07	75.08	82.09	100.64	57		
58	56.66	70.00	79.54	86.94	106.47	58		
59	59.98	74.25	84.37	92.20	112.76	59		
60	63.72	78.97	89.77	97.97	119.70	60		
61	67.93	84.26	95.80	104.50	127.50	61		
62	72.75	90.34	102.72	111.26	136.41	62		
63	78.68	97.83	111.18	121.19	147.46	63		
64	85.35	106.19	120.72	131.48	159.81	64		
65	92.75	115.48	131.29	142.97	173.56	65		
66	100.92	125.74	142.93	155.56	188.66	66		
67	109.82	136.96	155.70	169.39	205.17	67		
68	118.89	148.38	168.67	183.35	221.96	68		
69	128.89	160.96	182.99	198.80	240.49	69		
70	140.03	174.96	198.93	215.97	261.10	70		
71	152.36	190.52	216.71	235.11	284.07	71		
72	166.19	207.93	236.51	256.52	309.67	72		
73	182.81	229.01	260.54	282.54	341.01	73		
74	200.93	251.90	286.72	310.77	374.99	74		
75	220.28	276.44	310.65	330.47	411.21	75		
76	240.74	302.38	325.23	345.98	446.19	76		
77	262.19	318.10	339.81	361.48	482.78	77		
78	283.82	353.27	380.15	404.43	528.48	78		
79	306.28	385.49	420.21	447.33	569.15	79		
80	329.55	414.99	455.09	487.90	610.97	80		
81	353.67	445.54	489.64	524.77	654.02	81		
82	378.56	477.11	524.01	561.35	698.23	82		
83	404.24	509.70	558.08	597.63	743.69	83		
84	430.79	543.33	591.88	633.58	790.33	84		
85	458.14	576.28	625.38	669.29	838.18	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited		
18-34		5.50	7.15	8.36	9.28	12.64	18-34	
35-39		7.23	9.35	10.92	12.05	16.22	35-39	
40-44		10.00	12.89	14.99	16.56	21.88	40-44	
45-49		14.33	18.39	21.34	23.44	30.56	45-49	
50		17.72	22.79	26.36	28.91	37.47	50	
51		19.08	24.50	28.32	31.05	40.16	51	
52		20.50	26.36	30.41	33.36	42.99	52	
53		22.18	28.45	32.81	35.95	46.19	53	
54		23.92	30.68	35.39	38.72	49.51	54	
55		25.83	33.04	38.09	41.61	53.04	55	
56		27.76	35.50	40.92	44.64	56.68	56	
57		29.80	38.08	43.83	47.83	60.46	57	
58		31.67	40.42	46.46	50.66	63.78	58	
59		33.63	42.87	49.27	53.66	67.33	59	
60		35.78	45.59	52.33	56.96	71.20	60	
61		38.18	48.62	55.74	60.63	75.54	61	
62		40.95	52.02	59.64	64.79	80.44	62	
63		44.23	56.18	64.33	69.84	86.38	63	
64		47.88	60.81	69.55	75.48	93.06	64	
65		51.94	65.91	75.34	81.70	100.43	65	
66		56.41	71.50	81.69	88.55	108.52	66	
67		61.26	77.62	88.66	96.03	117.42	67	
68		65.39	82.81	94.48	102.28	124.84	68	
69		70.20	88.87	101.38	109.70	133.65	69	
70		76.03	96.21	109.70	118.70	144.32	70	
71		83.15	105.22	119.96	129.72	157.51	71	
72		91.89	116.26	132.50	143.28	173.76	72	
73		104.80	132.62	151.19	163.49	198.23	73	
74		119.30	151.04	172.18	185.41	225.78	74	
75		135.12	171.17	193.16	205.49	255.79	75	
76		152.03	192.66	207.47	220.69	285.99	76	
77		169.72	207.59	221.77	235.92	317.64	77	
78		186.85	231.08	248.10	263.96	352.61	78	
79		204.42	253.09	274.43	291.96	385.06	79	
80		222.52	274.92	299.86	319.97	418.21	80	
81		241.19	296.69	323.45	347.22	452.11	81	
82		260.29	318.32	346.91	372.38	486.74	82	
83		279.97	339.82	370.23	397.32	522.12	83	
84		297.62	361.19	393.38	422.14	558.24	84	
85		315.18	382.46	416.45	446.82	590.96	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	11.82	14.23	16.14	17.86	22.54	18-34
35-39	14.67	17.75	20.14	22.21	27.88	35-39
40-44	19.17	23.35	26.55	29.20	36.48	40-44
45-49	26.40	32.31	36.79	40.34	50.17	45-49
50	35.03	42.94	48.82	53.47	66.29	50
51	38.37	47.04	53.45	58.55	72.51	51
52	41.74	51.26	58.34	63.87	78.99	52
53	45.07	55.45	63.05	69.06	85.37	53
54	48.48	59.76	67.98	74.39	91.91	54
55	51.98	64.18	73.06	79.95	98.64	55
56	55.61	68.77	78.29	85.60	105.62	56
57	59.33	73.52	83.74	91.50	112.78	57
58	62.76	77.81	88.61	96.81	119.18	58
59	66.35	82.43	93.87	102.54	126.05	59
60	70.39	87.54	99.73	108.79	133.60	60
61	74.92	93.24	106.25	115.85	142.06	61
62	80.11	99.80	113.73	123.22	151.72	62
63	86.53	107.94	122.93	133.96	163.80	63
64	93.74	116.99	133.29	145.13	177.27	64
65	101.71	127.02	144.73	157.58	192.23	65
66	110.48	138.06	157.28	171.17	208.60	66
67	119.99	150.09	171.00	186.06	226.44	67
68	129.60	162.24	184.82	200.99	244.48	68
69	140.16	175.57	200.02	217.47	264.32	69
70	151.90	190.37	216.90	235.73	286.33	70
71	164.85	206.77	235.69	256.03	310.79	71
72	179.37	225.10	256.57	278.69	337.98	72
73	196.86	247.37	282.00	306.28	371.35	73
74	215.91	271.49	309.67	336.13	407.44	74
75	236.18	297.29	334.67	356.02	445.78	75
76	257.55	324.47	349.26	371.54	481.79	76
77	279.88	340.60	363.85	387.05	519.33	77
78	302.23	377.57	407.04	433.04	568.73	78
79	325.35	410.71	449.86	478.97	610.87	79
80	349.22	441.06	485.77	521.79	654.00	80
81	373.89	472.39	521.24	559.68	698.22	81
82	399.26	504.66	556.47	597.18	743.44	82
83	425.35	537.87	591.30	634.28	789.78	83
84	452.27	572.05	625.77	670.94	837.14	84
85	479.92	605.48	659.84	707.28	885.57	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)						
Issue Age	Age	Policy Lifetime Maximum Benefit					Issue Age	Age
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited		
18-34		6.22	8.09	9.47	10.52	14.40	18-34	
35-39		8.21	10.62	12.42	13.71	18.55	35-39	
40-44		11.34	14.63	17.03	18.84	25.00	40-44	
45-49		16.18	20.78	24.15	26.55	34.77	45-49	
50		19.94	25.68	29.74	32.65	42.51	50	
51		21.45	27.58	31.92	35.03	45.52	51	
52		23.01	29.64	34.23	37.60	48.67	52	
53		24.87	31.95	36.89	40.47	52.24	53	
54		26.78	34.41	39.75	43.54	55.92	54	
55		28.89	37.01	42.73	46.73	59.84	55	
56		31.00	39.71	45.85	50.07	63.86	56	
57		33.23	42.54	49.04	53.58	68.03	57	
58		35.27	45.10	51.92	56.68	71.67	58	
59		37.40	47.76	54.98	59.95	75.55	59	
60		39.72	50.71	58.30	63.54	79.77	60	
61		42.31	53.99	61.99	67.52	84.50	61	
62		45.31	57.66	66.22	72.03	89.83	62	
63		48.85	62.17	71.31	77.52	96.30	63	
64		52.78	67.18	76.96	83.64	103.58	64	
65		57.15	72.68	83.22	90.37	111.58	65	
66		61.95	78.69	90.06	97.77	120.35	66	
67		67.14	85.26	97.57	105.83	129.98	67	
68		71.57	90.84	103.83	112.56	138.01	68	
69		76.70	97.32	111.23	120.54	147.51	69	
70		82.89	105.14	120.11	130.17	158.96	70	
71		90.43	114.71	131.04	141.91	173.08	71	
72		99.66	126.40	144.34	156.33	190.43	72	
73		113.29	143.72	164.18	177.82	216.57	73	
74		128.56	163.18	186.40	200.85	245.94	74	
75		145.18	184.40	208.17	221.46	277.86	75	
76		162.91	207.00	222.99	237.19	309.43	76	
77		181.41	222.58	237.79	252.96	342.47	77	
78		199.23	247.46	266.02	283.03	380.14	78	
79		217.43	270.37	294.25	313.05	414.12	79	
80		236.14	293.04	321.28	343.08	448.70	80	
81		255.40	315.63	345.86	372.10	483.95	81	
82		275.03	338.03	370.26	398.33	519.84	82	
83		295.23	360.26	394.48	424.27	556.40	83	
84		313.35	382.32	418.47	450.05	593.61	84	
85		331.35	404.24	442.35	475.64	627.33	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	13.03	15.76	17.92	19.77	25.10	18-34
35-39	16.27	19.77	22.48	24.73	31.21	35-39
40-44	21.33	26.08	29.72	32.62	40.95	40-44
45-49	29.38	36.08	41.17	45.07	56.31	45-49
50	38.59	47.48	54.10	59.16	73.71	50
51	42.17	51.89	59.08	64.63	80.44	51
52	45.78	56.43	64.37	70.38	87.47	52
53	49.44	61.05	69.56	76.11	94.54	53
54	53.20	65.81	75.01	82.01	101.80	54
55	57.06	70.69	80.63	88.17	109.27	55
56	61.06	75.75	86.40	94.41	117.01	56
57	65.14	80.97	92.40	100.91	124.92	57
58	68.86	85.62	97.68	106.68	131.89	58
59	72.72	90.61	103.37	112.88	139.34	59
60	77.06	96.11	109.69	119.61	147.50	60
61	81.91	102.22	116.70	127.20	156.62	61
62	87.47	109.26	124.74	135.18	167.03	62
63	94.38	118.05	134.68	146.73	180.14	63
64	102.13	127.79	145.86	158.78	194.73	64
65	110.67	138.56	158.17	172.19	210.90	65
66	120.04	150.38	171.63	186.78	228.54	66
67	130.16	163.22	186.30	202.73	247.71	67
68	140.31	176.10	200.97	218.63	267.00	68
69	151.43	190.18	217.05	236.14	288.15	69
70	163.77	205.78	234.87	255.49	311.56	70
71	177.34	223.02	254.67	276.95	337.51	71
72	192.55	242.27	276.63	300.86	366.29	72
73	210.91	265.73	303.46	330.02	401.69	73
74	230.89	291.08	332.62	361.49	439.89	74
75	252.08	318.14	358.69	381.57	480.35	75
76	274.36	346.56	373.29	397.10	517.39	76
77	297.57	363.10	387.89	412.62	555.88	77
78	320.64	401.87	433.93	461.65	608.98	78
79	344.42	435.93	479.51	510.61	652.59	79
80	368.89	467.13	516.45	555.68	697.03	80
81	394.11	499.24	552.84	594.59	742.42	81
82	419.96	532.21	588.93	633.01	788.65	82
83	446.46	566.04	624.52	670.93	835.87	83
84	473.75	600.77	659.66	708.30	883.95	84
85	501.70	634.68	694.30	745.27	932.96	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		100% Home Health Care Additional Premium Rate Per \$10 Daily Benefit Amount (DBA)						
Issue Age	Age	Policy Lifetime Maximum Benefit					Issue Age	Age
		2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited		
18-34		6.94	9.03	10.58	11.76	16.16	18-34	
35-39		9.19	11.89	13.92	15.37	20.88	35-39	
40-44		12.68	16.37	19.07	21.12	28.12	40-44	
45-49		18.03	23.17	26.96	29.66	38.98	45-49	
50		22.16	28.57	33.12	36.39	47.55	50	
51		23.82	30.66	35.52	39.01	50.88	51	
52		25.52	32.92	38.05	41.84	54.35	52	
53		27.56	35.45	40.97	44.99	58.29	53	
54		29.64	38.14	44.11	48.36	62.33	54	
55		31.95	40.98	47.37	51.85	66.64	55	
56		34.24	43.92	50.78	55.50	71.04	56	
57		36.66	47.00	54.25	59.33	75.60	57	
58		38.87	49.78	57.38	62.70	79.56	58	
59		41.17	52.65	60.69	66.24	83.77	59	
60		43.66	55.83	64.27	70.12	88.34	60	
61		46.44	59.36	68.24	74.41	93.46	61	
62		49.67	63.30	72.80	79.27	99.22	62	
63		53.47	68.16	78.29	85.20	106.22	63	
64		57.68	73.55	84.37	91.80	114.10	64	
65		62.36	79.45	91.10	99.04	122.73	65	
66		67.49	85.88	98.43	106.99	132.18	66	
67		73.02	92.90	106.48	115.63	142.54	67	
68		77.75	98.87	113.18	122.84	151.18	68	
69		83.20	105.77	121.08	131.38	161.37	69	
70		89.75	114.07	130.52	141.64	173.60	70	
71		97.71	124.20	142.12	154.10	188.65	71	
72		107.43	136.54	156.18	169.38	207.10	72	
73		121.78	154.82	177.17	192.15	234.91	73	
74		137.82	175.32	200.62	216.29	266.10	74	
75		155.24	197.63	223.18	237.43	299.93	75	
76		173.79	221.34	238.51	253.69	332.87	76	
77		193.10	237.57	253.81	270.00	367.30	77	
78		211.61	263.84	283.94	302.10	407.67	78	
79		230.44	287.65	314.07	334.14	443.18	79	
80		249.76	311.16	342.70	366.19	479.19	80	
81		269.61	334.57	368.27	396.98	515.79	81	
82		289.77	357.74	393.61	424.28	552.94	82	
83		310.49	380.70	418.73	451.22	590.68	83	
84		329.08	403.45	443.56	477.96	628.98	84	
85		347.52	426.02	468.25	504.46	663.70	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	14.24	17.29	19.70	21.68	27.66	18-34
35-39	17.87	21.79	24.82	27.25	34.54	35-39
40-44	23.49	28.81	32.89	36.04	45.42	40-44
45-49	32.36	39.85	45.55	49.80	62.45	45-49
50	42.15	52.02	59.38	64.85	81.13	50
51	45.97	56.74	64.71	70.71	88.37	51
52	49.82	61.60	70.40	76.89	95.95	52
53	53.81	66.65	76.07	83.16	103.71	53
54	57.92	71.86	82.04	89.63	111.69	54
55	62.14	77.20	88.20	96.39	119.90	55
56	66.51	82.73	94.51	103.22	128.40	56
57	70.95	88.42	101.06	110.32	137.06	57
58	74.96	93.43	106.75	116.55	144.60	58
59	79.09	98.79	112.87	123.22	152.63	59
60	83.73	104.68	119.65	130.43	161.40	60
61	88.90	111.20	127.15	138.55	171.18	61
62	94.83	118.72	135.75	147.14	182.34	62
63	102.23	128.16	146.43	159.50	196.48	63
64	110.52	138.59	158.43	172.43	212.19	64
65	119.63	150.10	171.61	186.80	229.57	65
66	129.60	162.70	185.98	202.39	248.48	66
67	140.33	176.35	201.60	219.40	268.98	67
68	151.02	189.96	217.12	236.27	289.52	68
69	162.70	204.79	234.08	254.81	311.98	69
70	175.64	221.19	252.84	275.25	336.79	70
71	189.83	239.27	273.65	297.87	364.23	71
72	205.73	259.44	296.69	323.03	394.60	72
73	224.96	284.09	324.92	353.76	432.03	73
74	245.87	310.67	355.57	386.85	472.34	74
75	267.98	338.99	382.71	407.12	514.92	75
76	291.17	368.65	397.32	422.66	552.99	76
77	315.26	385.60	411.93	438.19	592.43	77
78	339.05	426.17	460.82	490.26	649.23	78
79	363.49	461.15	509.16	542.25	694.31	79
80	388.56	493.20	547.13	589.57	740.06	80
81	414.33	526.09	584.44	629.50	786.62	81
82	440.66	559.76	621.39	668.84	833.86	82
83	467.57	594.21	657.74	707.58	881.96	83
84	495.23	629.49	693.55	745.66	930.76	84
85	523.48	663.88	728.76	783.26	980.35	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited		
18-34		7.66	9.97	11.69	13.00	17.92	18-34	
35-39		10.17	13.16	15.42	17.03	23.21	35-39	
40-44		14.02	18.11	21.11	23.40	31.24	40-44	
45-49		19.88	25.56	29.77	32.77	43.19	45-49	
50		24.38	31.46	36.50	40.13	52.59	50	
51		26.19	33.74	39.12	42.99	56.24	51	
52		28.03	36.20	41.87	46.08	60.03	52	
53		30.25	38.95	45.05	49.51	64.34	53	
54		32.50	41.87	48.47	53.18	68.74	54	
55		35.01	44.95	52.01	56.97	73.44	55	
56		37.48	48.13	55.71	60.93	78.22	56	
57		40.09	51.46	59.46	65.08	83.17	57	
58		42.47	54.46	62.84	68.72	87.45	58	
59		44.94	57.54	66.40	72.53	91.99	59	
60		47.60	60.95	70.24	76.70	96.91	60	
61		50.57	64.73	74.49	81.30	102.42	61	
62		54.03	68.94	79.38	86.51	108.61	62	
63		58.09	74.15	85.27	92.88	116.14	63	
64		62.58	79.92	91.78	99.96	124.62	64	
65		67.57	86.22	98.98	107.71	133.88	65	
66		73.03	93.07	106.80	116.21	144.01	66	
67		78.90	100.54	115.39	125.43	155.10	67	
68		83.93	106.90	122.53	133.12	164.35	68	
69		89.70	114.22	130.93	142.22	175.23	69	
70		96.61	123.00	140.93	153.11	188.24	70	
71		104.99	133.69	153.20	166.29	204.22	71	
72		115.20	146.68	168.02	182.43	223.77	72	
73		130.27	165.92	190.16	206.48	253.25	73	
74		147.08	187.46	214.84	231.73	286.26	74	
75		165.30	210.86	238.19	253.40	322.00	75	
76		184.67	235.68	254.03	270.19	356.31	76	
77		204.79	252.56	269.83	287.04	392.13	77	
78		223.99	280.22	301.86	321.17	435.20	78	
79		243.45	304.93	333.89	355.23	472.24	79	
80		263.38	329.28	364.12	389.30	509.68	80	
81		283.82	353.51	390.68	421.86	547.63	81	
82		304.51	377.45	416.96	450.23	586.04	82	
83		325.75	401.14	442.98	478.17	624.96	83	
84		344.81	424.58	468.65	505.87	664.35	84	
85		363.69	447.80	494.15	533.28	700.07	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders
District of Columbia
New Increased Rates effective 1/1/2016

Rates for Nonforfeiture Rider, and Elimination Period /
Waiver of Premium Enhancement Rider;
and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount¹ No Spouse
15-25	5%
26-100	7%
101+	10%

¹ The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

District of Columbia

Standard Underwriting Class Rates

New Increased Rates effective 1/1/2017

With No Inflation Benefit

90-Day Elimination Period

		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	Unlimited	Issue Age	
18-34		7.52	8.74	9.72	11.00	13.24	18-34	
35-39		8.90	10.42	11.61	13.06	15.68	35-39	
40-44		11.34	13.38	14.94	16.72	20.03	40-44	
45-49		15.60	18.55	20.75	23.07	27.58	45-49	
50		22.39	26.68	29.83	33.07	39.42	50	
51		24.95	29.76	33.31	36.86	43.93	51	
52		27.55	32.93	36.85	40.74	48.54	52	
53		29.71	35.59	39.86	44.00	52.43	53	
54		31.88	38.29	42.92	47.29	56.38	54	
55		34.09	41.08	46.07	50.69	60.44	55	
56		36.41	43.99	49.38	54.24	64.68	56	
57		38.86	47.08	52.88	58.00	69.16	57	
58		41.31	50.15	56.35	61.74	73.60	58	
59		44.02	53.54	60.17	65.88	78.50	59	
60		47.07	57.36	64.50	69.89	84.00	60	
61		50.57	61.73	68.28	72.64	90.27	61	
62		54.57	66.34	70.86	75.38	97.44	62	
63		59.37	72.69	79.91	85.01	106.01	63	
64		64.81	79.46	88.96	94.63	115.70	64	
65		70.94	87.08	97.97	104.26	126.59	65	
66		77.80	95.61	107.05	113.88	138.75	66	
67		85.41	105.07	116.10	123.51	152.24	67	
68		93.44	115.01	129.47	140.28	166.28	68	
69		102.40	126.14	142.04	153.78	182.00	69	
70		112.45	138.63	156.17	168.74	199.67	70	
71		123.73	152.67	172.06	185.61	219.59	71	
72		136.39	168.45	189.90	204.62	242.03	72	
73		151.48	187.31	209.49	222.86	269.22	73	
74		167.99	207.98	224.03	238.34	299.00	74	
75		185.85	223.36	238.59	253.82	331.16	75	
76		199.28	236.99	253.14	269.30	363.24	76	
77		210.73	250.60	267.69	284.77	381.21	77	
78		235.76	280.37	299.48	318.60	426.48	78	
79		260.78	310.11	331.26	352.41	471.75	79	
80		285.81	339.88	363.05	386.23	517.02	80	
81		310.83	369.64	394.84	420.04	561.53	81	
82		335.86	399.40	426.63	453.86	605.88	82	
83		360.89	429.16	458.42	487.68	651.99	83	
84		385.91	458.91	490.21	521.50	698.10	84	
85		410.94	488.68	522.00	555.32	743.37	85	
86*		452.56	565.31	638.61	687.06	800.98	86*	
87*		483.18	603.82	682.14	733.78	854.18	87*	
88*		514.88	643.69	727.19	782.14	909.16	88*	
89*		547.64	684.92	773.77	832.13	965.89	89*	
90*		581.46	727.50	821.87	883.75	1,024.41	90*	
91*		616.36	771.44	871.51	937.01	1,084.69	91*	
92*		652.34	816.73	922.68	991.90	1,146.74	92*	
93*		689.39	863.38	975.38	1,048.43	1,210.57	93*	
94*		727.51	911.39	1,029.60	1,106.59	1,276.16	94*	
95+*		766.70	960.75	1,085.36	1,166.38	1,343.51	95+*	

* To be used for purchases of offers for increased coverage only.

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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders

District of Columbia

Standard Underwriting Class Rates

New Increased Rates effective 1/1/2017

With No Inflation Benefit

90-Day Elimination Period

		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	Unlimited		Issue Age
18-34		3.60	4.66	5.42	5.99	7.92		18-34
35-39		4.62	5.96	6.92	7.62	9.94		35-39
40-44		6.44	8.26	9.55	10.47	13.48		40-44
45-49		9.45	12.08	13.90	15.19	19.31		45-49
50		11.91	15.20	17.47	19.05	24.07		50
51		12.89	16.44	18.87	20.58	25.93		51
52		13.97	17.79	20.41	22.23	27.94		52
53		15.19	19.33	22.15	24.11	30.20		53
54		16.52	20.99	24.02	26.12	32.61		54
55		17.93	22.75	26.03	28.27	35.15		55
56		19.43	24.63	28.14	30.53	37.84		56
57		21.01	26.60	30.37	32.93	40.66		57
58		22.47	28.41	32.40	35.11	43.19		58
59		24.04	30.37	34.61	37.46	45.95		59
60		25.80	32.55	37.07	40.08	48.99		60
61		27.78	35.01	39.83	42.44	52.40		61
62		30.02	37.80	41.35	43.99	56.29		62
63		32.70	41.15	46.33	49.29	60.97		63
64		35.73	44.91	50.96	54.58	66.23		64
65		39.10	49.11	55.68	59.87	72.13		65
66		42.85	53.77	60.93	65.16	78.65		66
67		46.97	58.91	66.23	70.46	85.88		67
68		50.46	63.24	71.54	76.93	91.90		68
69		54.60	68.40	77.35	83.12	99.15		69
70		59.71	74.76	84.50	90.78	108.12		70
71		66.02	82.66	93.39	100.31	119.32		71
72		73.85	92.44	104.44	112.14	133.27		72
73		85.43	106.96	120.85	129.77	154.22		73
74		98.56	123.44	135.33	143.97	178.01		74
75		113.01	138.67	148.13	157.58	204.16		75
76		126.68	150.64	160.91	171.19	230.49		76
77		136.75	162.62	173.71	184.80	247.10		77
78		152.99	181.94	194.34	206.75	276.44		78
79		169.22	201.25	214.97	228.69	305.79		79
80		185.47	220.56	235.60	250.64	335.13		80
81		201.71	239.87	256.22	272.58	364.47		81
82		217.95	259.19	276.86	294.53	393.81		82
83		234.19	278.50	297.48	316.47	423.16		83
84		250.43	297.80	318.11	338.41	452.50		84
85		266.67	317.12	338.75	360.36	481.85		85
86*		314.73	396.33	448.27	480.75	560.84		86*
87*		336.90	424.41	480.05	514.75	599.42		87*
88*		359.72	453.35	512.79	549.78	639.07		88*
89*		383.21	483.13	546.50	585.84	679.80		89*
90*		407.34	513.76	581.17	622.93	721.60		90*
91*		432.15	545.24	616.81	661.04	764.46		91*
92*		457.62	577.57	653.41	700.17	808.40		92*
93*		483.74	610.75	690.97	740.32	853.41		93*
94*		510.54	644.78	729.50	781.51	899.50		94*
95+*		537.98	679.67	768.98	823.70	946.65		95+*

* To be used for purchases of offers for increased coverage only.

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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	295.74	372.32	397.70	423.09	560.81	75
76	319.63	384.72	410.95	437.17	597.48	76
77	333.93	397.10	424.18	451.26	615.25	77
78	368.24	444.25	474.55	504.84	688.32	78
79	392.69	491.42	524.92	558.43	740.11	79
80	417.59	528.44	575.29	612.02	784.67	80
81	442.95	560.80	625.66	665.59	829.57	81
82	468.76	593.73	676.04	719.18	874.80	82
83	495.03	627.24	715.12	772.77	920.37	83
84	521.75	661.35	753.70	814.02	966.28	84
85	548.94	696.04	792.92	855.68	1,012.52	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited		
18-34		13.29	17.18	20.01	22.06	29.44	18-34	
35-39		17.14	22.09	25.66	28.25	37.27	35-39	
40-44		22.37	28.77	33.35	36.61	47.75	40-44	
45-49		29.62	38.01	43.93	48.13	62.06	45-49	
50		35.06	44.95	51.90	56.78	72.83	50	
51		37.11	47.57	54.89	60.03	76.86	51	
52		39.31	50.36	58.09	63.50	81.12	52	
53		41.80	53.51	61.68	67.41	85.86	53	
54		44.41	56.83	65.46	71.50	90.80	54	
55		47.12	60.26	69.38	75.74	95.90	55	
56		49.92	63.80	73.40	80.08	101.11	56	
57		52.77	67.38	77.49	84.49	106.36	57	
58		55.17	70.42	80.93	88.20	110.73	58	
59		57.71	73.60	84.55	92.08	115.26	59	
60		60.45	77.04	88.45	96.28	120.18	60	
61		63.48	80.86	92.78	100.93	125.62	61	
62		66.89	85.16	97.65	106.18	131.80	62	
63		71.16	90.55	103.77	112.76	139.59	63	
64		75.91	96.53	110.56	120.08	148.29	64	
65		81.10	103.10	118.03	128.13	157.85	65	
66		86.77	110.25	126.15	136.89	168.29	66	
67		92.88	117.98	134.95	146.37	179.61	67	
68		97.99	124.42	142.24	154.22	188.92	68	
69		103.89	131.87	150.72	163.37	199.79	69	
70		110.95	140.81	160.90	174.37	212.94	70	
71		119.53	151.70	173.32	187.78	229.07	71	
72		129.98	164.99	188.50	204.22	248.86	72	
73		145.56	184.86	211.26	228.91	279.05	73	
74		162.99	207.12	232.39	247.23	312.83	74	
75		181.90	231.28	247.15	262.92	349.41	75	
76		201.94	245.19	261.90	278.62	382.61	76	
77		217.79	259.00	276.66	294.31	403.68	77	
78		242.38	289.75	309.50	329.26	451.62	78	
79		262.43	320.50	342.36	364.21	499.55	79	
80		282.86	351.25	375.20	399.16	540.15	80	
81		303.66	382.00	408.06	434.10	578.44	81	
82		324.84	412.77	440.90	469.05	617.15	82	
83		346.40	442.19	473.76	504.00	656.28	83	
84		368.33	470.39	506.62	538.95	695.81	84	
85		390.63	499.09	539.46	573.90	617.78	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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District of Columbia
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With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Nursing Home						
Base Policy 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	Unlimited	
18-34	8.82	10.39	11.64	13.06	16.00	18-34
35-39	10.62	12.59	14.13	15.78	19.26	35-39
40-44	13.66	16.32	18.36	20.40	24.85	40-44
45-49	18.81	22.61	25.47	28.17	34.19	45-49
50	26.23	31.57	35.51	39.20	47.41	50
51	29.04	34.98	39.37	43.41	52.47	51
52	31.90	38.50	43.35	47.75	57.67	52
53	34.41	41.62	46.87	51.59	62.30	53
54	36.96	44.80	50.49	55.49	67.03	54
55	39.56	48.09	54.22	59.54	71.89	55
56	42.28	51.51	58.12	63.73	76.94	56
57	45.12	55.10	62.20	68.14	82.24	57
58	47.88	58.56	66.12	72.37	87.29	58
59	50.88	62.35	70.40	77.01	92.81	59
60	54.25	66.59	75.22	81.54	98.97	60
61	58.10	71.40	79.54	84.86	105.95	61
62	62.49	76.53	82.72	88.26	113.93	62
63	67.83	83.58	92.57	98.76	123.61	63
64	73.84	91.09	102.50	109.33	134.50	64
65	80.59	99.51	112.45	120.00	146.69	65
66	88.09	108.88	122.51	130.69	160.23	66
67	96.36	119.21	132.58	141.46	175.14	67
68	104.98	129.93	146.86	159.28	190.53	68
69	114.54	141.88	160.38	173.88	207.66	69
70	125.23	155.22	175.52	190.02	226.84	70
71	137.18	170.17	192.50	208.14	248.36	71
72	150.59	186.94	211.50	228.49	272.52	72
73	166.61	207.08	232.60	248.40	301.90	73
74	184.12	229.08	248.04	263.89	332.71	74
75	202.97	245.82	262.61	279.37	365.81	75
76	217.38	259.48	277.17	294.86	398.84	76
77	229.65	273.10	291.73	310.34	417.76	77
78	255.58	305.55	326.37	347.21	467.37	78
79	281.32	337.27	361.00	384.05	516.68	79
80	306.99	367.95	395.65	420.91	563.36	80
81	332.60	398.55	428.87	457.63	609.13	81
82	358.15	429.07	461.59	492.44	654.57	82
83	383.63	459.50	494.19	527.15	701.62	83
84	409.04	489.84	526.71	561.74	748.51	84
85	434.39	520.12	559.11	596.23	794.40	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		4.37	5.67	6.61	7.32	9.81	18-34	
35-39		5.67	7.33	8.53	9.41	12.45	35-39	
40-44		7.88	10.14	11.75	12.92	16.84	40-44	
45-49		11.44	14.66	16.92	18.54	23.85	45-49	
50		14.30	18.31	21.11	23.08	29.50	50	
51		15.44	19.76	22.75	24.86	31.70	51	
52		16.67	21.32	24.53	26.79	34.06	52	
53		18.09	23.10	26.55	28.98	36.71	53	
54		19.60	25.01	28.71	31.31	39.51	54	
55		21.22	27.02	31.03	33.79	42.47	55	
56		22.92	29.17	33.45	36.38	45.57	56	
57		24.71	31.40	35.98	39.12	48.81	57	
58		26.35	33.45	38.28	41.59	51.69	58	
59		28.10	35.63	40.76	44.24	54.80	59	
60		30.04	38.07	43.50	47.16	58.22	60	
61		32.23	40.79	46.56	49.86	62.05	61	
62		34.71	43.88	48.43	51.79	66.40	62	
63		37.67	47.60	53.85	57.56	71.65	63	
64		41.01	51.77	58.94	63.37	77.56	64	
65		44.71	56.40	64.16	69.21	84.14	65	
66		48.81	61.51	69.95	75.09	91.39	66	
67		53.30	67.14	75.82	81.02	99.40	67	
68		57.11	71.89	81.61	88.00	106.08	68	
69		61.60	77.50	87.96	94.80	114.07	69	
70		67.10	84.38	95.71	103.13	123.88	70	
71		73.86	92.88	105.32	113.44	136.09	71	
72		82.22	103.36	117.19	126.20	151.18	72	
73		94.57	118.92	134.84	144.67	173.51	73	
74		108.53	136.52	149.84	159.41	198.69	74	
75		123.85	152.72	163.14	173.55	226.23	75	
76		138.40	165.16	176.43	187.69	253.93	76	
77		149.34	177.61	189.73	201.84	271.93	77	
78		166.32	198.72	212.26	225.82	304.22	78	
79		183.23	219.81	234.79	249.78	336.52	79	
80		200.14	240.08	257.32	273.75	367.96	80	
81		217.01	260.27	279.85	297.71	398.76	81	
82		233.83	280.41	302.00	321.70	429.45	82	
83		250.63	300.51	323.59	345.49	460.08	83	
84		267.37	320.55	345.13	368.47	490.59	84	
85		284.09	340.57	366.64	391.40	521.02	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	10.12	12.04	13.56	15.12	18.76	18-34
35-39	12.34	14.76	16.65	18.50	22.84	35-39
40-44	15.98	19.26	21.78	24.08	29.67	40-44
45-49	22.02	26.67	30.19	33.27	40.80	45-49
50	30.07	36.46	41.19	45.33	55.40	50
51	33.13	40.20	45.43	49.96	61.01	51
52	36.25	44.07	49.85	54.76	66.80	52
53	39.11	47.65	53.88	59.18	72.17	53
54	42.04	51.31	58.06	63.69	77.68	54
55	45.03	55.10	62.37	68.39	83.34	55
56	48.15	59.03	66.86	73.22	89.20	56
57	51.38	63.12	71.52	78.28	95.32	57
58	54.45	66.97	75.89	83.00	100.98	58
59	57.74	71.16	80.63	88.14	107.12	59
60	61.43	75.82	85.94	93.19	113.94	60
61	65.63	81.07	90.80	97.08	121.63	61
62	70.41	86.72	94.58	101.14	130.42	62
63	76.29	94.47	105.23	112.51	141.21	63
64	82.87	102.72	116.04	124.03	153.30	64
65	90.24	111.94	126.93	135.74	166.79	65
66	98.38	122.15	137.97	147.50	181.71	66
67	107.31	133.35	149.06	159.41	198.04	67
68	116.52	144.85	164.25	178.28	214.78	68
69	126.68	157.62	178.72	193.98	233.32	69
70	138.01	171.81	194.87	211.30	254.01	70
71	150.63	187.67	212.94	230.67	277.13	71
72	164.79	205.43	233.10	252.36	303.01	72
73	181.74	226.85	255.71	273.94	334.58	73
74	200.25	250.18	272.05	289.44	366.42	74
75	220.09	268.28	286.63	304.92	400.46	75
76	235.48	281.97	301.20	320.42	434.44	76
77	248.57	295.60	315.77	335.91	454.31	77
78	275.40	330.73	353.26	375.82	508.26	78
79	301.86	364.43	390.74	415.69	561.61	79
80	328.17	396.02	428.25	455.59	609.70	80
81	354.37	427.46	462.90	495.22	656.73	81
82	380.44	458.74	496.55	531.02	703.26	82
83	406.37	489.84	529.96	566.62	751.25	83
84	432.17	520.77	563.21	601.98	798.92	84
85	457.84	551.56	596.22	637.14	845.43	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited		Issue Age
18-34		5.14	6.68	7.80	8.65	11.70		18-34
35-39		6.72	8.70	10.14	11.20	14.96		35-39
40-44		9.32	12.02	13.95	15.37	20.20		40-44
45-49		13.43	17.24	19.94	21.89	28.39		45-49
50		16.69	21.42	24.75	27.11	34.93		50
51		17.99	23.08	26.63	29.14	37.47		51
52		19.37	24.85	28.65	31.35	40.18		52
53		20.99	26.87	30.95	33.85	43.22		53
54		22.68	29.03	33.40	36.50	46.41		54
55		24.51	31.29	36.03	39.31	49.79		55
56		26.41	33.71	38.76	42.23	53.30		56
57		28.41	36.20	41.59	45.31	56.96		57
58		30.23	38.49	44.16	48.07	60.19		58
59		32.16	40.89	46.91	51.02	63.65		59
60		34.28	43.59	49.93	54.24	67.45		60
61		36.68	46.57	53.29	57.28	71.70		61
62		39.40	49.96	55.51	59.59	76.51		62
63		42.64	54.05	61.37	65.83	82.33		63
64		46.29	58.63	66.92	72.16	88.89		64
65		50.32	63.69	72.64	78.55	96.15		65
66		54.77	69.25	78.97	85.02	104.13		66
67		59.63	75.37	85.41	91.58	112.92		67
68		63.76	80.54	91.68	99.07	120.26		68
69		68.60	86.60	98.57	106.48	128.99		69
70		74.49	94.00	106.92	115.48	139.64		70
71		81.70	103.10	117.25	126.57	152.86		71
72		90.59	114.28	129.94	140.26	169.09		72
73		103.71	130.88	148.83	159.57	192.80		73
74		118.50	149.60	164.35	174.85	219.37		74
75		134.69	166.77	178.15	189.52	248.30		75
76		150.12	179.68	191.95	204.19	277.37		76
77		161.93	192.60	205.75	218.88	296.76		77
78		179.65	215.50	230.18	244.89	332.00		78
79		197.24	238.37	254.61	270.87	367.25		79
80		214.81	259.60	279.04	296.86	400.79		80
81		232.31	280.67	303.48	322.84	433.05		81
82		249.71	301.63	327.14	348.87	465.09		82
83		267.07	322.52	349.70	374.51	497.00		83
84		284.31	343.30	372.15	398.53	528.68		84
85		301.51	364.02	394.53	422.44	560.19		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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	11.42	13.69	15.48	17.18	21.52	18-34
35-39	14.06	16.93	19.17	21.22	26.42	35-39
40-44	18.30	22.20	25.20	27.76	34.49	40-44
45-49	25.23	30.73	34.91	38.37	47.41	45-49
50	33.91	41.35	46.87	51.46	63.39	50
51	37.22	45.42	51.49	56.51	69.55	51
52	40.60	49.64	56.35	61.77	75.93	52
53	43.81	53.68	60.89	66.77	82.04	53
54	47.12	57.82	65.63	71.89	88.33	54
55	50.50	62.11	70.52	77.24	94.79	55
56	54.02	66.55	75.60	82.71	101.46	56
57	57.64	71.14	80.84	88.42	108.40	57
58	61.02	75.38	85.66	93.63	114.67	58
59	64.60	79.97	90.86	99.27	121.43	59
60	68.61	85.05	96.66	104.84	128.91	60
61	73.16	90.74	102.06	109.30	137.31	61
62	78.33	96.91	106.44	114.02	146.91	62
63	84.75	103.36	117.89	126.26	158.81	63
64	91.90	114.35	129.58	138.73	172.10	64
65	99.89	124.37	141.41	151.48	186.89	65
66	108.67	135.42	153.43	164.31	203.19	66
67	118.26	147.49	165.54	177.36	220.94	67
68	128.06	159.77	181.64	197.28	239.03	68
69	138.82	173.36	197.06	214.08	258.98	69
70	150.79	188.40	214.22	232.58	281.18	70
71	164.08	205.17	233.38	253.20	305.90	71
72	178.99	223.92	254.70	276.23	333.50	72
73	196.87	246.62	278.82	299.48	367.26	73
74	216.38	271.28	296.06	314.99	400.13	74
75	237.21	290.74	310.65	330.47	435.11	75
76	253.58	304.46	325.23	345.98	470.04	76
77	267.49	318.10	339.81	361.48	490.86	77
78	295.22	355.91	380.15	404.43	549.15	78
79	322.40	391.59	420.48	447.33	606.54	79
80	349.35	424.09	460.85	490.27	656.04	80
81	376.14	456.37	496.93	532.81	704.33	81
82	402.73	488.41	531.51	569.60	751.95	82
83	429.11	520.18	565.73	606.09	800.88	83
84	455.30	551.70	599.71	642.22	849.33	84
85	481.29	583.00	633.33	678.05	896.46	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		5.91	7.69	8.99	9.98	13.59	18-34	
35-39		7.77	10.07	11.75	12.99	17.47	35-39	
40-44		10.76	13.90	16.15	17.82	23.56	40-44	
45-49		15.42	19.82	22.96	25.24	32.93	45-49	
50		19.08	24.53	28.39	31.14	40.36	50	
51		20.54	26.40	30.51	33.42	43.24	51	
52		22.07	28.38	32.77	35.91	46.30	52	
53		23.89	30.64	35.35	38.72	49.73	53	
54		25.76	33.05	38.09	41.69	53.31	54	
55		27.80	35.56	41.03	44.83	57.11	55	
56		29.90	38.25	44.07	48.08	61.03	56	
57		32.11	41.00	47.20	51.50	65.11	57	
58		34.11	43.53	50.04	54.55	68.69	58	
59		36.22	46.15	53.06	57.80	72.50	59	
60		38.52	49.11	56.36	61.32	76.68	60	
61		41.13	52.35	60.02	64.70	81.35	61	
62		44.09	56.04	62.59	67.39	86.62	62	
63		47.61	60.50	68.89	74.10	93.01	63	
64		51.57	65.49	74.90	80.95	100.22	64	
65		55.93	70.98	81.12	87.89	108.16	65	
66		60.73	76.99	87.99	94.95	116.87	66	
67		65.96	83.60	95.00	102.14	126.44	67	
68		70.41	89.19	101.75	110.14	134.44	68	
69		75.60	95.70	109.18	118.16	143.91	69	
70		81.88	103.62	118.13	127.83	155.40	70	
71		89.54	113.32	129.18	139.70	169.63	71	
72		98.96	125.20	142.69	154.32	187.00	72	
73		112.85	142.84	162.82	174.47	212.09	73	
74		128.47	162.68	178.86	190.29	240.05	74	
75		145.53	180.82	193.16	205.49	270.37	75	
76		161.84	194.20	207.47	220.69	300.81	76	
77		174.52	207.59	221.77	235.92	321.59	77	
78		192.98	232.28	248.10	263.96	359.78	78	
79		211.25	256.93	274.43	291.96	397.98	79	
80		229.48	279.12	300.76	319.97	433.62	80	
81		247.61	301.07	327.11	347.97	467.34	81	
82		265.59	322.85	352.28	376.04	500.73	82	
83		283.51	344.53	375.81	403.53	533.92	83	
84		301.25	366.05	399.17	428.59	566.77	84	
85		318.93	387.47	422.42	453.48	599.36	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		Nursing Home						
		Base Policy 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	Unlimited		
18-34		12.72	15.34	17.40	19.24	24.28	18-34	
35-39		15.78	19.10	21.69	23.94	30.00	35-39	
40-44		20.62	25.14	28.62	31.44	39.31	40-44	
45-49		28.44	34.79	39.63	43.47	54.02	45-49	
50		37.75	46.24	52.55	57.59	71.38	50	
51		41.31	50.64	57.55	63.06	78.09	51	
52		44.95	55.21	62.85	68.78	85.06	52	
53		48.51	59.71	67.90	74.36	91.91	53	
54		52.20	64.33	73.20	80.09	98.98	54	
55		55.97	69.12	78.67	86.09	106.24	55	
56		59.89	74.07	84.34	92.20	113.72	56	
57		63.90	79.16	90.16	98.56	121.48	57	
58		67.59	83.79	95.43	104.26	128.36	58	
59		71.46	88.78	101.09	110.40	135.74	59	
60		75.79	94.28	107.38	116.49	143.88	60	
61		80.69	100.41	113.32	121.52	152.99	61	
62		86.25	107.10	118.30	126.90	163.40	62	
63		93.21	116.25	130.55	140.01	176.41	63	
64		100.93	125.98	143.12	153.43	190.90	64	
65		109.54	136.80	155.89	167.22	206.99	65	
66		118.96	148.69	168.89	181.12	224.67	66	
67		129.21	161.63	182.02	195.31	243.84	67	
68		139.60	174.69	199.03	216.28	263.28	68	
69		150.96	189.10	215.40	234.18	284.64	69	
70		163.57	204.99	233.57	253.86	308.35	70	
71		177.53	222.67	253.82	275.73	334.67	71	
72		193.19	242.41	276.30	300.10	363.99	72	
73		212.00	266.39	301.93	325.02	399.94	73	
74		232.51	292.38	320.07	340.54	433.84	74	
75		254.33	313.20	334.67	356.02	469.76	75	
76		271.68	326.95	349.26	371.54	505.64	76	
77		286.41	340.60	363.85	387.05	527.41	77	
78		315.04	381.09	407.04	433.04	590.04	78	
79		342.94	418.75	450.22	478.97	651.47	79	
80		370.53	452.16	493.45	524.95	702.38	80	
81		397.91	485.28	530.96	570.40	751.93	81	
82		425.02	518.08	566.47	608.18	800.64	82	
83		451.85	550.52	601.50	645.56	850.51	83	
84		478.43	582.63	636.21	682.46	899.74	84	
85		504.74	614.44	670.44	718.96	947.49	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited		
18-34		6.68	8.70	10.18	11.31	15.48	18-34	
35-39		8.82	11.44	13.36	14.78	19.98	35-39	
40-44		12.20	15.78	18.35	20.27	26.92	40-44	
45-49		17.41	22.40	25.98	28.59	37.47	45-49	
50		21.47	27.64	32.03	35.17	45.79	50	
51		23.09	29.72	34.39	37.70	49.01	51	
52		24.77	31.91	36.89	40.47	52.42	52	
53		26.79	34.41	39.75	43.59	56.24	53	
54		28.84	37.07	42.78	46.88	60.21	54	
55		31.09	39.83	46.03	50.35	64.43	55	
56		33.39	42.79	49.38	53.93	68.76	56	
57		35.81	45.80	52.81	57.69	73.26	57	
58		37.99	48.57	55.92	61.03	77.19	58	
59		40.28	51.41	59.21	64.58	81.35	59	
60		42.76	54.63	62.79	68.40	85.91	60	
61		45.58	58.13	66.75	72.12	91.00	61	
62		48.78	62.12	69.67	75.19	96.73	62	
63		52.58	66.95	76.41	82.37	103.69	63	
64		56.85	72.35	82.88	89.74	111.55	64	
65		61.54	78.27	89.60	97.23	120.17	65	
66		66.69	84.73	97.01	104.88	129.61	66	
67		72.29	91.83	104.59	112.70	139.96	67	
68		77.06	97.84	111.82	121.21	148.62	68	
69		82.60	104.80	119.79	129.84	158.83	69	
70		89.27	113.24	129.34	140.18	171.16	70	
71		97.38	123.54	141.11	152.83	186.40	71	
72		107.33	136.12	155.44	168.38	204.91	72	
73		121.99	154.80	176.81	189.37	231.38	73	
74		138.44	175.76	193.37	205.73	260.73	74	
75		156.37	194.87	208.17	221.46	292.44	75	
76		173.56	208.72	222.99	237.19	324.25	76	
77		187.11	222.58	237.79	252.96	346.42	77	
78		206.31	249.06	266.02	283.03	387.56	78	
79		225.26	275.49	294.25	313.05	428.71	79	
80		244.15	298.64	322.48	343.08	466.45	80	
81		262.91	321.47	350.74	373.10	501.63	81	
82		281.47	344.07	377.42	403.21	536.37	82	
83		299.95	366.54	401.92	432.55	570.84	83	
84		318.19	388.80	426.19	458.65	604.86	84	
85		336.35	410.92	450.31	484.52	638.53	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	271.45	335.66	358.69	381.57	504.41	75
76	289.78	349.44	373.29	397.10	541.24	76
77	305.33	363.10	387.89	412.62	563.96	77
78	334.86	406.27	433.93	461.65	630.93	78
79	363.48	445.91	479.96	510.61	696.40	79
80	391.71	480.23	526.05	559.63	748.72	80
81	419.68	514.19	564.99	607.99	799.53	81
82	447.31	547.75	601.43	646.76	849.33	82
83	474.59	580.86	637.27	685.03	900.14	83
84	501.56	613.56	672.71	722.70	950.15	84
85	528.19	645.88	707.55	759.87	998.52	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		7.45	9.71	11.37	12.64	17.37	18-34	
35-39		9.87	12.81	14.97	16.57	22.49	35-39	
40-44		13.64	17.66	20.55	22.72	30.28	40-44	
45-49		19.40	24.98	29.00	31.94	42.01	45-49	
50		23.86	30.75	35.67	39.20	51.22	50	
51		25.64	33.04	38.27	41.98	54.78	51	
52		27.47	35.44	41.01	45.03	58.54	52	
53		29.69	38.18	44.15	48.46	62.75	53	
54		31.92	41.09	47.47	52.07	67.11	54	
55		34.38	44.10	51.03	55.87	71.75	55	
56		36.88	47.33	54.69	59.78	76.49	56	
57		39.51	50.60	58.42	63.88	81.41	57	
58		41.87	53.61	61.80	67.51	85.69	58	
59		44.34	56.67	65.36	71.36	90.20	59	
60		47.00	60.15	69.22	75.48	95.14	60	
61		50.03	63.91	73.48	79.54	100.65	61	
62		53.47	68.20	76.75	82.99	106.84	62	
63		57.55	73.40	83.93	90.64	114.37	63	
64		62.13	79.21	90.86	98.53	122.88	64	
65		67.15	85.56	98.08	106.57	132.18	65	
66		72.65	92.47	106.03	114.81	142.35	66	
67		78.62	100.06	114.18	123.26	153.48	67	
68		83.71	106.49	121.89	132.28	162.80	68	
69		89.60	113.90	130.40	141.52	173.75	69	
70		96.66	122.86	140.55	152.53	186.92	70	
71		105.22	133.76	153.04	165.96	203.17	71	
72		115.70	147.04	168.19	182.44	222.82	72	
73		131.13	166.76	190.80	204.27	250.67	73	
74		148.41	188.84	207.88	221.17	281.41	74	
75		167.21	208.92	223.18	237.43	314.51	75	
76		185.28	223.24	238.51	253.69	347.69	76	
77		199.70	237.57	253.81	270.00	371.25	77	
78		219.64	265.84	283.94	302.10	415.34	78	
79		239.27	294.05	314.07	334.14	459.44	79	
80		258.82	318.16	344.20	366.19	499.28	80	
81		278.21	341.87	374.37	398.23	535.92	81	
82		297.35	365.29	402.56	430.38	572.01	82	
83		316.39	388.55	428.03	461.57	607.76	83	
84		335.13	411.55	453.21	488.71	642.95	84	
85		353.77	434.37	478.20	515.56	677.70	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

Nursing Home						
Base Policy 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	Unlimited	
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	288.57	358.12	382.71	407.12	539.06	75
76	307.88	371.93	397.32	422.66	576.84	76
77	324.25	385.60	411.93	438.19	600.51	77
78	354.68	431.45	460.82	490.26	671.82	78
79	384.02	473.07	509.70	542.25	741.33	79
80	412.89	508.30	558.65	594.31	795.06	80
81	441.45	543.10	599.02	645.58	847.13	81
82	469.60	577.42	636.39	685.34	898.02	82
83	497.33	611.20	673.04	724.50	949.77	83
84	524.69	644.49	709.21	762.94	1,000.56	84
85	551.64	677.32	744.66	800.78	1,049.55	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 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

		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	Unlimited	Issue Age	
18-34		8.22	10.72	12.56	13.97	19.26	18-34	
35-39		10.92	14.18	16.58	18.36	25.00	35-39	
40-44		15.08	19.54	22.75	25.17	33.64	40-44	
45-49		21.39	27.56	32.02	35.29	46.55	45-49	
50		26.25	33.86	39.31	43.23	56.65	50	
51		28.19	36.36	42.15	46.26	60.55	51	
52		30.17	38.97	45.13	49.59	64.66	52	
53		32.59	41.95	48.55	53.33	69.26	53	
54		35.00	45.11	52.16	57.26	74.01	54	
55		37.67	48.37	56.03	61.39	79.07	55	
56		40.37	51.87	60.00	65.63	84.22	56	
57		43.21	55.40	64.03	70.07	89.56	57	
58		45.75	58.65	67.68	73.99	94.19	58	
59		48.40	61.93	71.51	78.14	99.05	59	
60		51.24	65.67	75.65	82.56	104.37	60	
61		54.48	69.69	80.21	86.96	110.30	61	
62		58.16	74.28	83.83	90.79	116.95	62	
63		62.52	79.85	91.45	98.91	125.05	63	
64		67.41	86.07	98.84	107.32	134.21	64	
65		72.76	92.85	106.56	115.91	144.19	65	
66		78.61	100.21	115.05	124.74	155.09	66	
67		84.95	108.29	123.77	133.82	167.00	67	
68		90.36	115.14	131.96	143.35	176.98	68	
69		96.60	123.00	141.01	153.20	188.67	69	
70		104.05	132.48	151.76	164.88	202.68	70	
71		113.06	143.98	164.97	179.09	219.94	71	
72		124.07	157.96	180.94	196.50	240.73	72	
73		140.27	178.72	204.79	219.17	269.96	73	
74		158.38	201.92	222.39	236.61	302.09	74	
75		178.05	222.97	238.19	253.40	336.58	75	
76		197.00	237.76	254.03	270.19	371.13	76	
77		212.29	252.56	269.83	287.04	396.08	77	
78		232.97	282.62	301.86	321.17	443.12	78	
79		253.28	312.61	333.89	355.23	490.17	79	
80		273.49	337.68	365.92	389.30	532.11	80	
81		293.51	362.27	398.00	423.36	570.21	81	
82		313.23	386.51	427.70	457.55	607.65	82	
83		332.83	410.56	454.14	490.59	644.68	83	
84		352.07	434.30	480.23	518.77	681.04	84	
85		371.19	457.82	506.09	546.60	716.87	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	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
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-4300 and INH-4300 and Riders
District of Columbia
New Increased Rates effective 1/1/2017

**Rates for Nonforfeiture Rider, and Elimination Period /
Waiver of Premium Enhancement Rider;
and Spouse/Sibling and Multi-Life Discounts**

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount¹ No Spouse
15-25	5%
26-100	7%
101+	10%

¹ The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.



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-128846800
Policy Forms: Comprehensive
Nursing Home Only

ILTC-4300, et al.
INH-4300, 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 from July 1997 through December 2003 and are no longer being marketed in any jurisdiction.

New York Life is requesting the approval of an average premium rate increase of 24.7% on the above-listed policy forms. The increase 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 approximately 40% for all policyholders under attained age 75 and 0% for all policyholders with an attained age 75 and above. The increased premium will be further limited to the new business 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 future purchase option elections). The premium rate increase will apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

Honorable William P. White
February 15, 2013

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 it is our intention to make these forms participating policy forms, improvement in the performance of the product could lead to dividends being paid in the future.

New York Life will be filing in the near future a Policy Dividends – Participating Endorsement and a Contingent Nonforfeiture Benefit Rider for approval to be attached to all ILTC-4300 and INH-4300 policies issued in the state.

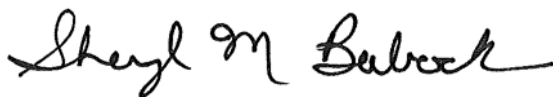
The following electronic items are included with this submission:

- 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

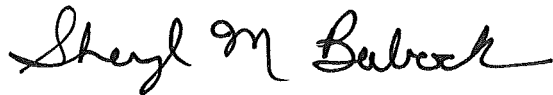
The purpose of this letter is to respond to your objections on our recent LTC filing.

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 rate increase request is 10% a year for four 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.



Sheryl M. Babcock, FSA, MAAA
May 14, 2013