

APPLICANT'S EXHIBIT 10

Hearings Unit Case No. 16-0002

Office of the Insurance Commissioner

State: Washington Filing Company: Teachers Insurance and Annuity Association of America  
 TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
 Product Name: Long Term Care Insurance  
 Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

**Filing at a Glance**

Company: Teachers Insurance and Annuity Association of America  
 Product Name: Long Term Care Insurance  
 State: Washington  
 TOI: LTC06 Long Term Care - Other  
 Sub-TOI: LTC06.000 Long Term Care - Other  
 Filing Type: Rate  
 Date Submitted: 08/29/2014  
 SERFF Tr Num: META-129700982  
 SERFF Status: Closed-Filed  
 State Tr Num: 275019  
 State Status: Filed  
 Co Tr Num: CT14-75 (TIAA-RATE) CC  
 Implementation: On Approval  
 Date Requested:  
 Author(s): Ruth Rivera, Linda Williams, Cherise Crittenden, Robert Waldron  
 Reviewer(s): Scott Fitzpatrick (primary)  
 Disposition Date: 07/10/2015  
 Disposition Status: Filed  
 Implementation Date: 07/10/2015

State Filing Description:

State: Washington Filing Company: Teachers Insurance and Annuity Association of America  
 TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
 Product Name: Long Term Care Insurance  
 Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

## General Information

Project Name: 2014 TIAA Rate Increase Status of Filing in Domicile:  
 Project Number: CT14-75 (TIAA-Rate) Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 07/10/2015  
 State Status Changed: 07/10/2015  
 Deemer Date: Created By: Cherise Crittenden  
 Submitted By: Cherise Crittenden Corresponding Filing Tracking Number:

### Filing Description:

This is a premium rate schedule increase filing for individual long-term care insurance policies. Please see our filing letter for details.

Company Tracking # CT14-75 (TIAA-RATE)

## Company and Contact

### Filing Contact Information

Gina Jisonna, Sr. Product Consultant gjisonna@metlife.com  
 1300 Hall Blvd 860-656-3809 [Phone]  
 Bloomfield, CT 06002 860-656-3815 [FAX]

### Filing Company Information

Teachers Insurance and Annuity CoCode: 69345 State of Domicile: New York  
 Association of America Group Code: 1216 Company Type:  
 730 Third Avenue Group Name: State ID Number:  
 New York, NY 10017 FEIN Number: 13-1624203  
 (212) 578-2944 ext. 2944[Phone]

## Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:

## State Specific

If you are filing a Healthcare or Disability filing, is the Co Tracking # field populated on the General Information Tab? If no, your filing will be rejected. (yes/no): yes

Form Tab Only - Are the Form # and Form Description fields populated corresponding to the attached form? (yes/no): no

If you are submitting a File and Use product, have you populated the Implementation Date field? (yes/no): no

SERFF Tracking #:

META-129700982

State Tracking #:

275019

Company Tracking #:

CT14-75 (TIAA-RATE) CC

State: Washington Filing Company: Teachers Insurance and Annuity Association of America  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Scott Fitzpatrick	07/10/2015	07/10/2015

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Active Suspense	Scott Fitzpatrick	10/17/2014	10/17/2014

#### Response Letters

Responded By	Created On	Date Submitted
Cherise Crittenden	11/17/2014	11/17/2014

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	TIAA Rates WA CURRENT 41% with 22.69% Increase	Cherise Crittenden	08/29/2014	08/29/2014

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status of Rate Filing	Note To Filer	Scott Fitzpatrick	02/23/2015	02/23/2015
Request for status of filing	Note To Reviewer	Robert Waldron	02/18/2015	02/18/2015
Status of Rate Filing	Note To Filer	Scott Fitzpatrick	01/15/2015	01/15/2015
Request for Status of Filing	Note To Reviewer	Cherise Crittenden	01/15/2015	01/15/2015
Filing Status	Note To Filer	Scott Fitzpatrick	10/10/2014	10/10/2014
Request for Status	Note To Reviewer	Cherise Crittenden	10/10/2014	10/10/2014

SERFF Tracking #: META-129700982

State Tracking #: 275019

Company Tracking #: CT14-75 (TIAA-RATE) CC

State: Washington

Filing Company: Teachers Insurance and Annuity Association of America

TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
 Product Name: Long Term Care Insurance  
 Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

**Disposition**

Disposition Date: 07/10/2015  
 Implementation Date: 07/10/2015  
 Status: Filed

Comment:  
 You have been selected to take part in our online customer survey. Please take a minute or two to give us your feedback so we can better serve you. The survey is completely voluntary and confidential.

Take the survey at: <http://www.sesrc.wsu.edu/PugetSound/RatesandForms>

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Teachers Insurance and Annuity Association of America	22.690%	22.690%	\$97,979	210	\$431,815	22.690%	22.690%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Memorandum	Filed	Yes
Supporting Document	Long Term Care Rates	Filed	Yes
Supporting Document	Filing Letter	Filed	Yes
Supporting Document	Policyholder Increase Letter	Filed	Yes
Supporting Document	NAIC Transmittal Form	Filed	Yes
Supporting Document	Authorization	Filed	Yes
Rate (revised)	TIAA Rates WA CURRENT 41% with 22.69%Increase	Filed	Yes
Rate	TIAA Rates WA CURRENT 41% with 22.69%Increase	Filed	Yes

State: Washington Filing Company: Teachers Insurance and Annuity Association of America  
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
Product Name: Long Term Care Insurance  
Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

## Objection Letter

Objection Letter Status	Active Suspense
Objection Letter Date	10/17/2014
Submitted Date	10/17/2014
Respond By Date	11/17/2014

Dear Gina Jisonna,

### Introduction:

Thank you for your filing submission. To allow our continued review of this filing, please reply on or before the Respond By Date.

### Objection 1

- Actuarial Memorandum (Supporting Document)

Comments: You received a 41% rate increase in 2011 which you implemented beginning in March 2012. You are now asking for a 22.69% rate increase. Please explain how this rate filing is compliant with WAC 284-60-050(7).

### Conclusion:

When we receive the requested information, we will reconsider your filing.

This filing is disapproved in accordance with RCW 48.18.110(2) and will be placed in suspense pending your response. If we do not receive your response by the suspense date, your filing will be closed.

Sincerely,  
Scott Fitzpatrick

State: Washington Filing Company: Teachers Insurance and Annuity Association of America  
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
Product Name: Long Term Care Insurance  
Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 11/17/2014  
Submitted Date 11/17/2014

Dear Scott Fitzpatrick,

### Introduction:

We are in receipt of your Objection of October 17, 2014 in connection with the above-captioned submission.

### Response 1

#### Comments:

MetLife continually reviews the experience of this business and uses that information to shape our assumptions about the future. After careful evaluation, we have determined that a premium rate increase is needed on this block of business as there is credible evidence of further deterioration in key pricing assumptions. The requested rate increase is only filed when we believe that the emerging experience and assumptions about the future have substantially deviated from the previous assumptions and projections. If the requested premium rate schedule increase is implemented and the underlying assumptions are realized, no further premium rate schedule increases would be anticipated. Also note that MetLife does not believe the current filing is subject to Washington's Rate Stability Regulation, including its certification requirement, as all of the subject policies were issued prior to the regulations effective date.

It is important to note that the company regularly monitors the performance of the LTC business and takes an active management approach that balances the need to be responsive to emerging results without reacting to less than credible short term fluctuations.

### Related Objection 1

#### Applies To:

- Actuarial Memorandum (Supporting Document)

Comments: You received a 41% rate increase in 2011 which you implemented beginning in March 2012. You are now asking for a 22.69% rate increase. Please explain how this rate filing is compliant with WAC 284-60-050(7).

### Changed Items:

No Supporting Documents changed.

No Form Schedule Items changed.

No Rate/Rule Schedule items changed.

### Conclusion:

We hope this addresses your concerns.

Thank you.

Gina Jisonna  
MetLife Long Term Care  
Sr. Product Consultant  
860-656-3809

Sincerely,  
Cherise Crittenden

State: Washington Filing Company: Teachers Insurance and Annuity Association of America  
 TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
 Product Name: Long Term Care Insurance  
 Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

### Amendment Letter

Submitted Date: 08/29/2014

Comments:

Please see the revised affected form numbers

Changed Items:

No Form Schedule Items Changed.

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	TIAA Rates WA CURRENT 41% with 22.69% Increase	LTC-WA.02 Ed. 2-94, LTC-E-WA.02 Ed. 2-94, LTC-WA.02 Ed. 4-97, LTC-E-WA.02 Ed. 4-97, QLTC-WA.02 Ed. 4-97, QLTC-E-WA.02 Ed. 4-97, LTC.03 (WA)	Revised	Previous State Filing Number:  Percent Rate Change Request: 22.69	TIAA Rates WA CUR RENT41%_with_22.69 %Increase.pdf,	08/29/2014 By:
<i>Previous Version</i>						
1	TIAA Rates WA CURRENT 41% with 22.69% Increase	LTC-WA.02 Ed. 2-94, LTC-E-WA.02 Ed. 2-94, LTC-WA.02 Ed. 4-97, LTC-E-WA.02 Ed. 4-97, QLTC-WA.02 Ed. 4-97, QLTC-E-WA.02 Ed. 4-97, LTC.03 (WA), TCL-LTC.04(WA) Ed. 4/00	Revised	Previous State Filing Number:  Percent Rate Change Request: 22.69	TIAA Rates WA CUR RENT41%_with_22.69 %Increase.pdf,	08/29/2014 By: Cherise Crittenden

No Supporting Documents Changed.



**State:** Washington **Filing Company:** Teachers Insurance and Annuity Association of America  
**TOI/Sub-TOI:** LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

## Note To Filer

**Created By:**

Scott Fitzpatrick on 02/23/2015 09:41 AM

**Last Edited By:**

Scott Fitzpatrick

**Submitted On:**

02/23/2015 09:41 AM

**Subject:**

Status of Rate Filing

**Comments:**

Sorry I was not able to meet my projected disposition date. This rate filing is still under review. Thank you for your patience.

Scott Fitzpatrick

State: Washington Filing Company: Teachers Insurance and Annuity Association of America  
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
Product Name: Long Term Care Insurance  
Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

**Note To Reviewer**

**Created By:**

Robert Waldron on 02/18/2015 01:12 PM

**Last Edited By:**

Robert Waldron

**Submitted On:**

02/18/2015 01:12 PM

**Subject:**

Request for status of filing

**Comments:**

Good morning,  
May we please request a status for the filing?

Regards

Robert Waldron

**State:** Washington **Filing Company:** Teachers Insurance and Annuity Association of America  
**TOI/Sub-TOI:** LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

**Note To Filer**

**Created By:**

Scott Fitzpatrick on 01/15/2015 02:55 PM

**Last Edited By:**

Scott Fitzpatrick

**Submitted On:**

01/15/2015 02:55 PM

**Subject:**

Status of Rate Filing

**Comments:**

This rate filing is still under review. Thank you for your patience. I will try to dispose of this rate filing within the next 30 days.

Scott Fitzpatrick

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**State:** Washington **Filing Company:** Teachers Insurance and Annuity Association of America

**TOI/Sub-TOI:** LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

**Product Name:** Long Term Care Insurance

**Project Name/Number:** 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

## Note To Reviewer

**Created By:**

Cherise Crittenden on 01/15/2015 11:41 AM

**Last Edited By:**

Cherise Crittenden

**Submitted On:**

01/15/2015 11:41 AM

**Subject:**

Request for Status of Filing

**Comments:**

May we please have the status of this filing.

**State:** Washington **Filing Company:** Teachers Insurance and Annuity Association of America  
**TOI/Sub-TOI:** LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

## Note To Filer

**Created By:**

Scott Fitzpatrick on 10/10/2014 11:01 AM

**Last Edited By:**

Scott Fitzpatrick

**Submitted On:**

10/10/2014 11:01 AM

**Subject:**

Filing Status

**Comments:**

We are currently reviewing this rate filing. While I cannot predict when we will be able to dispose of this rate filing, it will likely be several more weeks before we are ready to take a final action on this rate filing.

Thank you for your patience.

Scott Fitzpatrick

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**State:** Washington **Filing Company:** Teachers Insurance and Annuity Association of America  
**TOI/Sub-TOI:** LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

## Note To Reviewer

**Created By:**

Cherise Crittenden on 10/10/2014 10:44 AM

**Last Edited By:**

Cherise Crittenden

**Submitted On:**

10/10/2014 10:44 AM

**Subject:**

Request for Status

**Comments:**

Can you please provide us with the status of this filing.

Thanks

State: Washington Filing Company: Teachers Insurance and Annuity Association of America  
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
Product Name: Long Term Care Insurance  
Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

### Post Submission Update Request Submitted On 09/10/2014

Status: Submitted  
Created By: Cherise Crittenden

#### Company Rate Information:

Company Name: Teachers Insurance and Annuity Association of America

Field Name	Requested Change	Prior Value
Written Premium Change for this Program	\$113972	\$97979
Number of Policy Holders Affected for this Program	241	210
Written Premium for this Program	\$502302	\$431815

SERFF Tracking #:

META-129700982

State Tracking #:

275019

Company Tracking #:

CT14-75 (TIAA-RATE) CC

**State:** Washington **Filing Company:** Teachers Insurance and Annuity Association of America  
**TOI/Sub-TOI:** LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

### Rate Information

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** %  
**Effective Date of Last Rate Revision:**  
**Filing Method of Last Filing:** See section 16 of the Actuarial Memo

### Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Teachers Insurance and Annuity Association of America	22.690%	22.690%	\$97,979	210	\$431,815	22.690%	22.690%



SERFF Tracking #:

META-129700982

State Tracking #:

275019

Company Tracking #:

CT14-75 (TIAA-RATE) CC

State: Washington Filing Company: Teachers Insurance and Annuity Association of America  
 TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
 Product Name: Long Term Care Insurance  
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### Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		TIAA Rates WA CURRENT 41% with 22.69% Increase	LTC-WA.02 Ed. 2-94, LTC-E-WA.02 Ed. 2-94, LTC-WA.02 Ed. 4-97, LTC-E-WA.02 Ed. 4-97, QLTC-WA.02 Ed. 4-97, QLTC-E-WA.02 Ed. 4-97, LTC.03 (WA)	Revised	Previous State Filing Number: Percent Rate Change Request: 22.69	TIAA_Rates_WA_CUR RENT41%_with_22.69% Increase.pdf,

















Policy Form Series: LTC42  
 With 3% Compound Cepted Inflation  
 No Nonforfeiture  
 With Return of Premium  
 Current Annual Rates with Proposed 22.8% Increase  
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period				5 Year Benefit Period				7 Year Benefit Period					
	Elimination Period		Home and Community Care		Elimination Period		Home and Community Care		Elimination Period		Home and Community Care			
	30 Days	60 Days	50%	100%	30 Days	60 Days	50%	100%	30 Days	60 Days	50%	100%		
25	24.51	30.73	23.67	26.14	21.75	27.57	20.07	23.05	34.05	33.03	31.30	39.76	39.51	37.95
26	25.63	32.61	24.29	27.82	22.96	29.14	22.07	25.58	35.98	35.00	33.22	42.17	40.24	38.94
27	27.07	34.32	25.64	29.44	24.34	30.87	23.17	27.58	37.92	37.13	35.14	44.59	42.62	41.30
28	28.48	36.10	26.88	31.17	25.48	32.77	24.35	29.60	39.86	39.04	37.03	47.00	45.04	43.63
29	29.91	37.87	28.33	32.93	26.73	34.83	25.61	31.48	41.80	41.24	39.08	49.41	47.41	46.11
30	31.34	39.68	29.65	34.73	28.00	36.96	26.88	33.43	43.75	43.20	41.02	51.86	49.43	48.11
31	32.76	41.46	30.99	36.24	29.28	38.98	28.15	35.25	45.69	45.15	42.84	54.28	52.21	50.70
32	34.17	43.24	32.30	37.94	30.54	40.94	29.41	36.98	47.58	47.04	44.54	56.70	54.00	52.50
33	35.50	45.01	33.67	39.59	31.73	42.71	30.63	38.73	49.57	49.02	46.24	59.10	56.70	54.50
34	37.04	46.82	35.02	41.24	32.98	44.24	31.82	40.51	51.51	50.95	48.00	61.52	59.00	56.80
35	38.46	48.60	36.35	42.94	34.22	45.84	33.01	42.24	53.44	52.87	49.80	63.95	60.80	58.80
36	41.05	51.81	38.77	46.54	36.48	48.03	34.42	44.12	55.32	54.75	51.69	66.35	63.60	60.40
37	43.64	55.04	41.20	50.09	38.73	50.83	36.85	46.06	57.25	56.64	53.54	68.70	65.30	61.90
38	46.23	58.25	43.62	53.67	40.99	53.81	39.28	48.06	60.40	59.87	55.43	71.00	67.60	64.10
39	48.82	61.46	46.01	57.24	43.24	56.78	41.71	50.06	63.57	63.04	57.32	73.30	69.90	66.20
40	51.41	64.67	48.48	60.80	45.49	59.74	44.14	52.06	66.70	66.17	59.21	75.60	72.20	68.50
41	53.99	67.91	50.95	64.41	47.78	62.61	46.57	54.06	70.29	69.76	61.10	77.90	74.80	70.90
42	56.57	71.12	53.31	68.03	50.02	66.81	49.00	56.04	73.29	72.76	63.00	80.20	77.10	73.20
43	59.11	74.30	55.68	71.66	52.19	70.54	51.43	58.04	76.29	75.76	64.90	82.50	78.90	74.60
44	61.66	77.49	58.08	75.29	54.40	74.26	53.86	60.04	79.29	78.76	66.80	84.80	81.00	76.90
45	64.20	80.67	60.44	78.92	56.57	77.97	56.29	62.04	82.29	81.76	68.70	87.10	83.30	79.20
46	66.74	83.86	62.81	82.55	58.74	81.68	58.72	63.94	85.29	84.76	70.60	89.40	85.70	81.50
47	69.28	87.04	65.19	86.18	60.91	85.39	61.15	65.84	88.29	87.76	72.50	91.70	88.00	83.80
48	71.82	90.24	67.56	89.81	63.08	89.09	63.52	67.74	91.29	90.76	74.40	94.00	90.30	86.10
49	74.36	93.44	70.02	93.43	65.25	92.78	65.89	69.64	94.29	93.76	76.30	96.30	92.60	88.40
50	76.90	96.64	72.41	97.04	67.42	96.48	68.26	71.54	97.29	96.76	78.20	98.60	94.90	90.70
51	79.44	100.04	74.81	100.64	69.59	100.18	70.63	73.44	100.29	99.24	80.10	100.90	97.20	93.00
52	81.98	103.44	77.21	104.24	71.76	103.82	72.80	75.34	103.29	102.20	82.00	103.20	99.50	95.30
53	84.52	106.84	79.61	107.84	73.92	107.46	75.17	77.24	106.29	105.10	83.90	105.50	101.80	97.60
54	87.06	110.24	82.01	111.44	76.09	111.10	77.54	79.14	109.29	108.00	85.80	107.80	104.10	99.90
55	89.60	113.64	84.41	115.04	78.26	114.74	79.91	81.04	112.29	110.90	87.70	110.10	106.40	102.20
56	92.14	117.04	86.81	118.64	80.43	118.38	82.28	82.94	115.29	113.80	89.60	112.40	108.70	104.50
57	94.68	120.44	89.21	122.24	82.60	122.02	84.53	84.84	118.29	116.70	91.50	114.70	111.00	106.80
58	97.22	123.84	91.61	125.84	84.77	125.66	86.72	86.74	121.29	119.60	93.40	117.00	113.30	109.10
59	99.76	127.24	94.01	129.44	86.94	129.30	88.61	88.63	124.29	122.50	95.30	119.30	115.60	111.40
60	102.30	130.64	96.41	133.04	89.11	132.94	90.50	90.52	127.29	125.40	97.20	121.60	117.90	113.70
61	104.84	134.04	98.81	136.64	91.28	136.58	92.39	92.41	130.29	128.30	99.10	123.90	120.20	116.00
62	107.38	137.44	101.21	140.24	93.45	140.22	94.28	94.30	133.29	131.20	101.00	126.20	122.50	118.30
63	109.92	140.84	103.61	143.84	95.62	143.86	96.17	96.19	136.29	134.10	102.90	128.50	124.80	120.60
64	112.46	144.24	106.01	147.44	97.79	147.50	98.06	98.08	139.29	137.00	104.80	130.80	127.10	122.90
65	115.00	147.64	108.41	151.04	99.96	151.14	100.95	100.97	142.29	140.00	106.70	133.10	129.40	125.20
66	117.54	151.04	110.81	154.64	102.13	154.78	102.84	102.86	145.29	142.90	108.60	135.40	131.70	127.50
67	120.08	154.44	113.21	158.24	104.30	158.42	104.73	104.75	148.29	145.80	110.50	137.70	134.00	129.80
68	122.62	157.84	115.61	161.84	106.47	162.06	106.62	106.64	151.29	148.70	112.40	140.00	136.30	132.10
69	125.16	161.24	118.01	165.44	108.64	165.70	108.51	108.53	154.29	151.60	114.30	142.30	138.60	134.40
70	127.70	164.64	120.41	169.04	110.81	169.34	110.40	110.42	157.29	154.00	116.20	144.60	140.90	136.70
71	130.24	168.04	122.81	172.64	112.98	172.98	112.29	112.31	160.29	156.90	118.10	146.90	143.20	139.00
72	132.78	171.44	125.21	176.24	115.15	176.62	114.46	114.48	163.29	159.80	120.00	149.20	145.50	141.30
73	135.32	174.84	127.61	179.84	117.32	180.26	116.63	116.65	166.29	162.70	121.90	151.50	147.80	143.60
74	137.86	178.24	130.01	183.44	119.49	183.90	118.80	118.82	169.29	165.60	123.80	153.80	150.10	145.90
75	140.40	181.64	132.41	187.04	121.66	187.54	120.97	120.99	172.29	168.50	125.70	156.10	152.40	148.20
76	142.94	185.04	134.81	190.64	123.83	191.18	123.14	123.16	175.29	171.40	127.60	158.40	154.70	150.50
77	145.48	188.44	137.21	194.24	126.00	194.82	125.31	125.33	178.29	174.30	129.50	160.70	157.00	152.80
78	148.02	191.84	139.61	197.84	128.17	198.46	127.48	127.50	181.29	177.20	131.40	163.00	159.30	155.10
79	150.56	195.24	142.01	201.44	130.34	202.10	129.65	129.67	184.29	180.10	133.30	165.30	161.60	157.40
80	153.10	198.64	144.41	205.04	132.51	205.74	131.82	131.84	187.29	183.00	135.20	167.60	163.90	159.70
81	155.64	202.04	146.81	208.64	134.68	209.38	133.99	134.01	190.29	185.90	137.10	169.90	166.20	162.00
82	158.18	205.44	149.21	212.24	136.85	213.02	136.16	136.18	193.29	188.80	139.00	172.20	168.50	164.30
83	160.72	208.84	151.61	215.84	139.02	216.66	138.33	138.35	196.29	191.70	140.90	174.50	170.80	166.60
84	163.26	212.24	154.01	219.44	141.19	220.30	140.50	140.52	199.29	194.60	142.80	176.80	173.10	168.90
85	165.80	215.64	156.41	223.04	143.36	223.94	142.67	142.69	202.29	197.50	144.70	179.10	175.40	171.20
86	168.34	219.04	158.81	226.64	145.53	227.58	144.84	144.86	205.29	200.40	146.60	181.40	177.70	173.50
87	170.88	222.44	161.21	230.24	147.70	231.22	147.01	147.03	208.29	203.30	148.50	183.70	180.00	175.80
88	173.42	225.84	163.61	233.84	149.87	234.86	149.18	149.20	211.29	206.20	150.40	186.00	182.30	178.10
89	175.96	229.24	166.01	237.44	152.04	238.50	151.35	151.37	214.29	209.10	152.30	188.30	184.60	180.40
90	178.50	232.64	168.41	241.04	154.21	242.14	153.52	153.54	217.29	212.00	154.20	190.60	186.90	182.70
91	181.04	236.04	170.81	244.64	156.38	245.78	155.69	155.71	220.29	214.90	156.10	192.90	189.20	185.00
92	183.58	239.44	173.21	248.24	158.55	249.42	157.86	157.88	223.29	217.80	158.00	195.20	191.50	187.30
93	186.12	242.84	175.61	251.84	160.72	253.06	160.03	160.05	226.29	220.70	159.90	197.50	193.80	189.60
94	188.66	246.24	178.01	255.44	162.89	256.70	162.20	162.22	229.29	223.60	161.80	199.80	196.10	191.90

Policy Form Series LTC-02  
With No Inflation  
Nonforfeiture - Systematic Benefit Paced  
No Return of Premium  
Current Annual Rates with Proposed 2.69% Increase  
Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period				4 Year Benefit Period				7 Year Benefit Period						
	Home and Community Care		Elder Care		Home and Community Care		Elder Care		Home and Community Care		Elder Care				
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%			
25	16.30	14.47	17.99	18.16	23.28	17.08	21.79	18.05	20.85	20.35	24.81	19.10	23.24	17.93	22.02
26	20.40	16.31	18.30	20.24	24.72	18.10	23.15	16.68	21.04	21.99	26.37	20.28	24.87	19.00	23.41
27	24.50	18.15	19.11	22.42	26.16	19.12	24.50	18.88	22.24	22.99	27.92	21.43	26.42	20.17	24.58
28	28.60	19.99	21.41	24.60	27.60	20.14	25.85	19.58	23.42	24.54	29.47	22.68	28.07	21.30	25.75
29	32.70	21.83	23.22	26.76	29.06	21.16	27.20	20.28	24.58	25.65	31.05	23.78	30.63	22.22	27.81
30	36.80	23.67	25.03	28.92	30.52	22.18	28.55	21.02	25.68	26.76	32.61	24.89	32.50	23.14	28.89
31	40.90	25.51	26.84	31.08	31.98	23.20	29.90	21.76	26.78	27.88	34.17	26.11	34.08	24.39	30.24
32	45.00	27.35	28.65	33.24	33.44	24.22	31.25	22.50	27.90	29.00	35.73	27.33	35.40	25.49	31.62
33	49.10	29.19	30.46	35.40	34.89	25.24	32.60	23.24	29.02	30.12	37.30	28.55	36.94	26.59	32.98
34	53.20	31.03	32.27	37.56	36.34	26.26	33.95	24.00	30.14	31.22	38.86	29.82	38.50	27.59	34.34
35	57.30	32.87	34.08	39.72	37.79	27.28	35.30	24.76	31.26	32.34	40.38	31.10	40.12	28.59	35.70
36	61.40	34.71	35.89	41.88	39.24	28.30	36.65	25.50	32.38	33.46	41.90	32.38	41.72	29.59	37.06
37	65.50	36.55	37.70	44.04	40.72	29.32	38.00	26.24	33.42	34.58	43.72	33.66	43.54	30.59	38.42
38	69.60	38.39	39.51	46.20	42.16	30.24	39.35	27.00	34.48	35.70	45.54	34.94	45.40	31.59	39.78
39	73.70	40.23	41.32	48.36	43.60	31.16	40.30	27.76	35.54	36.82	47.36	36.22	47.26	32.59	41.14
40	77.80	42.07	43.13	50.52	45.04	32.08	41.25	28.52	36.60	37.94	49.18	37.50	49.02	33.59	42.50
41	81.90	43.91	44.94	52.68	46.48	33.00	42.20	29.28	37.66	39.06	51.00	38.74	50.78	34.59	43.86
42	86.00	45.75	46.75	54.84	47.92	33.92	43.15	30.04	38.72	40.18	52.82	39.98	52.54	35.59	45.22
43	90.10	47.59	48.56	57.00	49.36	34.84	44.10	30.80	39.78	41.30	54.64	41.22	54.30	36.59	46.58
44	94.20	49.43	50.37	59.16	50.80	35.76	45.05	31.56	40.84	42.42	56.46	42.46	56.06	37.59	47.94
45	98.30	51.27	52.18	61.32	52.24	36.68	46.00	32.32	41.90	43.54	58.28	43.70	57.82	38.59	49.30
46	102.40	53.11	54.00	63.48	53.68	37.60	46.95	33.08	42.96	44.66	60.10	44.94	59.58	39.59	50.66
47	106.50	54.95	55.81	65.64	55.12	38.52	47.90	33.84	44.02	45.78	61.92	46.18	61.34	40.59	52.02
48	110.60	56.79	57.62	67.80	56.56	39.44	48.85	34.60	45.08	46.90	63.74	47.42	63.10	41.59	53.38
49	114.70	58.63	59.43	70.00	58.00	40.36	49.80	35.36	46.14	48.02	65.56	48.66	64.86	42.59	54.74
50	118.80	60.47	61.24	72.16	59.44	41.28	50.75	36.12	47.20	49.14	67.38	49.90	66.62	43.59	56.10
51	122.90	62.31	63.05	74.32	60.88	42.20	51.70	36.88	48.26	50.26	69.20	51.14	68.38	44.59	57.46
52	127.00	64.15	64.86	76.48	62.32	43.12	52.65	37.64	49.38	51.38	71.02	52.38	70.14	45.59	58.82
53	131.10	65.99	66.67	78.64	63.76	44.04	53.60	38.40	50.50	52.50	72.84	53.62	71.90	46.59	60.18
54	135.20	67.83	68.48	80.80	65.20	44.96	54.55	39.16	51.62	53.62	74.66	54.86	73.66	47.59	61.54
55	139.30	69.67	70.29	82.96	66.64	45.88	55.50	39.92	52.74	54.74	76.48	56.10	75.42	48.59	62.90
56	143.40	71.51	72.10	85.12	68.08	46.80	56.45	40.68	53.86	55.86	78.30	57.34	77.18	49.59	64.26
57	147.50	73.35	73.91	87.28	69.52	47.72	57.40	41.44	54.98	56.98	80.12	58.58	78.94	50.59	65.62
58	151.60	75.19	75.72	89.44	70.96	48.64	58.35	42.20	56.10	58.10	81.94	59.82	80.70	51.59	66.98
59	155.70	77.03	77.56	91.60	72.40	49.56	59.30	42.96	57.22	59.22	83.76	61.06	82.46	52.59	68.34
60	159.80	78.87	79.39	93.76	73.84	50.48	60.25	43.72	58.34	60.34	85.58	62.30	84.22	53.59	69.70
61	163.90	80.71	81.24	95.92	75.28	51.40	61.20	44.48	59.46	61.46	87.40	63.54	85.98	54.59	71.06
62	168.00	82.55	82.77	98.08	76.72	52.32	62.15	45.24	60.58	62.58	89.22	64.78	87.74	55.59	72.42
63	172.10	84.39	84.30	100.24	78.16	53.24	62.90	46.00	61.70	63.70	91.04	66.02	89.50	56.59	73.78
64	176.20	86.23	86.24	102.40	79.60	54.16	63.65	46.76	62.82	64.82	92.86	67.26	91.26	57.59	75.14
65	180.30	88.07	88.08	104.56	81.04	55.08	64.50	47.52	63.94	65.94	94.68	68.50	93.02	58.59	76.50
66	184.40	89.91	89.92	106.72	82.48	56.00	65.35	48.28	65.06	67.06	96.50	69.74	94.78	59.59	77.86
67	188.50	91.75	91.76	108.88	83.92	56.92	66.20	49.04	66.18	68.18	98.32	70.98	96.54	60.59	79.22
68	192.60	93.59	93.60	111.04	85.36	57.84	67.05	49.80	67.30	69.30	100.14	72.22	98.30	61.59	80.58
69	196.70	95.43	95.44	113.20	86.80	58.76	67.90	50.56	68.42	70.42	101.96	73.46	100.06	62.59	81.94
70	200.80	97.27	97.28	115.36	88.24	59.68	68.75	51.32	69.54	71.54	103.78	74.70	101.82	63.59	83.30
71	204.90	99.11	99.12	117.52	89.68	60.60	69.60	52.08	70.66	72.66	105.60	75.94	103.58	64.59	84.66
72	209.00	100.95	100.96	119.68	91.12	61.52	70.45	52.84	71.78	73.78	107.42	77.18	105.34	65.59	86.02
73	213.10	102.79	102.80	121.84	92.56	62.44	71.30	53.60	72.90	74.90	109.24	78.42	107.10	66.59	87.38
74	217.20	104.63	104.64	124.00	94.00	63.36	72.15	54.36	74.02	76.02	111.06	79.66	108.86	67.59	88.74
75	221.30	106.47	106.48	126.16	95.44	64.28	73.00	55.12	75.14	77.14	112.88	80.90	110.62	68.59	90.10
76	225.40	108.31	108.32	128.32	96.88	65.20	73.85	55.88	76.26	78.26	114.70	82.14	112.38	69.59	91.46
77	229.50	110.15	110.16	130.48	98.32	66.16	74.70	56.64	77.38	79.38	116.52	83.38	114.14	70.59	92.82
78	233.60	111.99	112.00	132.64	99.76	67.08	75.55	57.40	78.50	80.50	118.34	84.62	115.90	71.59	94.18
79	237.70	113.83	113.84	134.80	101.20	68.00	76.40	58.16	79.62	81.62	120.16	85.86	117.66	72.59	95.54
80	241.80	115.67	115.68	136.96	102.64	68.92	77.25	58.92	80.74	82.74	121.98	87.10	119.42	73.59	96.90
81	245.90	117.51	117.52	139.12	104.08	69.84	78.10	59.68	81.86	83.86	123.80	88.34	121.18	74.59	98.26
82	250.00	119.35	119.36	141.28	105.52	70.76	78.95	60.44	82.98	84.98	125.62	89.58	122.94	75.59	99.62
83	254.10	121.19	121.20	143.44	106.96	71.68	79.80	61.20	84.10	86.10	127.44	90.82	124.70	76.59	100.98
84	258.20	123.03	123.04	145.60	108.40	72.60	80.65	61.96	85.22	87.22	129.26	92.06	126.46	77.59	102.34
85	262.30	124.87	124.88	147.76	109.84	73.52	81.50	62.72	86.34	88.34	131.08	93.30	128.22	78.59	103.70
86	266.40	126.71	126.72	149.92	111.28	74.44	82.35	63.48	87.46	89.46	132.90	94.54	129.98	79.59	105.06
87	270.50	128.55	128.56	152.08	112.72	75.36	83.20	64.24	88.58	90.58	134.72	95.78	131.74	80.59	106.42
88	274.60	130.39	130.40	154.24	114.16	76.28	84.05	65.00	89.70	91.70	136.54	97.02	133.50	81.59	107.78
89	278.70	132.23	132.24	156.40	115.60	77.20	84.90	65.76	90.82	92.82	138.36	98.26	135.26	82.59	109.14
90	282.80	134.07	134.08	158.56	117.04	78.12	85.75	66.52	91.94	93.94	140.18	99.50	137.02	83.59	110.50
91	286.90	135.91	135.92	160.72	118.48	79.04	86.60	67.28	93.06	95.06	142.00	100.74	138.78	84.59	111.86
92	291.00	137.75	137.76	162.88	119.92	79.96	87.45	68.04	94.18	96.18	143.82	101.98	140.54	85.59	113.22
93	295.10	139.59	139.60	165.04	121.36	80.88	88.30	68.80	95.30	97.30	145.64	103.22	142.30	86.59	114.58
94	299.20	141.43	141.44	167.20	122.80	81.80	89.15	69.56	96.42	98.42	147.46	104.46	144.06	87.59	115.94
95	303.30	143.27	143.28	169.36	124.24	82.72	90.00	70.32	97.54	99.54	149.28	105.70	145.82	88.59	117.30
96	307.40	145.11	145.12	171.52	125.68	83.64	90.85	71.08	98.66	100.66	151.10	106.94	147.58	89.59	118.66
97	311.50	146.95	146.96	173.68	127.12	84.56	91.70	71.84	99.78</						

**Policy Form Series: LTC-02**  
**With 5% Compound Inflation**  
**Nonforfeiture - Shortened Benefit Period**  
**No Return of Premiums**  
**Current Annual Rates with Projected 2.00% Increase**  
**Rates per \$10 Daily Benefits**

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	Home and Community Care		Home and Community Care		Home and Community Care		Home and Community Care		Home and Community Care		Home and Community Care		Home and Community Care		Home and Community Care		Home and Community Care	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	91.50	112.19	85.16	104.47	78.80	98.68	112.33	141.74	104.45	131.39	98.21	120.54	129.83	161.71	120.33	149.83	110.45	139.84
26	94.32	115.71	87.80	107.70	81.20	99.61	115.84	146.14	107.85	135.60	99.15	124.27	133.68	166.28	124.06	153.88	113.82	144.07
27	97.15	119.22	90.41	110.91	83.71	102.57	119.35	150.54	110.84	139.57	102.07	127.90	137.73	170.80	127.78	158.14	117.10	148.33
28	99.98	122.73	93.02	114.13	86.12	105.63	122.88	154.93	114.04	143.68	105.01	131.71	141.79	175.37	131.47	162.39	120.57	152.57
29	102.80	126.24	95.64	117.35	88.52	108.49	128.39	159.34	117.24	147.78	107.93	135.43	145.84	179.91	135.20	166.55	123.94	156.88
30	105.62	129.77	98.26	120.58	90.95	111.45	132.80	163.74	120.44	151.85	110.87	139.14	149.89	184.48	138.92	170.92	127.33	160.60
31	108.45	133.28	100.89	123.79	93.35	114.41	137.40	168.13	123.65	155.98	113.79	142.85	153.94	189.02	142.83	175.16	130.70	164.84
32	111.29	136.79	103.49	127.02	95.76	117.37	139.91	172.53	126.85	160.04	116.74	146.67	157.99	193.57	146.34	179.43	134.08	168.64
33	114.09	140.31	106.10	130.24	98.16	120.32	140.42	176.93	130.04	164.15	119.69	150.28	162.05	198.13	150.06	183.00	137.45	172.81
34	116.91	143.82	108.72	133.46	100.58	123.28	143.94	181.34	133.24	168.22	122.60	154.00	166.10	202.68	153.77	187.92	140.82	176.81
35	119.73	147.33	111.33	136.68	102.99	126.24	147.45	185.73	136.44	172.33	125.52	157.72	170.15	207.24	157.48	192.21	144.20	180.69
36	122.56	150.84	113.94	141.09	105.24	130.25	152.15	190.17	139.67	177.75	128.55	162.89	175.50	211.82	162.47	197.76	147.75	185.76
37	125.38	154.35	116.57	145.51	107.49	134.28	156.89	194.60	143.01	182.18	131.66	167.07	180.86	216.43	167.42	203.31	150.90	190.64
38	128.20	157.86	119.19	149.94	109.74	138.30	161.59	199.03	146.34	186.59	134.75	171.24	185.19	221.02	172.42	208.89	154.04	195.11
39	131.03	161.37	121.81	154.36	111.98	142.33	166.28	203.44	149.67	191.02	137.84	175.41	190.58	225.61	177.37	214.45	157.18	200.00
40	133.85	164.88	124.43	158.77	114.23	146.34	170.99	207.87	153.00	194.44	140.93	179.58	195.81	230.17	182.35	220.00	160.93	205.49
41	146.08	175.58	132.44	163.19	122.48	150.37	175.69	221.30	156.30	204.87	144.60	187.54	202.27	243.82	187.32	225.55	171.47	211.89
42	148.49	180.27	135.97	167.62	124.73	154.38	180.40	227.23	159.61	208.20	147.60	192.51	207.82	248.01	192.30	231.11	176.02	216.83
43	149.07	183.40	138.35	170.46	127.78	157.03	183.83	231.28	162.91	213.98	150.18	195.72	211.35	252.34	195.68	235.22	178.92	220.81
44	151.86	186.95	140.71	173.38	129.78	159.80	186.85	235.31	166.22	219.05	152.78	199.89	215.08	256.78	199.84	239.32	181.83	224.40
45	154.23	190.50	143.11	176.26	131.81	162.31	189.78	239.36	169.53	224.13	155.83	202.89	218.51	261.22	202.89	243.45	184.71	228.17
46	156.81	194.05	145.47	179.13	133.83	164.85	192.80	243.39	172.85	228.00	158.93	205.28	222.82	265.67	205.37	247.56	187.62	231.98
47	159.39	197.60	147.87	182.00	135.85	167.38	196.02	247.44	176.16	231.89	161.48	208.47	228.28	270.08	208.89	251.87	190.50	235.71
48	163.32	200.90	151.51	186.25	139.17	171.50	200.88	253.31	179.47	234.10	164.27	213.31	231.70	274.02	213.85	257.69	194.82	241.88
49	167.26	204.85	155.14	190.53	142.47	175.39	205.75	259.17	182.81	238.52	167.07	218.13	237.12	278.97	216.87	264.32	199.10	247.68
50	171.20	210.79	158.80	194.78	145.76	179.30	210.82	265.01	186.23	244.93	170.86	222.94	242.55	282.90	223.70	270.84	203.41	253.51
51	175.14	216.75	162.43	199.05	149.06	183.10	215.48	270.87	189.45	250.85	181.87	227.77	247.97	288.84	228.72	276.95	207.70	259.43
52	179.08	222.70	166.07	203.31	152.30	187.10	220.35	276.74	192.67	255.70	184.86	232.09	253.40	293.79	233.74	283.27	212.01	265.35
53	183.02	228.66	169.69	207.57	155.59	190.80	225.24	282.60	195.89	260.59	187.89	236.48	262.46	301.35	241.83	289.60	218.31	271.26
54	186.96	234.61	173.31	211.84	158.88	194.50	230.14	288.46	199.11	265.48	190.90	241.38	271.50	308.29	249.93	296.74	224.62	283.14
55	190.89	240.56	176.96	216.11	162.17	198.20	235.04	294.31	202.32	270.37	193.91	246.31	280.54	315.24	258.04	303.87	230.93	289.04
56	194.83	246.51	180.51	220.38	165.46	201.90	240.00	299.16	205.53	275.26	196.82	251.24	289.60	322.10	265.14	311.00	237.82	294.94
57	198.77	252.46	184.06	224.65	168.75	205.60	244.80	303.99	208.74	280.15	199.73	256.17	298.64	328.95	272.24	318.13	244.71	300.84
58	202.71	258.41	187.51	228.92	172.04	209.30	249.60	308.82	211.95	285.04	202.64	261.10	307.54	335.80	280.34	325.26	251.60	306.74
59	206.65	264.36	190.96	233.19	175.33	213.00	254.40	313.65	215.16	290.93	205.53	266.03	316.44	342.65	285.44	332.39	258.49	312.64
60	210.59	270.31	194.41	237.46	178.62	216.70	259.20	318.48	218.37	295.82	208.42	270.92	325.34	349.50	292.54	339.52	265.38	318.54
61	214.53	276.26	197.86	241.73	181.91	220.40	264.00	323.31	221.58	300.71	211.31	275.81	334.24	356.35	299.64	346.55	272.27	324.44
62	218.47	282.21	201.31	246.00	185.20	224.10	268.80	328.14	224.79	305.60	214.24	280.70	343.14	363.20	304.74	353.52	279.16	330.34
63	222.41	288.16	204.76	250.27	188.49	227.80	273.60	332.97	228.00	310.49	217.17	285.60	352.04	370.05	310.84	360.59	284.05	336.24
64	226.35	294.11	208.21	254.54	191.78	231.50	278.40	337.80	231.21	315.38	220.10	290.50	360.94	376.90	317.94	367.84	289.95	342.14
65	230.29	300.06	211.66	258.81	195.07	235.20	283.20	342.63	234.42	320.27	223.03	295.40	369.84	383.75	325.84	375.09	293.86	348.04
66	234.23	306.01	215.11	263.08	198.36	238.90	288.00	347.46	237.63	325.16	225.96	300.30	378.74	390.60	333.74	382.24	299.77	353.94
67	238.17	311.96	218.56	267.35	201.65	242.60	292.80	352.29	240.84	330.05	228.89	305.20	387.64	397.45	341.64	389.49	305.68	359.84
68	242.11	317.91	222.01	271.62	204.94	246.30	297.60	357.12	244.05	334.94	231.82	310.10	396.54	404.30	349.54	396.19	311.58	365.74
69	246.05	323.86	225.46	275.89	208.23	250.00	302.40	361.95	247.26	339.83	234.75	315.15	405.44	411.15	357.44	402.89	317.48	371.64
70	250.00	329.81	228.91	280.16	211.52	253.70	307.20	366.78	250.47	344.72	237.68	320.20	416.54	418.00	364.34	410.39	323.38	377.54
71	253.94	335.76	232.36	284.43	214.81	257.40	312.00	371.61	253.68	349.61	240.61	325.25	427.94	424.85	371.84	418.30	329.28	383.44
72	257.88	341.71	235.81	288.70	218.10	261.10	316.80	376.44	256.89	354.50	243.54	330.30	439.34	431.70	380.74	426.21	335.18	389.34
73	261.82	347.66	239.26	292.97	221.39	264.80	321.60	381.27	260.10	359.39	246.47	335.35	450.74	438.55	389.64	434.10	341.08	395.24
74	265.76	353.61	242.71	297.24	224.68	268.50	326.40	386.10	263.31	364.28	249.40	340.40	462.14	445.36	398.54	441.00	346.98	401.14
75	269.70	359.56	246.16	301.51	227.97	272.20	331.20	390.93	266.52	369.17	252.33	345.45	473.54	452.17	407.44	447.90	352.88	407.04
76	273.64	365.51	249.61	305.78	231.26	275.90	336.00	395.76	269.73	374.06	255.26	346.62	484.94	459.00	416.34	454.70	358.78	412.94
77	277.58	371.46	253.06	310.05	234.55	279.60	340.80	400.59	272.94	378.95	258.19	347.79	496.34	465.85	425.24	461.50	364.68	418.84
78	281.52	377.41	256.51	314.32	237.84	283.30	345.60	405.42	276.15	383.84	261.12	349.06	507.74	472.70	434.14	468.30	370.58	424.74
79	285.46	383.36	260.00	318.59	241.13	287.00	350.40	410.25	279.36	388.73	264.05	350.23	519.14	479.55	442.04	475.10	376.48	430.64
80	289.40	389.31	263.45	322.86	244.42	290.70	355.20	415.08	282.57	393.62	266.98	351.40	530.54	486.36	450.94	481.90	382.38	

Policy Form Series: LTC-02  
 With 5% Compound Capped Inflation  
 Nonforfeiture - Shortened Benefit Period  
 No Return of Premium  
 Current Annual Rates with Proposed 22.00% Increase  
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	28.94	33.87	25.35	31.70	23.88	29.83	33.22	41.92	32.03	39.19	30.08	36.76	38.24	45.83	34.08	42.81	31.98	40.52
26	28.85	35.87	26.33	33.57	25.28	31.56	35.26	44.11	34.03	41.51	31.80	38.88	38.54	48.48	36.10	45.43	33.91	43.11
27	30.14	37.87	28.34	35.42	26.65	33.27	37.30	46.80	35.87	43.82	33.99	41.03	40.79	51.90	38.33	48.06	35.88	45.80
28	31.75	39.85	29.83	37.29	28.05	35.00	39.35	49.06	37.82	46.13	35.48	43.16	43.08	54.13	40.44	50.71	37.83	48.00
29	33.35	41.87	31.32	39.14	29.43	36.72	41.88	51.55	39.88	48.44	37.26	45.30	45.37	58.88	42.55	53.38	39.78	50.61
30	34.95	43.85	32.82	41.00	30.82	38.45	43.43	54.04	41.81	50.78	38.10	47.42	47.85	62.82	44.67	58.01	41.73	53.10
31	36.54	45.84	34.32	42.87	32.21	40.18	45.46	56.54	43.78	53.08	40.00	49.55	49.01	67.87	46.78	63.83	43.89	55.67
32	38.19	47.85	35.80	44.72	33.58	41.89	47.49	59.03	45.71	55.39	42.70	51.70	52.19	72.80	48.89	70.28	45.84	58.06
33	39.74	49.84	37.29	46.60	34.99	43.62	49.83	61.50	47.67	57.70	44.50	53.82	54.46	78.84	51.00	76.92	47.89	60.55
34	41.35	51.84	38.79	48.44	36.37	45.33	51.58	64.00	49.60	60.32	46.30	55.87	56.74	84.84	53.14	82.53	49.85	63.05
35	42.94	53.83	40.28	50.32	37.75	47.08	53.82	66.48	51.55	62.34	48.09	58.09	58.03	90.81	55.25	88.18	51.81	65.54
36	45.73	57.08	42.87	53.52	40.19	50.02	57.15	70.88	54.92	66.40	51.17	61.84	63.01	97.01	58.94	94.88	54.89	68.01
37	46.51	60.52	45.47	56.71	42.58	52.68	60.07	75.28	58.27	70.46	54.28	65.67	67.00	104.03	62.63	101.78	58.29	70.30
38	51.30	63.98	48.08	60.91	44.97	55.03	64.20	79.65	61.63	74.53	57.38	69.31	70.99	111.05	66.33	108.18	61.88	72.88
39	54.07	67.38	50.65	63.11	47.38	58.02	67.71	84.03	64.98	78.58	60.44	73.03	74.98	118.07	70.03	115.80	65.09	75.06
40	66.85	70.83	53.24	65.31	49.76	61.67	71.25	88.42	68.34	82.64	63.52	76.77	78.94	125.09	73.74	122.47	68.47	77.44
41	69.64	74.28	55.84	68.52	52.17	64.83	74.78	92.80	71.70	86.71	66.61	80.80	82.04	132.07	77.42	129.11	71.87	80.33
42	62.42	77.71	58.42	72.72	54.57	67.79	78.30	97.20	75.05	90.78	69.89	84.24	86.91	139.01	81.12	135.78	75.28	82.21
43	65.80	81.72	61.25	76.40	57.23	71.12	82.44	102.21	78.03	95.38	73.20	88.37	91.82	146.05	85.44	142.45	79.17	85.10
44	68.78	85.76	64.25	80.07	59.88	74.46	85.58	107.21	82.80	99.98	76.21	92.51	95.35	153.07	89.77	149.14	83.00	87.30
45	71.97	89.77	67.19	83.75	62.55	77.79	90.69	112.22	86.88	104.58	80.20	96.84	101.05	160.01	94.08	156.18	86.87	89.67
46	75.18	93.81	70.08	87.42	65.19	81.12	94.80	117.23	90.33	109.19	83.71	100.78	105.77	167.03	98.41	163.21	90.89	92.06
47	78.34	97.82	73.01	91.11	67.88	84.48	98.94	122.25	94.41	113.79	87.23	104.01	110.48	174.04	102.78	170.20	94.77	94.44
48	82.46	102.84	75.79	95.77	71.25	88.63	103.01	127.26	98.38	118.52	90.99	109.99	116.53	181.05	107.20	177.23	98.64	96.83
49	86.62	108.05	78.65	100.43	74.63	92.80	105.81	132.09	102.34	123.34	94.07	115.10	122.57	188.06	111.88	184.20	102.81	99.13
50	90.78	113.16	81.54	105.10	78.01	96.95	114.95	141.54	106.32	131.12	100.48	120.19	128.83	195.00	116.13	191.18	106.88	101.59
51	94.91	118.31	84.13	109.78	81.40	101.12	120.26	147.95	110.20	138.50	104.61	125.26	134.88	202.01	120.88	200.22	110.88	103.88
52	99.08	123.44	86.81	114.42	84.79	105.29	125.82	154.38	114.25	142.58	108.32	130.37	140.71	209.01	125.88	207.23	114.88	106.10
53	103.48	128.64	89.70	122.81	88.95	112.90	136.14	165.84	123.11	152.83	117.18	138.58	151.25	216.01	130.88	214.24	119.10	108.30
54	113.91	141.85	105.50	131.20	97.11	120.52	144.88	171.81	136.65	183.19	126.08	148.72	161.70	223.01	140.30	220.22	123.10	110.50
55	121.34	151.07	112.30	139.60	103.27	128.13	154.30	186.19	146.80	193.45	132.65	157.81	172.31	230.01	145.93	227.11	126.10	112.80
56	128.78	160.28	119.10	147.99	109.43	135.73	163.73	199.42	154.64	193.70	140.82	167.06	182.84	237.01	151.55	234.11	129.10	115.10
57	136.19	169.48	125.89	156.37	115.59	143.95	173.28	210.87	163.50	203.06	148.89	178.27	193.37	244.01	157.17	241.11	132.10	117.40
58	147.02	182.53	135.84	168.38	124.55	154.16	187.15	228.77	176.27	208.69	160.16	189.30	209.84	251.01	162.14	248.11	135.10	119.70
59	167.84	195.58	145.80	180.40	133.52	164.97	201.04	242.85	189.64	223.19	171.68	202.82	224.33	258.01	167.13	255.11	138.10	122.00
60	188.89	208.60	155.75	192.41	142.50	175.79	214.93	258.62	201.83	237.80	183.11	215.37	239.80	265.01	172.11	262.11	141.10	124.10
61	179.52	221.64	165.72	204.43	151.48	186.60	228.89	275.01	214.58	252.40	194.61	228.39	255.27	272.01	177.01	269.11	144.10	126.10
62	190.35	234.89	175.67	218.44	160.44	197.41	242.72	291.11	227.39	267.02	206.07	241.42	270.74	279.01	182.01	275.11	147.10	128.10
63	205.38	252.10	189.43	232.57	172.53	211.87	261.30	312.47	244.84	288.52	221.80	258.80	291.59	287.42	187.01	282.11	150.10	130.10
64	220.41	268.81	203.20	248.30	185.42	228.31	280.86	333.83	262.31	305.01	237.50	278.19	312.43	292.04	192.01	288.11	153.10	132.10
65	235.47	287.08	216.99	264.24	197.92	240.78	299.94	355.21	278.81	325.50	253.23	293.57	333.28	304.88	197.01	294.11	155.10	134.10
66	250.50	304.54	230.76	280.18	210.41	255.22	318.01	376.57	297.28	344.99	268.94	310.09	354.11	311.20	202.01	299.11	157.10	136.10
67	265.54	322.01	244.53	296.10	222.90	269.88	338.08	397.95	314.78	364.48	284.67	328.34	374.95	318.01	207.01	304.11	159.10	138.10
68	280.11	340.28	258.30	312.01	234.84	282.09	357.75	431.37	341.82	385.12	306.17	355.87	407.81	324.12	212.01	309.11	161.10	140.10
69	312.69	375.35	288.09	345.50	262.75	314.49	397.44	484.79	369.09	425.77	333.88	393.39	440.27	331.01	217.01	314.11	163.10	142.10
70	335.27	402.02	309.84	370.19	282.88	336.89	427.11	538.20	396.28	480.42	358.13	410.84	472.83	340.01	222.01	319.11	165.10	144.10
71	358.85	428.08	331.82	394.68	302.59	359.90	458.09	601.82	423.43	497.07	382.83	439.40	505.59	349.01	227.01	324.11	167.10	146.10
72	393.43	455.38	353.38	419.59	322.62	381.70	495.47	655.04	459.58	517.70	407.12	465.68	538.25	358.01	232.01	329.11	169.10	148.10
73	415.43	485.08	380.82	454.42	353.22	415.58	530.82	714.53	491.20	563.55	444.21	507.84	580.04	367.01	237.01	334.11	171.10	150.10
74	455.41	534.82	420.26	493.23	383.93	446.46	574.79	804.01	532.80	609.39	481.31	549.30	633.82	376.01	242.01	339.11	173.10	152.10
75	491.41	574.53	453.88	530.00	414.60	483.32	618.06	878.50	572.70	655.24	518.38	580.04	681.59	385.01	247.01	344.11	175.10	154.10
76	527.40	614.27	487.12	566.88	445.39	517.22	663.13	962.87	613.40	701.08	555.47	622.89	720.38	394.01	252.01	349.11	177.10	156.10
77	563.39	653.99	520.69	603.70	476.09	551.09	707.28	1052.47	654.11	746.92	592.56	674.24	777.18	403.01	257.01	354.11	179.10	158.10
78	603.57	716.89	573.59	661.88	504.46	604.46	775.83	1160.05	713.31	810.58	650.23	739.39	850.88	412.01	262.01	359.11	181.10	160.10
79	677.74	779.41	628.69	720.04	573.85	657.88	844.35	1287.84	780.49	890.23	707.81	804.63	924.58	421.01	267.01	364.11	183.10	162.10
80	734.90	841.70	679.59	773.84	622.43	711.27	912.89	1435.25	843.69	954.74	765.59	860.88	998.23	430.01	272.01	369.11	185.10	164.10
81	792.07	898.13	732.82	825.13	671.24	764.65	981.41	1600.88	908.69	1018.49	823.26	934.81	1071.92	439.01	277.01	374.11	187.10	166.10
82	849.25	954.58	785.82	878.41	720.02	814.75	1049.88	1780.29	970.99	1082.20	880.94	999.89	1145.62	448.01	282.01	379.11	189.10	168.10
83	935.78	1026.50	858.03	943.00	787.22	877.10	1169.32	1985.3										

Policy Form Series: LTC-02  
 With 3% Compound Capped Inflation  
 Nonforfeiture - Shortened Benefit Period  
 No Return of Premium  
 Current Annual Rates with Proposed 22.60% Increase  
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period						5 Year Benefit Period						7 Year Benefit Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
26	25.09	32.22	24.17	30.33	22.76	28.50	30.06	39.70	28.86	37.33	27.08	35.02	34.81	43.65	32.72	40.04	30.59	38.84
27	27.19	34.08	25.58	32.08	24.05	30.11	32.49	42.05	30.57	39.51	28.65	37.00	36.95	46.33	34.71	43.43	32.49	41.17
28	28.08	35.05	26.95	33.81	25.34	31.70	34.33	44.38	32.29	41.88	30.23	38.00	39.10	49.00	36.70	46.80	34.33	43.62
29	30.18	37.83	28.34	35.54	26.62	33.31	36.18	46.70	34.00	43.84	31.80	40.00	41.28	51.88	38.71	48.39	36.18	45.89
30	31.68	39.09	29.74	37.29	27.91	34.92	38.00	49.03	35.72	46.01	33.37	42.89	43.41	54.34	40.70	50.88	38.00	48.22
31	33.18	41.59	31.13	39.02	29.21	36.52	39.93	51.37	37.42	48.16	34.97	44.97	45.55	57.08	42.68	53.37	39.93	50.90
32	34.68	43.81	32.51	40.75	30.50	38.12	41.87	53.70	39.13	50.35	36.54	46.85	47.70	60.69	44.67	55.85	41.87	52.90
33	36.18	45.27	33.91	42.49	31.79	39.73	43.40	56.03	40.83	52.51	38.12	48.64	49.85	62.38	46.86	58.34	43.40	55.25
34	37.65	47.16	35.30	44.22	33.08	41.33	45.33	58.35	42.55	54.67	39.69	50.64	52.01	65.04	48.87	60.83	45.33	57.59
35	39.15	49.01	36.70	45.97	34.37	42.93	47.18	60.69	44.25	56.85	41.26	52.63	54.18	67.74	50.86	63.31	47.18	59.95
36	40.65	50.88	38.08	47.70	35.67	44.54	49.00	63.03	45.97	59.01	42.84	54.62	56.30	70.40	52.85	65.80	49.00	62.28
37	43.29	54.19	40.58	50.79	37.95	47.37	52.23	67.16	48.98	62.85	45.80	58.42	60.08	75.12	56.18	70.17	52.23	66.41
38	45.94	57.49	43.02	53.82	40.21	50.20	55.49	71.30	52.00	65.98	48.38	61.93	63.87	79.89	59.69	74.58	55.49	70.63
39	48.59	60.79	45.48	56.89	42.40	53.05	58.72	75.43	55.00	70.52	51.14	65.46	67.55	84.59	63.22	79.96	58.72	74.67
40	51.24	64.08	47.98	60.07	44.76	55.80	61.98	79.58	58.00	74.34	53.91	68.08	71.43	89.38	66.74	83.33	61.98	78.79
41	53.87	67.39	50.44	63.03	47.04	58.72	65.19	83.70	61.00	78.18	56.88	72.47	75.22	94.09	70.28	87.71	65.19	82.90
42	56.52	70.67	52.89	66.09	49.31	61.55	68.44	87.83	64.01	82.01	59.44	75.98	78.01	98.84	73.76	92.10	68.44	87.04
43	59.17	73.98	55.30	69.15	51.59	64.40	71.99	91.97	67.03	85.65	62.22	79.46	82.80	103.57	77.32	95.49	71.99	91.17
44	62.00	77.83	58.04	72.51	54.03	67.42	75.26	96.56	70.35	90.23	65.22	83.25	87.19	109.17	81.29	101.64	75.26	95.89
45	65.01	81.23	60.73	75.86	56.48	70.48	78.89	101.18	73.88	94.21	68.24	87.00	91.51	114.78	85.27	106.78	78.89	100.31
46	67.98	84.95	63.39	79.20	58.93	73.48	82.51	105.73	77.00	98.41	71.22	90.78	95.89	120.37	89.23	111.93	82.51	104.70
47	70.88	88.59	66.07	82.58	61.38	76.53	85.72	110.34	80.33	102.59	74.28	94.03	100.24	125.99	93.22	117.07	85.72	109.11
48	73.81	92.25	68.78	85.92	63.82	79.56	89.22	114.92	83.85	106.78	77.25	96.23	104.59	131.57	97.20	122.22	89.22	113.53
49	77.37	96.69	72.01	89.93	66.73	83.15	94.21	120.41	87.70	111.89	80.83	102.93	109.94	138.85	102.02	128.79	94.21	118.52
50	80.93	101.16	75.25	93.96	69.85	86.73	98.70	125.89	91.75	116.60	84.41	105.97	115.30	146.15	106.85	135.25	98.70	123.54
51	84.48	105.80	78.60	97.97	72.98	90.32	103.19	131.38	95.80	121.50	88.01	111.30	120.65	152.57	111.89	141.01	103.19	128.54
52	88.04	110.07	81.72	102.00	75.48	93.81	107.87	136.82	99.85	126.41	91.59	115.85	126.01	159.87	118.52	146.76	107.87	133.96
53	91.90	114.91	84.98	106.02	78.59	97.49	112.19	142.31	103.89	131.53	95.17	119.99	131.38	166.37	121.94	152.50	112.19	138.95
54	97.88	122.17	90.70	113.91	83.56	103.83	119.87	151.80	110.92	139.85	100.50	127.57	140.89	176.81	128.50	162.15	119.87	147.04
55	104.19	129.84	98.43	120.02	88.73	110.16	127.65	160.99	117.97	148.38	107.83	135.14	149.42	186.65	137.78	171.80	125.60	155.95
56	110.46	137.82	102.14	127.00	93.61	118.62	135.25	170.38	125.00	156.00	114.15	142.73	158.47	197.31	145.99	181.45	135.25	164.06
57	118.76	145.18	107.87	134.00	99.08	122.85	142.93	179.69	132.04	165.42	120.48	150.31	167.50	207.65	154.21	191.09	142.93	172.55
58	123.03	152.85	113.80	141.00	104.26	129.19	150.83	189.04	139.07	173.95	126.81	157.88	178.63	218.58	162.43	200.75	147.33	181.04
59	131.80	163.20	121.46	150.53	111.37	137.76	161.33	201.75	148.87	185.47	135.56	168.10	188.86	232.93	173.69	213.70	157.34	192.53
60	140.19	173.59	129.35	160.07	118.47	145.32	172.91	214.48	158.09	198.99	144.32	178.33	201.20	247.27	184.89	228.66	167.30	204.02
61	149.75	183.95	137.23	169.81	125.56	154.87	182.71	227.20	168.45	209.51	153.06	188.58	213.55	261.82	198.23	239.61	177.40	215.52
62	157.33	194.33	145.12	179.15	132.88	163.44	193.40	239.91	178.24	220.03	161.89	198.70	223.88	276.87	207.49	252.67	187.41	227.01
63	165.89	204.70	152.98	188.68	139.78	172.00	204.08	252.63	184.03	231.65	170.56	209.01	238.21	290.31	218.78	265.54	197.42	236.00
64	177.62	218.39	163.77	201.32	149.56	183.40	216.63	269.23	201.49	246.74	182.59	222.60	254.82	308.87	233.56	282.40	210.65	255.46
65	189.34	232.09	174.54	213.95	159.34	194.79	233.20	285.83	214.97	261.92	194.62	236.16	271.03	327.44	248.99	299.25	223.84	268.46
66	201.06	245.77	185.30	226.57	169.09	206.18	247.76	302.43	228.42	277.11	208.85	240.74	287.44	345.97	263.19	316.11	237.06	283.44
67	212.77	259.48	196.07	239.21	178.89	217.58	262.31	318.02	241.91	292.27	218.88	263.31	303.85	364.54	278.03	332.97	250.28	298.42
68	224.50	273.19	206.80	251.83	189.84	228.98	276.89	335.63	255.37	307.49	230.71	278.99	320.26	385.10	292.84	349.84	263.48	313.40
69	244.03	295.82	224.78	272.54	205.00	247.94	301.01	363.38	277.44	332.84	259.74	299.87	340.60	414.02	318.97	378.12	285.13	338.56
70	263.54	318.40	242.87	293.24	221.37	268.84	326.17	391.12	295.51	358.41	270.75	322.86	372.94	444.05	341.09	408.40	308.81	364.00
71	283.07	341.13	260.56	313.95	237.74	285.84	349.84	418.85	321.58	383.90	290.79	345.84	398.27	475.85	365.21	434.87	328.47	388.30
72	302.59	363.79	278.40	334.86	254.10	304.79	373.48	448.00	343.86	409.36	310.81	368.83	426.62	508.78	389.34	462.90	350.14	414.81
73	322.12	386.44	296.38	355.37	270.40	323.74	397.63	474.38	365.73	434.84	330.83	391.82	451.97	537.70	413.48	491.24	374.80	439.80
74	345.04	423.53	327.08	389.93	288.82	355.41	437.86	516.86	402.98	476.91	364.70	429.94	494.82	587.08	453.09	536.55	407.50	480.81
75	367.06	460.82	357.81	424.51	323.78	387.06	478.09	566.38	440.17	518.98	398.56	468.07	537.66	636.39	492.71	591.86	448.22	521.70
76	420.38	497.89	388.93	459.89	354.92	418.74	518.32	618.87	477.40	641.06	432.42	506.21	580.63	695.76	532.33	623.14	478.91	562.62
77	483.81	534.78	419.28	493.66	383.08	450.39	558.55	658.39	514.61	693.13	468.30	544.33	623.39	731.23	571.84	684.16	514.81	603.51
78	488.72	571.87	449.98	528.22	411.21	482.05	588.76	701.91	551.84	745.20	500.15	582.46	668.23	779.84	611.55	705.23	550.31	644.42
79	540.95	632.26	500.24	584.24	457.84	533.39	663.85	776.25	612.05	812.91	559.05	643.98	735.07	849.58	674.84	770.55	607.73	708.86
80	595.19	692.65	550.52	640.28	503.89	584.74	728.03	848.59	672.28	900.60	606.97	705.50	803.80	922.53	739.32	836.80	665.25	770.84
81	649.43	753.02	600.79	696.25	550.22	636.06	794.03	921.94	732.50	948.08	664.88	767.02	872.78	995.45	801.89	901.23	722.71	830.51
82	703.88	813.42	651.07	746.69	598.69	687.41	859.11	995.27	782.71	1010.21	716.90	828.55	941.66	1068.37	865.07	986.58	780.17	880.39
83	757.91	870.02	701.33	796.74	642.89	738.75	924.19	1068.82	852.03	1072.29	774.70	890.07	1010.43	1141.31	928.46	1031.90	837.84	930.23
84	811.63	933.48	754.48	853.90	692.80	801.64	1057.22	1163.10	926.58	1055.70	865.21	974.99						

Policy Form Refers: LTC-02  
 With No Waiver  
 Nonforfeiture - Reduced Paid-Up  
 No Return of Premium  
 Current Annual Rates with Proposed 22.00% Increase  
 Rate per \$10 Daily Benefits

Issue Age	3 Year Benefit Period				5 Year Benefit Period				7 Year Benefit Period								
	30 Days		60 Days		30 Days		60 Days		30 Days		60 Days		90 Days				
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%			
25	15.64	14.83	16.92	14.07	17.69	16.82	24.12	17.66	22.77	18.86	21.70	20.88	25.70	19.78	24.32	16.64	24.16
26	15.90	15.09	17.00	14.88	18.02	16.73	25.63	18.00	24.99	17.63	23.03	22.17	27.30	20.97	25.61	16.74	24.56
27	16.33	15.23	18.00	15.68	18.91	17.73	27.11	18.74	25.99	18.00	24.37	23.43	28.84	22.77	27.30	20.97	25.01
28	16.76	15.49	19.00	16.48	19.80	18.45	28.62	19.47	27.06	18.45	25.04	23.79	30.59	23.62	28.84	22.77	26.42
29	17.19	15.74	20.00	17.28	20.69	19.19	30.12	20.33	28.42	19.19	26.05	24.16	32.46	24.55	30.59	23.62	27.83
30	17.62	16.00	21.00	18.08	21.58	19.94	31.63	21.83	29.81	20.64	26.91	24.51	34.30	25.48	32.46	24.55	29.24
31	18.05	16.25	22.00	18.88	22.47	20.69	33.11	22.49	31.21	22.49	27.45	24.86	36.15	26.45	34.30	25.48	30.65
32	18.48	16.50	23.00	19.68	23.36	21.44	34.59	23.16	32.61	23.16	28.30	25.21	37.99	27.42	36.15	26.45	32.06
33	18.91	16.75	24.00	20.48	24.25	22.19	36.07	23.83	33.91	23.83	29.15	25.56	40.34	28.38	37.99	27.42	33.47
34	19.34	17.00	25.00	21.28	25.14	22.94	37.54	24.50	35.21	24.50	29.99	25.91	42.69	29.35	40.34	28.38	34.88
35	19.77	17.25	26.00	22.08	26.03	23.69	39.01	25.17	36.46	25.17	30.83	26.26	45.04	30.32	42.69	29.35	36.29
36	20.20	17.50	27.00	22.88	26.92	24.44	40.48	25.84	37.71	25.84	31.67	26.61	47.39	31.29	45.04	29.35	37.70
37	20.63	17.75	28.00	23.68	27.81	25.19	41.95	26.51	38.96	26.51	32.51	26.96	49.74	32.26	47.39	29.35	39.11
38	21.06	18.00	29.00	24.48	28.70	25.94	43.42	27.18	40.21	27.18	33.34	27.31	52.09	33.23	49.74	29.35	40.52
39	21.49	18.25	30.00	25.28	29.59	26.69	44.89	27.85	41.46	27.85	34.17	27.66	54.44	34.20	52.09	29.35	41.93
40	21.92	18.50	31.00	26.08	30.48	27.44	46.36	28.52	42.71	28.52	35.00	28.01	56.79	35.17	54.44	29.35	43.34
41	22.35	18.75	32.00	26.88	31.37	28.19	47.83	29.19	43.96	29.19	35.83	28.36	59.14	36.14	56.79	29.35	44.75
42	22.78	19.00	33.00	27.68	32.26	28.94	48.95	29.86	45.21	29.86	36.66	28.71	61.49	37.11	59.14	29.35	46.16
43	23.21	19.25	34.00	28.48	33.15	29.69	50.07	30.53	46.46	30.53	37.49	29.06	63.84	38.08	61.49	29.35	47.57
44	23.64	19.50	35.00	29.28	34.04	30.44	51.19	31.20	47.71	31.20	38.32	29.41	66.19	39.05	63.84	29.35	48.98
45	24.07	19.75	36.00	30.08	34.93	31.19	52.31	31.87	48.96	31.87	39.15	29.76	68.54	39.92	66.19	29.35	50.39
46	24.50	20.00	37.00	30.88	35.82	32.18	53.43	32.54	50.21	32.54	40.00	30.11	70.89	40.89	68.54	29.35	51.80
47	24.93	20.25	38.00	31.68	36.71	33.17	54.55	33.21	51.46	33.21	40.84	30.46	73.24	41.81	70.89	29.35	53.21
48	25.36	20.50	39.00	32.48	37.60	34.16	55.67	33.88	52.71	33.88	41.68	30.81	75.59	42.78	73.24	29.35	54.62
49	25.79	20.75	40.00	33.28	38.49	35.15	56.79	34.55	53.96	34.55	42.52	31.16	77.94	43.75	75.59	29.35	56.03
50	26.22	21.00	41.00	34.08	39.38	36.14	57.91	35.22	55.21	35.22	43.36	31.51	80.29	44.72	77.94	29.35	57.44
51	26.65	21.25	42.00	34.88	40.27	37.13	59.03	35.89	56.46	35.89	44.20	31.86	82.64	45.69	80.29	29.35	58.85
52	27.08	21.50	43.00	35.68	41.16	38.02	60.15	36.56	57.71	36.56	45.04	32.21	85.00	46.66	82.64	29.35	60.26
53	27.51	21.75	44.00	36.48	42.05	38.91	61.27	37.23	58.96	37.23	45.88	32.56	87.35	47.63	85.00	29.35	61.67
54	27.94	22.00	45.00	37.28	42.94	39.80	62.39	37.90	60.21	37.90	46.72	32.91	89.70	48.60	87.35	29.35	63.08
55	28.37	22.25	46.00	38.08	43.83	40.69	63.51	38.57	61.46	38.57	47.56	33.26	92.05	49.57	89.70	29.35	64.49
56	28.80	22.50	47.00	38.88	44.72	41.58	64.63	39.24	62.71	39.24	48.40	33.61	94.40	50.54	92.05	29.35	65.90
57	29.23	22.75	48.00	39.68	45.61	42.47	65.75	39.91	63.96	39.91	49.24	33.96	96.75	51.51	94.40	29.35	67.31
58	29.66	23.00	49.00	40.48	46.50	43.36	66.87	40.58	65.21	40.58	50.08	34.31	99.10	52.48	96.75	29.35	68.72
59	30.09	23.25	50.00	41.28	47.39	44.25	68.00	41.25	66.46	41.25	50.92	34.66	101.45	53.45	99.10	29.35	70.13
60	30.52	23.50	51.00	42.08	48.28	45.14	69.12	41.92	67.71	41.92	51.76	35.01	103.80	54.42	101.45	29.35	71.54
61	30.95	23.75	52.00	42.88	49.17	46.03	70.24	42.59	68.96	42.59	52.60	35.36	106.15	55.39	103.80	29.35	72.95
62	31.38	24.00	53.00	43.68	50.06	46.92	71.36	43.26	70.21	43.26	53.44	35.71	108.50	56.36	106.15	29.35	74.36
63	31.81	24.25	54.00	44.48	50.95	47.81	72.48	43.93	71.46	43.93	54.28	36.06	110.85	57.33	108.50	29.35	75.77
64	32.24	24.50	55.00	45.28	51.84	48.70	73.60	44.60	72.71	44.60	55.12	36.41	113.20	58.30	110.85	29.35	77.18
65	32.67	24.75	56.00	46.08	52.73	49.59	74.72	45.27	73.96	45.27	55.96	36.76	115.55	59.27	113.20	29.35	78.59
66	33.10	25.00	57.00	46.88	53.62	50.48	75.84	45.94	75.21	45.94	56.80	37.11	117.90	60.24	115.55	29.35	80.00
67	33.53	25.25	58.00	47.68	54.51	51.37	76.96	46.61	76.46	46.61	57.64	37.46	120.25	61.21	117.90	29.35	81.41
68	33.96	25.50	59.00	48.48	55.40	52.26	78.08	47.28	77.71	47.28	58.48	37.81	122.60	62.18	120.25	29.35	82.82
69	34.39	25.75	60.00	49.28	56.29	53.15	79.20	47.95	78.96	47.95	59.32	38.16	124.95	63.15	122.60	29.35	84.23
70	34.82	26.00	61.00	50.08	57.18	54.04	80.32	48.62	80.21	48.62	60.16	38.51	127.30	64.12	124.95	29.35	85.64
71	35.25	26.25	62.00	50.88	58.07	54.93	81.44	49.29	81.46	49.29	60.90	38.86	129.65	65.09	127.30	29.35	87.05
72	35.68	26.50	63.00	51.68	58.96	55.82	82.56	49.96	82.71	49.96	61.74	39.21	132.00	66.06	129.65	29.35	88.46
73	36.11	26.75	64.00	52.48	59.85	56.71	83.68	50.63	83.96	50.63	62.58	39.56	134.35	67.03	132.00	29.35	89.87
74	36.54	27.00	65.00	53.28	60.74	57.60	84.80	51.30	85.21	51.30	63.42	39.91	136.70	68.00	134.35	29.35	91.28
75	36.97	27.25	66.00	54.08	61.63	58.49	85.92	51.97	86.46	51.97	64.26	40.26	139.05	68.97	136.70	29.35	92.69
76	37.40	27.50	67.00	54.88	62.52	59.38	87.04	52.64	87.71	52.64	65.10	40.61	141.40	69.94	139.05	29.35	94.10
77	37.83	27.75	68.00	55.68	63.41	60.27	88.16	53.31	88.96	53.31	65.94	40.96	143.75	70.91	141.40	29.35	95.51
78	38.26	28.00	69.00	56.48	64.30	61.16	89.28	53.98	90.21	53.98	66.78	41.31	146.10	71.88	143.75	29.35	96.92
79	38.69	28.25	70.00	57.28	65.19	62.05	90.40	54.65	91.46	54.65	67.62	41.66	148.45	72.85	146.10	29.35	98.33
80	39.12	28.50	71.00	58.08	66.08	62.94	91.52	55.32	92.71	55.32	68.46	42.01	150.80	73.82	148.45	29.35	99.74
81	39.55	28.75	72.00	58.88	66.97	63.83	92.64	56.00	93.96	56.00	69.30	42.36	153.15	74.79	150.80	29.35	101.15
82	40.00	29.00	73.00	59.68	67.86	64.72	93.76	56.67	95.21	56.67	70.14	42.71	155.50	75.76	153.15	29.35	102.56
83	40.43	29.25	74.00	60.48	68.75	65.61	94.88	57.34	96.46	57.34	70.98	43.06	157.85	76.73	155.50	29.35	103.97
84	40.86	29.50	75.00	61.28	69.64	66.50	96.00	58.01	97.71	58.01	71.82	43.41	160.20	77.70	157.85	29.35	105.38
85	41.29	29.75	76.00	62.08	70.53	67.39	97.12	58.68	98.96	58.68	72.66	43.76	162.55	78.67	160.20	29.35	106.79
86	41.72	30.00	77.00	62.88	71.42	68.28	98.24	59.35	100.21	59.35	73.50	44.11	164.90	79.64	162.55	29.35	108.20
87	42.15	30.25	78.00	63.68	72.31	69.17	99.36	60.02	101.46	60.02	74.34	44.46	167.25	80.61	164.90	29.35	109.61
88	42.58	30.50	79.00	64.48	73.20	70.06	100.48	60.69	102.71	60.69	75.18	44.81	169.60	81.58	167.25	29.35	111.02
89	43.01	30.75	80.00	65.28	74.09	70.95	101.60	61.36	103.96	61.36	76.02	45.16	171.95	82.55	169.60	29.35	112.43
90	43.44	31.00	81.00	66.08	74												

Policy Form Series: LTC-02  
 With No Inflation  
 Nonforfeiture - Reduced Paid-Up  
 With Return of Premium  
 Current Annual Rates with Proposed 22.00% Increase  
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	16.10	20.49	15.29	19.45	14.47	18.42	19.15	25.04	18.17	23.65	17.15	22.51	21.47	28.75	20.95	25.23	19.19	24.05
26	17.04	21.70	16.18	20.58	15.31	19.47	20.32	26.62	19.28	25.14	18.17	23.83	22.81	28.43	21.50	26.78	20.35	25.54
27	18.01	22.80	17.08	21.72	16.15	20.53	21.47	28.16	20.33	26.60	19.18	25.18	24.13	30.08	22.84	28.39	21.51	27.03
28	18.97	24.11	17.96	22.84	16.99	21.68	22.84	29.66	21.42	28.08	20.19	26.46	25.46	31.76	24.08	29.64	22.65	28.50
29	19.91	25.30	18.86	23.96	17.83	22.84	23.79	31.18	22.51	29.51	21.20	27.76	26.78	33.41	25.34	31.49	23.81	29.99
30	20.88	26.51	19.77	25.10	18.67	23.99	24.98	32.68	23.61	30.61	22.22	29.09	28.12	35.09	26.57	33.08	24.97	31.49
31	21.84	27.70	20.66	26.23	19.51	24.75	26.10	34.17	24.67	32.30	23.23	30.33	29.45	36.77	27.53	34.84	26.13	32.98
32	22.78	28.92	21.58	27.38	20.35	25.80	27.25	35.67	25.76	33.79	24.24	31.88	30.78	38.43	29.07	36.19	27.29	34.49
33	23.74	30.11	22.44	28.48	21.16	26.86	28.42	37.15	26.86	35.16	25.25	32.95	32.10	40.08	30.32	37.75	28.43	35.95
34	24.71	31.32	23.35	29.62	22.02	27.81	29.57	38.65	27.92	36.51	26.27	34.29	33.43	41.75	31.58	39.32	29.59	37.42
35	25.67	32.51	24.24	30.75	22.88	28.97	30.78	40.14	29.02	37.91	27.27	35.59	34.76	43.43	32.81	40.90	30.75	38.92
36	27.42	34.72	25.90	32.84	24.42	30.91	32.67	42.00	31.04	40.50	29.14	38.00	37.24	46.54	35.13	43.82	32.80	41.70
37	29.21	36.95	27.57	34.92	25.67	32.86	35.04	45.68	33.05	43.10	31.00	40.40	39.70	49.69	37.44	46.74	35.04	44.45
38	30.97	39.17	29.22	37.00	27.53	34.79	37.19	48.44	35.08	45.69	32.57	42.31	42.19	52.81	39.70	49.89	37.19	47.24
39	32.73	41.58	30.91	39.09	29.07	36.75	39.32	51.20	37.08	48.27	34.76	45.19	44.88	55.93	42.06	52.81	39.35	50.00
40	34.50	43.90	32.58	41.17	30.62	38.68	41.47	53.98	39.10	50.87	36.82	47.59	47.13	59.05	44.38	55.55	41.49	52.78
41	36.28	45.84	34.22	43.28	32.18	40.65	43.84	56.73	41.11	53.46	38.50	50.00	49.80	62.18	46.70	58.47	43.64	55.55
42	38.05	48.05	35.89	45.35	33.74	42.59	45.78	59.46	43.14	56.06	40.37	52.40	52.08	65.31	49.01	61.41	45.78	58.32
43	40.16	50.67	37.86	47.80	35.58	44.84	48.35	62.78	45.54	59.11	42.58	55.21	55.03	68.26	51.80	65.09	48.34	61.79
44	42.25	53.81	39.83	50.27	37.37	47.11	50.64	66.07	47.95	62.16	44.79	58.01	58.09	71.20	54.00	68.77	50.90	65.27
45	44.36	56.92	41.79	52.70	39.21	49.39	53.49	69.38	50.33	65.22	47.00	60.83	61.08	74.15	57.39	72.44	53.46	68.73
46	46.45	59.95	43.76	55.16	41.03	51.64	56.07	72.64	52.73	68.46	49.22	63.63	64.66	77.12	60.19	75.14	55.92	72.22
47	48.56	61.17	45.73	57.62	42.84	53.92	58.25	75.95	55.14	71.34	51.43	66.44	67.09	80.05	62.98	78.21	58.56	75.88
48	51.04	64.24	48.01	60.44	44.83	56.40	61.89	79.72	57.95	74.83	53.98	69.57	70.58	82.69	65.22	84.37	61.50	79.70
49	53.52	67.28	50.29	63.25	47.00	59.05	64.72	83.52	60.74	78.33	56.49	72.68	74.12	84.95	68.44	89.88	64.42	83.50
50	55.97	70.35	52.57	66.09	49.10	61.81	67.75	87.29	63.53	81.80	59.01	75.81	77.65	89.50	72.09	93.53	67.33	86.89
51	58.44	73.39	54.87	68.91	51.17	64.17	70.79	91.06	66.33	85.26	61.54	78.93	81.17	104.80	75.03	98.04	70.25	90.46
52	60.92	76.45	57.15	71.72	53.27	66.73	73.92	94.88	69.14	88.77	64.07	82.09	84.71	109.29	79.17	102.07	73.19	94.04
53	63.04	79.50	59.46	74.56	55.74	71.04	76.30	101.98	73.72	94.46	66.20	87.17	90.35	116.31	84.36	108.49	77.83	98.77
54	66.17	86.69	64.73	81.20	60.23	75.33	80.07	107.32	78.39	102.36	70.25	92.39	94.66	125.35	89.53	116.80	82.81	105.80
55	73.28	91.81	68.50	85.02	63.69	79.84	86.75	113.63	82.86	105.68	74.49	97.42	101.84	130.37	94.72	121.34	87.10	111.21
56	77.42	98.94	72.40	90.66	67.16	83.92	93.74	119.70	87.45	111.59	80.84	102.54	107.28	137.41	99.90	127.78	91.61	116.84
57	81.64	102.05	76.23	95.38	70.84	88.23	96.72	125.87	92.04	117.28	84.77	107.68	112.92	144.44	105.00	134.20	96.47	122.95
58	86.04	110.05	82.25	102.78	76.14	94.97	106.53	135.63	99.26	126.18	91.20	116.85	121.71	155.25	113.14	141.09	103.71	131.50
59	94.64	118.05	88.25	110.16	81.84	101.72	114.36	145.30	106.45	135.08	97.82	123.65	130.49	165.07	121.21	153.86	110.90	140.33
60	101.05	126.05	94.27	117.57	87.15	108.47	122.19	154.99	113.66	143.65	104.39	131.83	139.27	176.99	129.27	163.98	118.20	146.19
61	107.55	134.05	100.27	124.98	92.94	115.22	130.01	164.66	120.96	152.95	110.57	139.83	148.66	187.72	137.93	173.78	125.44	152.04
62	114.06	142.05	106.30	132.38	98.14	121.97	137.83	174.33	128.08	161.74	117.40	147.82	158.85	196.54	145.98	183.67	132.80	158.97
63	123.23	153.06	114.76	142.52	105.89	131.22	146.84	187.48	138.17	173.79	128.52	158.47	168.87	212.94	156.48	198.53	142.83	178.52
64	132.30	164.06	123.24	152.98	113.91	140.48	159.83	200.62	148.28	185.65	135.63	169.31	181.08	227.36	167.57	210.02	152.55	190.39
65	141.56	175.04	131.72	162.85	121.39	149.72	170.82	213.75	158.39	197.61	144.74	180.16	193.20	241.79	178.60	223.10	160.50	202.13
66	150.76	186.05	140.20	172.90	129.09	158.97	181.83	228.90	168.50	205.07	153.85	191.03	205.31	256.18	189.74	236.36	172.43	213.90
67	160.93	197.04	148.88	183.15	136.62	168.22	192.82	240.09	178.80	222.02	162.97	201.87	217.44	270.58	200.83	246.53	182.35	226.64
68	177.12	217.54	164.81	202.13	151.41	185.68	213.44	254.62	197.02	244.69	180.19	222.31	240.10	297.50	221.08	274.21	201.11	247.62
69	194.32	238.03	180.54	221.11	165.99	202.93	230.07	289.18	218.53	287.26	197.42	242.78	262.78	324.44	242.47	295.92	219.88	269.99
70	211.51	258.69	198.48	240.07	180.55	220.26	264.86	313.77	235.84	299.49	214.68	263.23	285.44	351.36	263.31	323.61	238.60	292.17
71	228.71	279.01	212.40	259.05	195.14	237.63	275.30	338.33	254.66	312.52	231.88	283.70	308.12	378.29	284.11	348.30	257.35	314.36
72	245.90	299.51	229.34	278.03	209.73	254.97	295.93	362.89	273.68	335.14	249.11	304.16	330.78	406.21	304.95	373.00	276.10	338.53
73	275.77	334.24	258.00	310.18	235.07	284.38	331.67	404.24	306.50	373.20	279.97	338.55	369.42	449.70	340.39	413.77	308.03	373.15
74	305.85	368.99	283.98	342.34	260.41	313.78	367.40	445.99	339.54	411.28	308.64	372.97	408.04	494.19	375.85	454.64	339.94	409.78
75	335.54	403.74	311.33	374.50	285.73	343.19	403.13	498.93	372.47	449.32	338.69	407.38	446.68	538.97	411.29	495.34	371.87	448.38
76	365.42	438.47	339.98	408.89	311.06	372.58	439.85	529.28	405.42	487.37	369.55	441.70	485.30	583.15	446.76	531.11	403.79	482.68
77	395.29	473.22	369.85	438.83	336.43	401.99	474.69	599.63	430.35	525.43	398.41	476.21	523.64	627.65	482.21	579.89	435.71	519.60
78	447.98	532.82	415.43	494.10	381.28	452.71	537.43	640.36	466.43	600.70	451.32	535.49	600.88	702.83	543.82	644.70	461.48	581.82
79	500.40	592.43	464.23	546.38	426.13	503.43	600.26	711.11	554.50	656.00	504.21	594.78	657.78	777.82	605.45	710.60	547.25	644.02
80	562.88	652.05	513.02	604.65	470.98	554.14	663.07	781.84	612.59	721.27	557.10	654.07	724.71	852.63	667.07	779.63	603.02	708.23
81	609.54	711.99	561.82	659.94	515.81	604.86	725.91	852.60	670.94	786.65	610.00	713.39	791.82	927.93	728.60	842.00	659.80	788.44
82	656.08	771.29	610.80	715.21	560.68	658.58	788.74	923.34	728.70	851.82	662.89	772.64	856.55	1002.82	780.31	908.57	714.57	830.65
83	711.98	831.44	660.99	778.82	610.94	723.76	812.25	1034.28	842.92	939.71	708.60	808.40	907.65	1107.19	901.49	991.81	822.45	912.79
84	837.58	921.48	765.59	842.30	711.04	823.												

Policy Form Series: LTC 02  
 With 5% Compound Interest  
 Nonforfeitable - Reduced Paid-Up  
 No Return of Premium  
 Current Annual Rates with Proposed 22.00% Increase  
 Rates per \$10 Daily Benefit

Issue Age	3 Year Benefit Period				5 Year Benefit Period				7 Year Benefit Period					
	Election Period		Home and Community Care		Election Period		Home and Community Care		Election Period		Home and Community Care			
	30 Days	60 Days	50%	100%	30 Days	60 Days	50%	100%	30 Days	60 Days	50%	100%		
26	113.95	130.88	105.78	131.12	145.38	178.37	131.20	154.76	121.25	151.65	166.95	183.70	139.54	174.71
27	118.90	143.33	110.32	143.58	151.31	184.58	134.18	157.46	124.82	155.91	171.40	188.14	144.82	181.81
28	122.17	150.03	114.42	147.90	157.04	191.87	140.20	176.45	126.86	162.84	176.43	193.34	148.30	188.80
29	124.91	155.30	116.88	149.81	160.44	195.87	143.79	180.35	127.78	166.20	178.43	196.59	151.55	194.85
30	127.63	160.72	119.04	151.37	162.55	201.54	146.88	188.16	128.50	169.78	180.00	200.11	154.82	199.85
31	130.37	166.07	122.00	152.88	164.30	205.76	149.88	192.05	131.38	173.35	181.02	203.23	157.70	205.98
32	133.05	171.77	124.20	154.36	165.90	209.63	152.73	195.94	134.28	176.81	182.59	205.98	160.57	211.84
33	135.69	177.81	125.90	155.82	167.35	213.24	155.44	199.24	137.18	180.48	184.19	207.97	163.45	217.95
34	138.30	184.21	127.47	157.24	168.75	216.63	158.00	202.51	140.08	184.19	185.79	209.96	166.32	224.11
35	140.89	190.97	128.91	158.59	170.14	219.83	160.52	205.71	142.88	189.01	187.10	211.95	169.19	230.31
36	143.46	198.19	130.24	159.89	171.52	223.03	163.00	208.87	145.68	193.23	188.42	213.93	172.06	236.56
37	146.02	205.86	131.48	161.15	172.89	226.19	165.44	212.00	148.57	197.51	190.74	215.91	174.32	242.85
38	148.57	213.97	132.64	162.38	174.24	229.24	167.75	215.13	151.46	201.78	193.05	217.88	176.71	249.18
39	151.11	222.53	133.72	163.57	175.58	232.20	169.99	218.22	154.44	205.84	195.16	219.82	179.18	255.54
40	153.64	231.56	134.73	164.72	176.90	235.07	172.18	221.17	157.42	210.00	197.23	221.78	181.55	261.94
41	156.16	241.06	135.66	165.84	178.20	237.84	174.52	224.00	160.40	214.81	199.20	223.72	183.92	268.38
42	158.67	251.03	136.52	166.92	179.49	240.52	176.81	226.79	163.78	219.66	201.17	225.70	186.29	274.86
43	161.17	261.47	137.33	168.00	180.76	242.91	179.06	229.54	167.16	224.56	203.14	227.72	188.65	281.37
44	163.66	272.38	138.08	169.07	182.02	245.11	181.27	232.26	170.54	229.40	205.11	229.69	191.06	287.91
45	166.14	283.76	138.79	170.14	183.27	247.13	183.44	234.93	173.92	234.29	207.08	231.61	193.51	294.48
46	168.61	295.61	139.46	171.21	184.52	249.98	185.58	237.59	177.40	239.18	208.57	233.58	195.99	301.08
47	171.07	307.94	140.09	172.28	185.77	252.77	187.69	240.19	180.88	244.02	210.56	235.51	198.50	307.72
48	173.52	320.76	140.68	173.34	186.94	255.50	189.76	242.74	184.15	248.81	212.53	237.40	201.04	314.39
49	175.96	334.07	141.24	174.40	188.09	258.18	191.80	245.33	187.41	253.52	214.50	239.26	203.62	321.04
50	178.39	347.88	141.77	175.46	189.22	260.73	193.80	247.87	190.66	258.38	216.47	241.09	206.23	327.74
51	180.81	362.19	142.27	176.52	190.33	263.25	195.76	250.36	193.90	263.20	218.44	242.52	208.87	334.48
52	183.22	377.00	142.74	177.58	191.43	265.67	197.60	252.81	196.15	267.98	220.39	243.91	211.54	341.24
53	185.62	392.32	143.19	178.63	192.51	267.94	199.32	255.14	198.35	272.63	222.32	245.26	214.28	348.06
54	188.01	408.15	143.61	179.67	193.58	269.99	200.93	257.36	200.50	277.24	224.29	246.57	217.04	354.92
55	190.39	424.49	144.01	180.70	194.63	271.98	202.42	259.48	202.59	281.82	226.26	247.84	219.82	361.83
56	192.76	441.34	144.38	181.72	195.66	273.93	203.81	261.55	204.64	286.91	228.18	249.07	222.62	368.79
57	195.12	458.70	144.73	182.73	196.67	275.84	205.01	263.61	206.64	291.87	230.05	250.26	225.46	375.71
58	197.47	476.57	145.06	183.73	197.66	277.72	206.19	265.67	208.63	296.66	231.87	251.41	228.32	382.60
59	199.81	494.95	145.37	184.72	198.63	279.57	207.19	267.64	210.56	301.35	233.64	252.53	231.19	389.54
60	202.14	513.84	145.66	185.70	199.58	281.30	208.13	269.52	212.42	305.95	235.37	253.61	234.08	396.53
61	204.46	533.24	145.93	186.67	200.51	282.90	208.60	271.31	214.29	310.53	237.06	254.66	237.00	403.57
62	206.78	553.15	146.19	187.63	201.61	285.37	209.07	273.18	216.16	315.50	238.71	255.68	239.94	410.66
63	209.09	573.57	146.44	188.58	202.69	287.81	209.53	275.04	218.03	320.37	240.33	256.67	242.90	417.79
64	211.39	594.50	146.68	189.52	203.75	290.13	210.00	276.89	219.90	325.13	241.91	257.63	245.87	424.95
65	213.68	615.94	146.90	190.45	204.79	292.60	210.96	278.72	221.77	329.79	243.46	258.57	248.89	432.16
66	215.96	637.88	147.11	191.37	205.83	294.94	211.91	280.54	223.66	334.42	244.98	259.48	251.93	439.42
67	218.23	660.32	147.31	192.28	206.85	297.17	212.84	281.29	225.56	339.27	246.47	260.36	255.03	446.73
68	220.49	683.26	147.50	193.18	207.86	299.29	213.76	282.01	227.46	344.02	247.93	261.21	258.16	454.10
69	222.74	706.70	147.68	194.07	208.84	301.30	214.67	282.70	229.36	348.77	249.36	262.03	261.32	461.53
70	224.98	730.64	147.85	194.95	209.80	303.20	215.56	283.37	231.26	353.52	250.76	262.86	264.51	469.02
71	227.21	755.08	148.01	195.82	210.74	304.99	216.44	284.02	233.16	358.27	252.15	263.75	267.74	476.56
72	229.43	780.02	148.16	196.68	211.67	306.58	217.31	284.66	235.06	362.93	253.51	264.61	270.97	484.16
73	231.64	805.46	148.30	197.53	212.59	308.07	218.17	285.28	236.96	367.51	254.84	265.45	274.24	491.81
74	233.84	831.40	148.43	198.39	213.50	309.46	219.02	285.99	238.86	372.03	256.15	266.27	277.56	499.51
75	236.03	857.84	148.55	199.27	214.40	310.76	219.86	286.68	240.76	376.49	257.44	267.07	280.91	507.26
76	238.21	884.78	148.66	200.15	215.29	311.97	220.69	287.35	242.66	380.95	258.71	267.84	284.68	515.06
77	240.38	912.22	148.76	201.03	216.17	313.09	221.50	288.00	244.56	385.37	259.97	268.59	288.50	522.91
78	242.54	940.16	148.85	201.91	217.04	314.13	222.30	288.63	246.46	389.76	261.20	269.28	292.37	530.81
79	244.69	968.60	148.93	202.78	217.90	315.09	223.09	289.24	248.36	394.12	262.41	270.00	296.29	538.77
80	246.83	997.54	149.00	203.64	218.75	316.00	223.87	289.81	250.26	398.45	263.51	270.67	300.24	546.78
81	248.96	1026.98	149.06	204.50	219.59	316.87	224.64	290.36	252.16	402.76	264.59	271.29	304.23	554.84
82	251.08	1056.92	149.11	205.35	220.42	317.70	225.41	290.91	254.06	407.04	265.66	271.87	308.25	562.95
83	253.19	1087.36	149.15	206.19	221.24	318.48	226.16	291.47	255.95	411.29	266.71	272.41	312.30	571.11
84	255.29	1118.30	149.18	207.02	222.05	319.01	226.90	292.00	257.83	415.51	267.74	272.91	316.38	579.32







Policy Form Series: LTC-02  
 With 5% Compound Capped Inflation  
 Nonforfeiture - Reduced Paid-Up  
 With Return of Premium  
 Current Annual Rates With Proposed 22.66% Increase  
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period						5 Year Benefit Period						7 Year Benefit Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	Elimination Period						Elimination Period						Elimination Period					
	Home and Community Care						Home and Community Care						Home and Community Care					
50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	
25	28.82	38.14	27.13	34.20	25.64	32.30	35.87	44.84	34.70	42.48	32.67	40.03	39.81	49.95	38.73	46.00	34.59	44.75
26	30.35	38.30	28.78	36.30	27.18	34.29	37.87	47.57	38.82	45.01	34.66	42.39	41.29	52.70	39.05	46.76	38.73	47.48
27	32.08	40.49	30.38	38.34	28.68	36.10	40.08	50.27	39.87	47.57	36.82	44.75	43.74	55.84	41.35	52.72	38.88	50.24
28	33.81	42.65	32.01	40.37	30.21	38.06	42.30	52.98	41.09	50.11	38.82	47.11	46.22	58.93	43.67	55.50	41.03	52.98
29	35.54	44.83	33.64	42.40	31.73	39.98	44.51	55.89	43.24	52.85	40.60	49.47	48.67	62.02	45.97	58.50	43.18	55.75
30	37.29	46.96	35.28	44.45	33.26	41.89	46.74	58.30	45.37	55.10	42.59	51.81	51.14	65.12	48.29	61.41	45.31	58.47
31	39.02	49.15	36.88	46.49	34.78	43.78	48.97	61.11	47.49	67.11	44.57	54.17	53.02	68.20	50.59	64.30	47.44	61.21
32	40.75	51.33	38.51	48.54	36.30	45.69	51.17	63.81	49.64	70.27	46.54	56.52	55.07	71.30	52.90	67.20	49.59	63.98
33	42.48	53.49	40.14	50.58	37.83	47.58	53.39	66.52	51.78	73.81	48.54	58.89	56.95	74.39	55.21	70.08	51.73	66.71
34	44.21	55.68	41.76	52.60	39.35	49.46	55.60	68.22	53.91	76.34	50.50	61.26	58.80	77.49	57.53	72.90	53.87	69.48
35	45.94	57.84	43.40	54.63	40.87	51.38	57.82	71.03	56.00	78.88	52.49	63.80	60.69	80.57	59.82	75.89	56.02	72.22
36	47.67	60.00	45.03	56.66	42.37	53.30	60.00	73.78	58.11	81.41	54.48	66.34	62.58	82.65	62.10	78.80	58.17	74.54
37	49.40	62.16	46.66	58.69	43.86	55.22	62.16	76.73	60.22	83.94	56.47	68.88	64.47	84.73	64.29	81.71	60.32	76.86
38	51.13	64.32	48.29	60.72	45.35	57.14	64.32	80.68	62.33	86.47	58.46	71.42	66.36	86.82	66.40	84.62	62.47	79.18
39	52.86	66.48	49.92	62.75	46.84	59.06	66.48	83.62	64.44	89.00	60.45	73.96	68.25	88.91	68.51	87.53	64.62	81.50
40	54.59	68.64	51.55	64.78	48.33	60.98	68.64	86.77	66.55	91.53	62.44	76.50	70.14	91.02	70.62	90.44	66.73	83.82
41	56.32	70.80	53.18	66.81	49.82	62.90	70.80	89.92	68.66	94.06	64.43	79.04	72.33	93.13	72.73	93.35	68.84	86.14
42	58.05	72.96	54.81	68.84	51.31	64.82	72.96	93.11	70.77	96.59	66.42	81.58	74.52	95.24	74.84	96.26	70.95	88.46
43	59.78	75.12	56.44	70.87	52.80	66.74	75.12	96.26	72.88	99.12	68.41	84.12	76.71	97.35	76.95	99.17	73.06	90.78
44	61.51	77.28	58.07	72.90	54.29	68.66	77.28	99.41	74.99	101.65	70.40	86.66	78.90	99.46	79.06	102.08	75.17	93.10
45	63.24	79.44	59.70	74.93	55.78	70.58	79.44	102.56	77.10	104.18	72.39	89.20	81.05	101.57	81.17	105.00	77.28	95.42
46	64.97	81.60	61.33	76.96	57.27	72.50	81.60	105.47	79.21	106.71	74.38	91.74	83.16	103.68	83.28	107.11	79.39	97.74
47	66.70	83.76	62.96	78.99	58.76	74.42	83.76	108.58	81.32	109.24	76.37	94.28	85.29	105.79	85.39	109.22	81.50	100.06
48	68.43	85.92	64.59	81.02	60.25	76.34	85.92	111.69	83.43	111.77	78.36	96.82	87.40	107.90	87.50	111.33	83.61	102.38
49	70.16	88.08	66.22	83.05	61.74	78.26	88.08	114.80	85.54	114.30	80.35	99.36	89.51	110.01	89.61	113.44	85.72	104.70
50	71.89	90.24	67.85	85.08	63.23	80.18	90.24	117.91	87.65	116.83	82.34	101.90	91.62	112.12	91.72	115.55	87.83	107.02
51	73.62	92.40	69.48	87.11	64.72	82.10	92.40	121.02	89.76	119.36	84.33	104.44	93.73	114.23	93.83	117.66	89.94	109.34
52	75.35	94.56	71.11	89.14	66.21	84.02	94.56	124.13	91.87	121.89	86.32	106.98	95.84	116.34	95.94	119.77	92.05	111.66
53	77.08	96.72	72.74	91.17	67.70	85.94	96.72	127.24	93.98	124.42	88.31	109.52	97.95	118.45	98.05	121.88	94.16	113.98
54	78.81	98.88	74.37	93.20	69.19	87.86	98.88	130.35	96.09	126.95	90.30	112.06	100.06	120.56	100.16	123.99	96.27	116.30
55	80.54	101.04	76.00	95.23	70.68	89.78	101.04	133.46	98.20	129.48	92.29	114.60	102.17	122.67	102.27	126.10	98.38	118.62
56	82.27	103.20	77.63	97.26	72.17	91.70	103.20	136.57	100.31	132.01	94.28	117.14	104.28	124.78	104.38	128.21	100.49	120.94
57	84.00	105.36	79.26	99.29	73.66	93.62	105.36	139.68	102.42	134.54	96.27	119.68	106.39	126.89	106.49	130.32	102.60	123.26
58	85.73	107.52	80.89	101.32	75.15	95.54	107.52	142.79	104.53	137.07	98.26	122.22	108.50	129.00	108.60	132.43	104.71	125.58
59	87.46	109.68	82.52	103.35	76.64	97.46	109.68	145.90	106.64	139.56	100.25	124.76	110.61	131.11	110.71	134.54	106.82	127.90
60	89.19	111.84	84.15	105.38	78.13	99.38	111.84	149.01	108.75	142.05	102.24	127.30	112.72	133.22	112.82	136.65	108.93	130.22
61	90.92	114.00	85.78	107.41	79.62	101.30	114.00	152.12	110.86	144.54	104.23	129.84	114.83	135.33	114.93	138.76	111.04	132.54
62	92.65	116.16	87.41	109.44	81.11	103.22	116.16	155.23	112.97	147.03	106.22	132.38	116.94	136.44	117.04	140.87	113.15	134.86
63	94.38	118.32	89.04	111.47	82.60	105.14	118.32	158.34	115.08	149.52	108.21	134.92	119.05	138.55	119.15	142.98	115.26	137.18
64	96.11	120.48	90.67	113.50	84.09	107.06	120.48	161.45	117.19	152.01	110.20	137.46	121.16	140.66	121.26	145.09	117.37	139.50







Policy Form Series LTC 03  
With 5% Compound Addition  
No Nonforfeiture  
No Return of Premium  
Current/Annual Rates with Proposed 22.89% Increase  
Rates per \$10 Daily Benefits

3 Year Benefits Period  
Elimination Period  
Home and Community Care

5 Year Benefits Period  
Elimination Period  
Home and Community Care

7 Year Benefits Period  
Elimination Period  
Home and Community Care

Unlimited Benefits Pooled  
Elimination Period  
Home and Community Care

Unlimited Benefits Pooled  
Elimination Period  
Home and Community Care

Table with columns for Age, 30 Days (50%, 70%, 100%), 365 Days (50%, 70%, 100%), 50% (50%, 70%, 100%), 100% (50%, 70%, 100%), 100% (50%, 70%, 100%), and 100% (50%, 70%, 100%). Rows represent ages from 44 to 84.









Railway Form Series: LTC-04
With Tax Cost Indication
No Nonforfeiture
No Return of Premium
No Surrender
No Cost of Insurance
Unlimited Benefit Period
Elimination Period
Home and Community Care
30 Days 50% 100%
7 Year Benefit Period
Elimination Period
Home and Community Care
30 Days 50% 100%
Current Annual Rates with Proposed 22.85% Increase
Rate per \$10 Daily Benefits
30 Days 50% 100%
3 Year Benefit Period
Elimination Period
Home and Community Care
30 Days 50% 100%
365 Days 50% 100%
365 Days 50% 100%

Table with 42 columns: Issue Age, 30 Days 50%, 30 Days 100%, 365 Days 50%, 365 Days 100%, 3 Year Benefit Period (30 Days 50%, 100%), Current Annual Rates (30 Days 50%, 100%), 7 Year Benefit Period (30 Days 50%, 100%), and Unlimited Benefit Period (30 Days 50%, 100%).





SERFF Tracking #:

META-129700982

State Tracking #:

275019

Company Tracking #:

CT14-75 (TIAA-RATE) CC

State: Washington Filing Company: Teachers Insurance and Annuity Association of America  
 TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
 Product Name: Long Term Care Insurance  
 Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	Attached is the Actuarial Memorandum
<b>Attachment(s):</b>	WA - 2014 ActMemo_Generic_Loss_Ratio.pdf
<b>Item Status:</b>	Filed
<b>Status Date:</b>	07/10/2015

<b>Satisfied - Item:</b>	Long Term Care Rates
<b>Comments:</b>	Attached is the Generic Rates and the information on the Rate/Rule Schedule tab pertaining to this filing has been populated.
<b>Attachment(s):</b>	TIAA Rates WA CURRENT41%_with_22.69%Increase.pdf
<b>Item Status:</b>	Filed
<b>Status Date:</b>	07/10/2015

<b>Satisfied - Item:</b>	Filing Letter
<b>Comments:</b>	Attached is the Filing Letter
<b>Attachment(s):</b>	TIAA Filing Letter Non-Exempt States - WA.pdf
<b>Item Status:</b>	Filed
<b>Status Date:</b>	07/10/2015

<b>Satisfied - Item:</b>	Policyholder Increase Letter
<b>Comments:</b>	Attached is the Policyholder Increase Letter
<b>Attachment(s):</b>	FINAL TIAA Policyholder Increase Letter with LD number.pdf
<b>Item Status:</b>	Filed
<b>Status Date:</b>	07/10/2015

<b>Satisfied - Item:</b>	NAIC Transmittal Form
<b>Comments:</b>	Attached is the NAIC Transmittal Form
<b>Attachment(s):</b>	TIAA NAIC Transmittal_WA.pdf
<b>Item Status:</b>	Filed
<b>Status Date:</b>	07/10/2015

<b>Satisfied - Item:</b>	Authorization
<b>Comments:</b>	Attached is the Authorization
<b>Attachment(s):</b>	TIAA Authorization.pdf
<b>Item Status:</b>	Filed

SERFF Tracking #: META-129700982 State Tracking #: 275019 Company Tracking #: CT14-75 (TIAA-RATE) CC

State: Washington Filing Company: Teachers Insurance and Annuity Association of America  
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
Product Name: Long Term Care Insurance  
Project Name/Number: 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

Status Date:	07/10/2015
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# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum

August 27, 2014

This actuarial memorandum pertains to individual long-term care policies for which:

- Metropolitan Life Insurance Company (“MetLife”) acts as administrator on behalf of Teachers Insurance and Annuity Association (“TIAA”), under an administrative agreement between MetLife and TIAA that became effective on May 1, 2004;
- MetLife acts as administrator on behalf of TIAA-CREF Life Insurance Company (“T-C Life”) under an administrative agreement between MetLife and T-C Life that became effective on May 1, 2004; or
- MetLife is the direct insurer through assumption reinsurance agreements with TIAA and T-C Life.

Although three separate filings are being submitted for rate increases related to the above described long-term care policies (due to the fact that there are currently three different insuring entities involved – TIAA, T-C Life and MetLife), for purposes of this actuarial memorandum and review and approval of our premium rate schedule increase, we are treating the policies to which the three filings relate as one block of business.

### Policy Forms

#### Policy Form Series Originally Issued by TIAA

These policies are either administered by MetLife on behalf of TIAA or assumed by MetLife:

LTC.02 Policy Form Series - this policy form series is referred to as LTC.02 throughout this actuarial memorandum and includes the following policy form(s):

LTC-WA.02 Ed. 2-94  
LTC-E-WA.02 Ed. 2-94  
LTC-WA.02 Ed. 4-97  
LTC-E-WA.02 Ed. 4-97  
QLTC-WA.02 Ed. 4-97  
QLTC-E-WA.02 Ed. 4-97

LTC.02 also includes any riders or endorsements approved for issue with the above listed policies.

LTC.03 Policy Form Series - this policy form series is referred to as LTC.03 throughout this actuarial memorandum and includes the following policy form(s):

LTC.03 (WA)

LTC.03 also includes any riders or endorsements approved for issue with the above listed policy.



# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum

August 27, 2014

### **Policy Form Series Originally Issued by T-C Life**

These policies are either administered by MetLife on behalf of T-C Life or assumed by MetLife:

TCL-LTC.04 Policy Form Series - this policy form series is referred to as LTC.04 throughout this actuarial memorandum and includes the following policy form(s):

TCL-LTC.04 (WA) ed. 4/00

LTC.04 also includes any riders or endorsements approved for issue with the above listed policy.

### **Dates of Issue**

LTC.02, LTC.03 and LTC.04 are no longer being issued. LTC.02 forms were issued in WA from 1992 to 2000. LTC.03 forms were issued in WA from 2000 to 2002. LTC.04 forms were issued in WA from 2001 to 2004. Nationwide, the last policies were issued in 2004.

### **1. Purpose of Filing**

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

### **2. Description of Benefits**

Each of LTC.02, LTC.03 and LTC.04 is a comprehensive long-term care insurance policy form series. These long-term care policy forms provide benefits for care in a facility and care at home for insureds who are unable to perform a certain number of activities of daily living or who suffer cognitive impairment. Each of the series has optional benefits, including, but not limited to, nonforfeiture and inflation protection benefits.

### **3. Renewability**

These policy forms are guaranteed renewable for life.

### **4. Applicability**

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

**METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

**Actuarial Memorandum**

**August 27, 2014**

**5. Actuarial Assumptions**

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through September 2013.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through September 2013 and are shown in the following table:

**Voluntary Termination Rates**

<b>Policy Duration</b>	<b>Lapse Rate</b>
1	5.00%
2	4.50%
3	3.00%
4	2.00%
5	1.50%
6	1.25%
7	1.00%
8	1.00%
9+	0.70%

In the year of rate increase implementation, it is assumed that an additional 1.4% of policies lapse and there is a 2.5% net reduction to premiums and benefits due to benefit downgrades.

- c. Mortality. 82% of Annuity 2000 Basic Table with selection consistent with experience.
- d. Adverse Selection. No adverse selection is assumed.
- e. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for these particular policy forms. The assumptions used in this filing were developed from the actual experience on these forms and supplemented, as needed, based on the experience of other forms.

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

**METROPOLITAN LIFE INSURANCE COMPANY**

New York, NY

**Actuarial Memorandum**

August 27, 2014

**6. Marketing Method**

These policy forms were marketed through direct response methods without the use of agents or brokers.

**7. Underwriting Description**

Individual medical underwriting was performed based on health status, functional capacity, and other health data.

**8. Premiums**

Premium rates are level premiums from the date of issue except when Periodic Inflation Additions are taken. Premiums do not vary by occupation or sex. Premiums do vary by plan design, payment method, and the selection of additional riders.

**9. Issue Age Range**

These policy forms were issued up to age 84.

**10. Area Factors**

Area factors are not used for this product.

**11. Premium Modalization Rules**

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

<b>Premium Mode</b>	<b>Modal Factors for Direct Payment Methods</b>	<b>Modal Factors for Automatic Payment Methods</b>
Annual	1.00*AP	1.00*AP
Semi-Annual	0.51*AP	0.50699*AP
Quarterly	0.26*AP	0.25527*AP
Monthly	0.088*AP	0.08549*AP

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum

August 27, 2014

### 12. Reserves

Active life reserves have not been used in this rate increase analysis except as described in Exhibit III. Claim reserves as of December 31, 2013 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2013 have been allocated to a calendar year of incurral and included in historical incurred claims.

### 13. Trend Assumptions

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

### 14. Past and Future Policy Experience

Nationwide experience for all policy forms combined is shown in Exhibit I. Exhibit I normalizes the premium from all states to reflect the prior rate action approved by WA rather than the prior rate action approved by other states.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.51%. Incurred but not reported reserves were allocated based on a historical analysis of claim development pattern.

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

A lifetime loss ratio as of 12/31/2013 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.51%.

Exhibit II provides a comparison of actual to expected historical experience. Exhibit III provides historical experience including active life reserves.

### 15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2014 through 2094 are developed by multiplying each prior period's earned premium (starting with December 30, 2013 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum

August 27, 2014

prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

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

Present and accumulated values in the lifetime projections in Exhibit I are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.51%.

The assumptions used in the projections in Exhibit I were developed from the company's LTC insurance experience.

### 16. History of Previous Rate Increases

Previously, a premium rate increase of 41% was filed with your Department on 08/17/2011 and initially implemented on 03/01/2012. The experience and projections in Exhibit I have been restated to reflect a rate level similar to that filed with Washington on a nationwide basis.

### 17. Requested Rate Increase

The company is requesting an increase of 22.69% for the policy forms listed above. Corresponding rate tables reflecting the 22.69% increase are included with this filing. Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

### 18. Analysis Performed

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

- a. Incidence and continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications. Home health care incidence and continuance rates were based on the nursing home care rates with modifications.

**METROPOLITAN LIFE INSURANCE COMPANY**

New York, NY

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b. Voluntary termination rates vary by duration and issue age as shown in the following table<sup>1</sup>.

Duration	Issue Age											
	25	35	42	47	52	57	62	67	72	77	82	87+
1	5.00%	6.00%	6.00%	6.00%	6.00%	6.00%	4.00%	3.00%	3.00%	3.00%	3.00%	0.00%
2	4.50%	5.50%	5.50%	5.50%	5.50%	5.50%	3.50%	3.00%	3.00%	2.50%	2.50%	0.00%
3	4.00%	5.00%	5.00%	5.00%	5.00%	5.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
4	3.50%	4.50%	4.50%	4.50%	4.50%	4.50%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
5	3.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
6	2.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
7	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
8	1.50%	2.50%	2.50%	2.50%	2.50%	2.50%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
9	1.00%	2.30%	2.30%	2.30%	2.30%	2.30%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
10	1.00%	2.00%	2.00%	2.00%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
11	1.00%	1.80%	1.80%	1.80%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
12	1.00%	1.50%	1.50%	1.50%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
13	1.00%	1.30%	1.30%	1.50%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
14	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	3.00%	3.00%	3.00%	2.00%	2.00%	0.00%
15	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
16	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
17	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
18	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
19	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
20	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
21	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
22	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
23	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
24	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%
25+	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%	2.00%	1.00%	1.00%	1.00%	1.00%	0.00%

c. Mortality was assumed based on TIAA's own 1983 Table A Merged Gender Mod 1 (with ages set back 4.5 years)

Age	Mortality
22	0.000348
27	0.000435
32	0.000548
37	0.000664
42	0.000857
47	0.001356

<sup>1</sup> For certain younger issue ages with specific inflation options only, policy form series LTC.02 had slightly higher lapse rates in some durations.

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52	0.002327
57	0.003694
62	0.005352
67	0.007955
72	0.012906
77	0.021114
82	0.035309
87	0.059251
92	0.097039
97	0.149565
102	0.363419
107	0.480274
110	1.000000

d. Investment earnings rate was assumed at 5.75%.

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

A similar analysis was done for the prior premium rate increase of 41% which was filed with your Department on 08/17/2011. The analysis was based on actual experience through September 2009. Since September 2009, actual voluntary lapse rates have been lower than that assumed in the prior rate increase. Mortality rates have been similar to that assumed in the prior rate increase. Morbidity levels have been slightly worse than that assumed in the prior rate increase.

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

**19. Loss Ratio Requirement Compliance Demonstration**

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

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exceeds the minimum loss ratio of 60%.

**20. Average Annual Premium**

The average premium, for all policies modeled in Exhibit I, original with no increase, current 41% increase and current with requested 22.69% increase are:

Original with no increase:	\$1,580
Current 41% increase:	\$2,228
Current with requested 22.69% increase:	\$2,733

**21. Proposed Effective Date**

This rate increase will apply to policies on their policy anniversary date following at least a 60-day policyholder notification period following approval.

**22. Nationwide Distribution of Business as of 12/31/2013 (based on inforce count)**

By Policy Form:

<b>Policy Form</b>	<b>Count</b>	<b>Percent</b>
LTC.02	8,395	24%
LTC.03	16,424	47%
LTC.04	10,091	29%
<b>Total</b>	<b>34,910</b>	<b>100%</b>

By Issue Age:

<b>Issue Ages</b>	<b>Count</b>	<b>Percent</b>
<40	117	0%
40-49	1,366	4%
50-59	9,774	28%
60-64	9,285	27%
65-69	8,399	24%
70-74	4,616	13%
75-79	1,219	3%
>79	134	0%
<b>Total</b>	<b>34,910</b>	<b>100%</b>



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By Elimination Period:

<b>Elimination Period</b>	<b>Count</b>	<b>Percent</b>
30-day	2,988	9%
60-day	836	2%
90-day	29,726	85%
100-day	171	0%
365-day	1,189	3%
<b>Total</b>	<b>34,910</b>	<b>100%</b>

By Benefit Period:

<b>Benefit Period</b>	<b>Count</b>	<b>Percent</b>
3 Year	8,870	25%
5 Year	9,903	28%
7 Year	7,283	21%
Lifetime	8,854	25%
<b>Total</b>	<b>34,910</b>	<b>100%</b>

By Inflation Option:

<b>Inflation Option</b>	<b>Count</b>	<b>Percent</b>
3% Capped	241	1%
5% Capped	366	1%
5% Uncapped	4,763	14%
No Inflation	29,540	85%
<b>Total</b>	<b>34,910</b>	<b>100%</b>

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By Home Care Percentage:

<b>HC%</b>	<b>Count</b>	<b>Percent</b>
50%	11,293	32%
100%	23,617	68%
<b>Total</b>	<b>34,910</b>	<b>100%</b>

**23. Number of Policyholders**

As of 12/31/2013, the number of policies inforce and 2013 annualized premium that will be affected by this increase are:

	<b>Number of Insured</b>	<b>2013 Annualized Premium</b>
WA	873	\$1,789,692
Nationwide	34,910	\$66,231,225

2013 Annualized Premium includes prior rate action filed with Washington and other states.

**24. 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 No. 8.

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 WA. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.



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

Exhibit I  
Metropolitan Life Insurance Company  
Nationalwide Experience Projections (Premium Normalized to Include 41% Prior Increases) and With No Future Increase  
Policy Forms: LTC.02, LTC.03, LTC.04

Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors			
	Without Interest			With Interest			Premium Rate Increase Factor	Mortality Factors		Persistence Factors		Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio		Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse				Policy Persistence	
1991	231,773	0	0.0%	641,535	318	0.0%							4.51%	2.6584		
1992	1,004,476	12,795	1.3%	663	2,593,183	33,092	1.3%						4.51%	2.5816		
1993	1,841,034	88,405	4.8%	1,217	4,547,762	218,380	4.8%						4.51%	2.4702		
1994	2,583,972	630,982	24.4%	1,778	6,107,533	1,491,404	24.4%						4.51%	2.3636		
1995	4,007,341	355,802	8.9%	3,527	9,063,094	804,690	8.9%						4.51%	2.2616		
1996	8,035,304	1,480,296	18.4%	6,611	17,388,602	3,203,398	18.4%						4.51%	2.1640		
1997	11,474,751	1,826,881	15.9%	7,787	23,760,071	3,782,813	15.9%						4.51%	2.0706		
1998	16,903,445	2,711,554	16.0%	11,882	33,490,518	5,372,857	16.0%						4.51%	1.9813		
1999	26,623,536	5,907,624	20.8%	20,137	54,264,035	11,459,577	20.8%						4.51%	1.8958		
2000	38,554,751	7,407,440	19.2%	31,661	69,937,208	13,436,901	19.2%						4.51%	1.8140		
2001	48,878,006	9,897,145	20.2%	37,338	84,837,248	17,176,412	20.2%						4.51%	1.7357		
2002	55,793,045	14,124,614	25.3%	40,639	92,690,645	23,458,046	25.3%						4.51%	1.6608		
2003	61,668,460	17,979,317	29.1%	43,990	98,046,416	28,571,338	29.1%						4.51%	1.5891		
2004	64,819,994	21,779,566	33.6%	48,703	98,551,780	35,297,650	35.9%						4.51%	1.5265		
2005	64,018,203	33,584,628	52.5%	42,830	93,141,919	48,863,239	52.5%						4.51%	1.4549		
2006	63,322,804	29,020,215	45.8%	41,569	88,154,400	40,400,290	45.8%						4.51%	1.3921		
2007	62,998,740	35,953,141	57.1%	41,113	83,918,531	47,891,986	57.1%						4.51%	1.3321		
2008	62,720,531	45,908,779	73.2%	40,259	79,942,531	58,514,555	73.2%						4.51%	1.2746		
2009	62,469,536	47,185,381	75.6%	39,307	75,942,685	57,546,349	75.6%						4.51%	1.2196		
2010	61,172,735	48,511,394	79.3%	38,888	71,385,559	55,630,400	78.3%						4.51%	1.1670		
2011	59,726,098	51,209,045	85.7%	37,418	66,131,493	51,291,248	86.6%						4.51%	1.1166		
2012	57,485,055	60,116,262	104.6%	36,193	62,796,279	64,442,324	102.8%						4.51%	1.0684		
2013	57,766,998	70,977,024	122.9%	34,910	79,501,305	122,592,906	154.3%						4.51%	1.0223		
2014	76,500,663	66,888,290	87.4%	34,150	75,223,089	65,426,133	87.0%	1.4100	0.9530	1.0000	0.0215	0.0000	0.978	0.989	4.51%	0.9782
2015	72,880,618	71,930,991	98.1%	32,752	67,933,495	67,325,451	99.1%	1.4100	1.1394	1.0000	0.0412	0.0000	0.959	0.944	4.51%	0.9360
2016	68,302,519	76,860,792	112.5%	31,316	61,170,510	68,835,146	112.6%	1.4100	1.1355	1.0000	0.0439	0.0000	0.936	0.941	4.51%	0.8956
2017	64,821,104	81,582,366	125.7%	29,855	54,870,450	69,379,729	127.4%	1.4100	1.1322	1.0000	0.0467	0.0000	0.933	0.937	4.51%	0.8569
2018	59,284,380	86,007,156	145.1%	28,374	49,026,664	70,519,463	143.9%	1.4100	1.1281	1.0000	0.0496	0.0000	0.930	0.934	4.51%	0.8200
2019	55,596,245	90,045,621	162.0%	26,882	43,619,160	70,647,900	162.0%	1.4100	1.1258	1.0000	0.0526	0.0000	0.947	0.930	4.51%	0.7846
2020	51,479,801	93,605,151	181.8%	25,382	38,569,410	70,270,613	181.8%	1.4100	1.1228	1.0000	0.0558	0.0000	0.944	0.926	4.51%	0.7507
2021	47,456,548	96,654,266	203.7%	23,889	34,088,845	69,478,230	203.7%	1.4100	1.1201	1.0000	0.0591	0.0000	0.941	0.922	4.51%	0.7183
2022	43,531,665	99,191,657	227.8%	22,391	29,933,883	68,176,302	227.8%	1.4100	1.1183	1.0000	0.0625	0.0000	0.938	0.918	4.51%	0.6873
2023	39,784,150	101,128,345	254.2%	20,934	26,158,385	66,507,917	254.2%	1.4100	1.1165	1.0000	0.0659	0.0000	0.936	0.913	4.51%	0.6577
2024	36,172,316	102,455,511	283.2%	19,459	22,762,446	64,475,641	283.2%	1.4100	1.1143	1.0000	0.0696	0.0000	0.930	0.909	4.51%	0.6293
2025	32,733,909	103,160,401	315.1%	18,034	19,709,818	62,115,183	315.1%	1.4100	1.1126	1.0000	0.0732	0.0000	0.927	0.905	4.51%	0.6021
2026	29,479,520	103,138,515	349.8%	16,644	16,984,286	59,422,070	349.8%	1.4100	1.1102	1.0000	0.0771	0.0000	0.923	0.901	4.51%	0.5761
2027	26,415,733	102,418,965	387.7%	15,296	14,562,359	56,461,113	387.7%	1.4100	1.1082	1.0000	0.0810	0.0000	0.919	0.896	4.51%	0.5513
2028	23,552,052	101,028,866	429.0%	13,997	12,423,886	53,290,290	429.0%	1.4100	1.1068	1.0000	0.0850	0.0000	0.915	0.892	4.51%	0.5275
2029	20,891,693	98,955,930	473.7%	12,751	10,344,524	49,945,364	473.7%	1.4100	1.1042	1.0000	0.0890	0.0000	0.911	0.887	4.51%	0.5047
2030	18,450,858	96,244,806	522.1%	11,561	8,900,978	45,486,717	522.1%	1.4100	1.1022	1.0000	0.0933	0.0000	0.907	0.882	4.51%	0.4829
2031	16,129,947	92,887,466	574.1%	10,433	7,476,783	42,923,465	574.1%	1.4100	1.0996	1.0000	0.0978	0.0000	0.902	0.878	4.51%	0.4621
2032	14,124,175	88,562,854	630.0%	9,370	6,245,185	39,344,709	630.0%	1.4100	1.0974	1.0000	0.1019	0.0000	0.898	0.873	4.51%	0.4422
2033	12,262,630	84,589,015	689.0%	8,374	5,188,067	35,792,108	689.0%	1.4100	1.0951	1.0000	0.1064	0.0000	0.894	0.868	4.51%	0.4231
2034	10,587,834	79,833,831	754.0%	7,445	4,286,188	32,318,492	754.0%	1.4100	1.0929	1.0000	0.1109	0.0000	0.889	0.863	4.51%	0.4048
2035	9,060,583	74,784,209	822.7%	6,586	3,521,259	28,967,844	822.7%	1.4100	1.0910	1.0000	0.1154	0.0000	0.885	0.859	4.51%	0.3874
2036	7,760,528	69,539,680	896.1%	5,796	2,876,336	25,774,958	896.1%	1.4100	1.0892	1.0000	0.1199	0.0000	0.880	0.854	4.51%	0.3706
2037	6,587,545	64,183,861	974.3%	5,074	2,335,222	22,762,038	974.3%	1.4100	1.0878	1.0000	0.1247	0.0000	0.875	0.849	4.51%	0.3546
2038	5,559,515	58,798,683	1057.6%	4,417	1,886,556	19,552,638	1057.6%	1.4100	1.0855	1.0000	0.1298	0.0000	0.871	0.844	4.51%	0.3393
2039	4,664,955	53,445,471	1146.7%	3,816	1,514,685	17,353,448	1146.7%	1.4100	1.0833	1.0000	0.1340	0.0000	0.866	0.839	4.51%	0.3247
2040	3,861,118	48,223,377	1230.3%	3,294	1,208,903	14,962,168	1230.3%	1.4100	1.0817	1.0000	0.1389	0.0000	0.861	0.834	4.51%	0.3107
2041	3,216,915	43,100,861	1327.9%	2,821	959,283	12,830,669	1327.9%	1.4100	1.0792	1.0000	0.1436	0.0000	0.856	0.829	4.51%	0.2973
2042	2,660,004	38,335,612	1441.2%	2,403	756,630	10,904,449	1441.2%	1.4100	1.0775	1.0000	0.1484	0.0000	0.852	0.824	4.51%	0.2844
2043	2,179,437	33,759,209	1548.9%	2,034	593,162	9,186,048	1548.9%	1.4100	1.0748	1.0000	0.1533	0.0000	0.847	0.819	4.51%	0.2722
2044	1,775,128	29,475,577	1659.8%	1,715	462,251	7,676,230	1659.8%	1.4100	1.0720	1.0000	0.1578	0.0000	0.842	0.814	4.51%	0.2604
2045	1,436,714	25,530,341	1777.0%	1,434	358,012	6,361,864	1777.0%	1.4100	1.0702	1.0000	0.1620	0.0000	0.837	0.809	4.51%	0.2492
2046	1,155,863	21,916,201	1896.1%	1,194	275,598	5,225,589	1896.1%	1.4100	1.0670	1.0000	0.1676	0.0000	0.832	0.805	4.51%	0.2384
2047	924,105	18,054,379	2018.9%	968	210,831	4,255,914	2018.9%	1.4100	1.0646	1.0000	0.1727	0.0000	0.827	0.799	4.51%	0.2281
2048	733,973	15,743,710	2145.0%	812	160,226	3,436,856	2145.0%	1.4100	1.0626	1.0000	0.1776	0.0000	0.822	0.794	4.51%	0.2183
2049	599,530	13,158,939	2272.3%	664	121,052	2,790,727	2272.3%	1.4100	1.0594	1.0000	0.1820	0.0000	0.818	0.790	4.51%	0.2089
2050	454,800	10,914,771	2390.9%	543	90,899	2,241,490	2390.9%	1.4100	1.0551	1.0000	0.1859	0.0000	0.814	0.785	4.51%	0.1999
2051	354,712	8,973,809	2529.9%	457	67,835	1,716,159	2529.9%	1.4100	1.0542	1.0000	0.1916	0.0000	0.808	0.780	4.51%	0.1912
2052	274,938	7,319,330	2692.2%	352	50,310	1,339,530	2692.2%	1.4100	1.0523	1.0000	0.1955	0.0000	0.805	0.775	4.51%	0.1830
2053	211,762	5,921,502	2796.3%	281	37,078	1,036,805	2796.3%	1.4100	1.0504	1.0000	0.2020	0.0000	0.798	0.770	4.51%	0.1751
2054	162,428	4,748,489	2923.4%	224	27,213	795,541	2923.4%	1.4100	1.0485	1.0000	0.2020	0.0000	0.798	0.767	4.51%	0.1675
2055	124,127	3,821,587	3048.9%	178	19,898	606,275	3048.9%	1.4100	1.0442	1.0000	0.2064	0.0000	0.794	0.764	4.51%	0.1603
2056	94,443	2,981,179	3168.6%	141	14,486	457,277	3168.6%	1.4100	1.0390	1.0000	0.2083	0.0000	0.792	0.761	4.51%	0.1534
2057	71,489	2,335,363	3288.2%	110	10,492	346,905	3288.2%	1.4100	1.0353	1.0000	0.2167	0.0000	0.783	0.757	4.51%	0.1468
2058	53,853	1,815,295	3370.8%	87	7,563	254,931	3370.8%	1.4100	1.0314	1						

Metropolitan Life Insurance Company  
 Nationwide Experience Projections (Premium Normalized to Include 41% Prior Increase) and With 22.00% Future Increase  
 Policy Form: LTC.02, LTC.03, LTC.04

Calendar Year	Losa Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors				
	Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Mortality Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
	Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		Claim Factor	Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence			Premium Persistence
1991	23,777.3	12,795	0.6%	698	641,525	33,032	5.1%						4.51%	2.5981		
1992	1,004,476	88,405	8.8%	1,217	4,547,762	218,380	4.8%						4.51%	2.5916		
1993	2,583,972	630,982	24.4%	1,778	6,107,583	1,491,404	24.4%						4.51%	2.4702		
1994	4,007,341	355,802	8.9%	3,527	9,063,094	804,690	8.9%						4.51%	2.3636		
1995	8,035,304	1,480,296	18.4%	6,611	17,388,602	3,203,398	18.4%						4.51%	2.2616		
1996	11,474,751	1,816,881	15.9%	7,787	23,760,071	3,781,813	15.9%						4.51%	2.1640		
1997	16,303,445	2,711,554	16.6%	11,882	33,490,518	5,372,357	16.0%						4.51%	2.0706		
1998	28,673,536	5,907,624	20.6%	20,137	54,264,035	11,859,377	20.6%						4.51%	1.9813		
1999	38,554,751	7,407,440	19.2%	31,651	69,937,298	14,436,901	19.2%						4.51%	1.8958		
2000	48,878,026	9,897,145	20.2%	37,338	84,837,248	17,178,412	20.2%						4.51%	1.8140		
2001	55,793,045	14,124,614	25.3%	40,610	92,660,645	23,456,066	25.3%						4.51%	1.7357		
2002	61,686,460	17,979,317	29.1%	43,990	98,646,416	28,571,338	29.1%						4.51%	1.6608		
2003	64,816,994	23,279,585	35.9%	43,703	96,261,780	35,297,550	36.9%						4.51%	1.5891		
2004	64,016,253	33,584,626	52.5%	42,810	93,441,918	48,663,239	52.1%						4.51%	1.5205		
2005	63,522,804	29,020,115	45.8%	41,969	88,154,400	40,400,290	45.8%						4.51%	1.4549		
2006	62,998,740	35,953,141	57.1%	41,113	83,818,531	47,891,986	57.1%						4.51%	1.3921		
2007	62,720,531	45,908,779	73.2%	40,259	79,942,551	58,514,555	73.2%						4.51%	1.3321		
2008	62,269,536	47,185,381	75.8%	39,307	75,947,685	57,545,349	75.8%						4.51%	1.2746		
2009	61,172,725	46,511,394	76.0%	38,868	73,883,559	56,810,400	76.0%						4.51%	1.2196		
2010	59,226,058	45,631,403	77.0%	37,410	70,631,403	54,799,288	77.6%						4.51%	1.1670		
2011	57,495,065	44,316,262	77.1%	35,193	67,296,729	51,442,324	77.8%						4.51%	1.1166		
2012	55,967,024	43,077,024	77.0%	34,010	64,501,305	49,509,906	76.8%						4.51%	1.0684		
2013	54,602,819	41,803,057	76.6%	32,944	61,924,152	47,900,297	77.4%	1.2269	0.9530	1.0000	0.0215	0.9860	0.978	0.989	4.51%	1.0223
2014	53,307,411	40,550,358	76.1%	31,944	60,125,208	46,723,322	77.7%	1.2269	1.1394	1.0000	0.0412	0.9860	0.959	0.944	4.51%	0.9782
2015	52,081,476	39,380,122	75.6%	30,977	58,449,412	45,574,667	77.9%	1.2269	1.1355	1.0000	0.0439	0.9860	0.956	0.941	4.51%	0.9350
2016	50,923,457	38,249,208	75.1%	29,937	56,718,918	44,458,679	78.0%	1.2269	1.1322	1.0000	0.0467	0.9860	0.953	0.937	4.51%	0.8939
2017	49,814,499	37,149,077	74.6%	28,927	55,018,672	43,376,270	78.1%	1.2269	1.1291	1.0000	0.0496	0.9860	0.950	0.934	4.51%	0.8549
2018	48,745,877	36,066,319	74.0%	27,945	53,344,941	42,331,359	78.2%	1.2269	1.1258	1.0000	0.0526	0.9860	0.947	0.930	4.51%	0.8176
2019	47,710,176	35,000,712	73.3%	26,989	51,704,680	41,324,036	78.3%	1.2269	1.1226	1.0000	0.0558	0.9860	0.944	0.926	4.51%	0.7820
2020	46,710,176	34,000,712	72.8%	26,057	50,100,121	40,342,324	78.4%	1.2269	1.1194	1.0000	0.0591	0.9860	0.941	0.922	4.51%	0.7481
2021	45,740,176	33,040,712	72.2%	25,144	48,530,121	39,390,610	78.5%	1.2269	1.1162	1.0000	0.0625	0.9860	0.938	0.918	4.51%	0.7153
2022	44,800,176	32,120,712	71.7%	24,257	47,000,121	38,470,900	78.6%	1.2269	1.1130	1.0000	0.0659	0.9860	0.935	0.913	4.51%	0.6836
2023	43,890,176	31,240,712	71.2%	23,394	45,510,121	37,581,190	78.7%	1.2269	1.1100	1.0000	0.0696	0.9860	0.932	0.909	4.51%	0.6529
2024	42,990,176	30,400,712	70.7%	22,554	44,060,121	36,721,480	78.8%	1.2269	1.1070	1.0000	0.0732	0.9860	0.927	0.905	4.51%	0.6231
2025	42,100,176	29,590,712	70.3%	21,734	42,640,121	35,891,770	78.9%	1.2269	1.1040	1.0000	0.0771	0.9860	0.923	0.901	4.51%	0.5941
2026	41,220,176	28,810,712	70.0%	20,932	41,250,121	35,092,060	79.0%	1.2269	1.1010	1.0000	0.0810	0.9860	0.919	0.896	4.51%	0.5658
2027	40,350,176	28,060,712	69.8%	20,148	39,890,121	34,322,350	79.1%	1.2269	1.0980	1.0000	0.0850	0.9860	0.915	0.892	4.51%	0.5381
2028	39,490,176	27,330,712	69.6%	19,380	38,560,121	33,584,640	79.2%	1.2269	1.0950	1.0000	0.0890	0.9860	0.911	0.887	4.51%	0.5110
2029	38,640,176	26,620,712	69.4%	18,636	37,260,121	32,876,930	79.3%	1.2269	1.0920	1.0000	0.0933	0.9860	0.907	0.882	4.51%	0.4846
2030	37,800,176	25,930,712	69.2%	17,914	35,990,121	32,198,220	79.4%	1.2269	1.0890	1.0000	0.0976	0.9860	0.902	0.878	4.51%	0.4589
2031	36,970,176	25,260,712	69.0%	17,212	34,740,121	31,549,510	79.5%	1.2269	1.0860	1.0000	0.1019	0.9860	0.898	0.873	4.51%	0.4338
2032	36,150,176	24,610,712	68.8%	16,528	33,510,121	30,920,800	79.6%	1.2269	1.0830	1.0000	0.1064	0.9860	0.894	0.868	4.51%	0.4091
2033	35,340,176	23,980,712	68.7%	15,860	32,300,121	30,312,090	79.7%	1.2269	1.0800	1.0000	0.1109	0.9860	0.890	0.863	4.51%	0.3848
2034	34,540,176	23,380,712	68.6%	15,216	31,110,121	29,723,380	79.8%	1.2269	1.0770	1.0000	0.1154	0.9860	0.885	0.859	4.51%	0.3609
2035	33,750,176	22,810,712	68.5%	14,594	29,940,121	29,154,670	79.9%	1.2269	1.0740	1.0000	0.1199	0.9860	0.880	0.854	4.51%	0.3374
2036	32,970,176	22,260,712	68.4%	14,000	28,790,121	28,605,960	80.0%	1.2269	1.0710	1.0000	0.1247	0.9860	0.875	0.849	4.51%	0.3143
2037	32,200,176	21,730,712	68.3%	13,432	27,660,121	28,077,250	80.1%	1.2269	1.0680	1.0000	0.1293	0.9860	0.871	0.844	4.51%	0.2916
2038	31,440,176	21,220,712	68.2%	12,888	26,550,121	27,568,540	80.2%	1.2269	1.0650	1.0000	0.1340	0.9860	0.866	0.839	4.51%	0.2693
2039	30,690,176	20,730,712	68.1%	12,368	25,460,121	27,070,830	80.3%	1.2269	1.0620	1.0000	0.1389	0.9860	0.861	0.834	4.51%	0.2474
2040	29,950,176	20,260,712	68.0%	11,868	24,380,121	26,584,120	80.4%	1.2269	1.0590	1.0000	0.1436	0.9860	0.856	0.829	4.51%	0.2259
2041	29,220,176	19,810,712	67.9%	11,388	23,310,121	26,108,410	80.5%	1.2269	1.0560	1.0000	0.1484	0.9860	0.852	0.824	4.51%	0.2048
2042	28,500,176	19,370,712	67.8%	10,928	22,260,121	25,642,700	80.6%	1.2269	1.0530	1.0000	0.1533	0.9860	0.847	0.819	4.51%	0.1841
2043	27,790,176	18,940,712	67.7%	10,488	21,220,121	25,187,000	80.7%	1.2269	1.0500	1.0000	0.1578	0.9860	0.842	0.814	4.51%	0.1638
2044	27,090,176	18,520,712	67.6%	10,058	20,190,121	24,741,300	80.8%	1.2269	1.0470	1.0000	0.1630	0.9860	0.837	0.809	4.51%	0.1439
2045	26,400,176	18,110,712	67.5%	9,638	19,170,121	24,305,600	80.9%	1.2269	1.0440	1.0000	0.1676	0.9860	0.832	0.805	4.51%	0.1244
2046	25,720,176	17,710,712	67.4%	9,228	18,160,121	23,879,900	81.0%	1.2269	1.0410	1.0000	0.1727	0.9860	0.827	0.799	4.51%	0.1053
2047	25,050,176	17,320,712	67.3%	8,828	17,160,121	23,464,200	81.1%	1.2269	1.0380	1.0000	0.1776	0.9860	0.822	0.794	4.51%	0.0866
2048	24,390,176	16,940,712	67.2%	8,438	16,170,121	23,058,500	81.2%	1.2269	1.0350	1.0000	0.1820	0.9860	0.818	0.790	4.51%	0.0683
2049	23,740,176	16,570,712	67.1%	8,058	15,190,121	22,662,800	81.3%	1.2269	1.0320	1.0000	0.1869	0.9860	0.814	0.785	4.51%	0.0504
2050	23,100,176	16,210,712	67.0%	7,688	14,220,121	22,277,100	81.4%	1.2269	1.0290	1.0000	0.1915	0.9860	0.808	0.780	4.51%	0.0329
2051	22,470,176	15,860,712	66.9%	7,328	13,260,121	21,891,400	81.5%	1.2269	1.0260	1.0000	0.1955	0.9860	0.805	0.775	4.51%	0.0158
2052	21,850,176	15,520,712	66.8%	6,978	12,310,121	21,516,700	81.6%	1.2269	1.0230	1.0000	0.2000	0.9860	0.802	0.770	4.51%	0.0000
2053	21,240,176	15,190,712	66.7%	6,638	11,370,121	21,147,000	81.7%	1.2269	1.0200	1.0000	0.2020	0.9860	0.798	0.767	4.51%	0.0000
2054	20,640,176	14,870,712	66.6%	6,308	10,440,121	20,782,300	81.8%	1.2269	1.0170	1.0000	0.2054	0.9860	0.794	0.764	4.51%	0.0000
2055	20,050,176	14,560,712	66.5%	5,988	9,520,121	20,422,600	81.9%	1.2269	1.0140	1.0000	0.2083	0.9860	0.792	0.761	4.51%	0.0000
2056	19,470,176	14,260,712	66.4%	5,678	8,610,121	20,067,900	82.0%	1.2269	1.0110	1.0000	0.2116	0.9860	0.788	0.758	4.51%	0.0000
2057	18,900,176	13,970,712	66.3%	5,378	7,710,121	19,718,200	82.1%	1.2269	1.0080	1.0000	0.2151	0.9860	0.784	0.7		

**Exhibit II**  
**Metropolitan Life Insurance Company**  
**Nationwide Calendar Year Experience with 41% Prior Rate Increase**  
**Actual to Expected Ratios**  
**Policy Forms: LTC.02, LTC.03 ,LTC.04**

	Calendar Year	Actual or Projected Experience			Expected Pricing Experience			G=C/F Actual to Expected Ratio	Accumulative Loss Ratio		
		A Earned Premium	B Incurred Claims	C=B/A Loss Ratio	D Earned Premium	E Incurred Claims	F=E/D Loss Ratio		H Actual/Projected at 4.51% (on C)	I Expected at 5.75% (on F)	J = H / I Actual to Expected Ratio
Historical Experience	1991	237,773	0	0.0%	266,162	1,010	0.4%	0.00	0.0%	0.4%	0.00
	1992	1,004,476	12,795	1.3%	837,208	18,238	2.2%	0.58	1.0%	1.7%	0.59
	1993	1,841,034	88,405	4.8%	1,529,540	60,050	3.9%	1.22	3.2%	3.0%	1.09
	1994	2,583,972	630,982	24.4%	2,261,908	123,957	5.5%	4.46	12.5%	4.1%	3.08
	1995	4,007,341	355,802	8.9%	3,813,930	213,189	5.6%	1.59	11.1%	4.7%	2.36
	1996	8,035,304	1,480,296	18.4%	7,089,398	378,479	5.3%	3.45	14.3%	5.0%	2.87
	1997	11,474,751	1,826,881	15.9%	9,922,362	689,952	7.0%	2.29	14.9%	5.7%	2.62
	1998	16,903,445	2,711,554	16.0%	14,361,161	1,085,231	7.6%	2.12	15.3%	6.3%	2.43
	1999	28,623,536	5,907,624	20.6%	25,614,655	1,702,167	6.6%	3.11	17.2%	6.4%	2.68
	2000	38,554,751	7,407,440	19.2%	44,456,515	2,894,579	6.5%	2.95	17.8%	6.5%	2.76
	2001	48,878,006	9,897,145	20.2%	59,932,064	4,859,447	8.1%	2.50	18.5%	7.0%	2.65
	2002	55,793,045	14,124,614	25.3%	66,214,233	7,201,172	10.9%	2.33	20.1%	8.0%	2.52
	2003	61,698,460	17,979,317	29.1%	70,316,530	9,585,469	13.6%	2.14	21.9%	9.1%	2.40
	2004	64,819,994	23,279,566	35.9%	71,143,616	12,267,162	17.2%	2.08	24.2%	10.4%	2.32
2005	64,018,203	33,584,628	52.5%	67,509,526	15,226,037	22.6%	2.33	28.0%	11.9%	2.34	
2006	63,322,804	29,020,215	45.8%	63,955,233	18,455,250	28.9%	1.59	30.0%	13.7%	2.20	
2007	62,998,740	35,953,141	57.1%	60,452,205	22,129,446	36.6%	1.56	32.7%	15.6%	2.10	
2008	62,720,531	45,908,779	73.2%	56,982,678	26,147,852	45.9%	1.60	36.1%	17.7%	2.04	
2009	62,269,536	47,185,381	75.8%	53,539,948	30,354,717	56.7%	1.34	39.1%	19.9%	1.96	
2010	61,172,735	48,511,394	79.3%	50,499,106	34,503,766	68.3%	1.16	41.7%	22.3%	1.87	
2011	59,226,098	51,309,049	86.6%	47,984,295	38,530,371	80.3%	1.08	44.3%	24.8%	1.79	
2012	77,495,065	60,316,262	77.8%	46,274,340	42,461,696	91.8%	0.85	46.5%	27.2%	1.71	
2013	77,766,998	70,977,024	91.3%	44,738,705	46,241,671	103.4%	0.88	49.2%	29.7%	1.66	

Note: Actual or projected experience normalizes the premium from all states to reflect the prior rate action approved by WA rather than the prior rate action approved by other states.

**Exhibit III**  
**Metropolitan Life Insurance Company**  
**Historical Loss Ratio with Active Life Reserves**  
**Nationwide Experience with 41% Prior Rate Increase, without Interest**  
**Policy Forms: LTC.02, LTC.03, LTC.04**

	Calendar Year	Earned Premium**	Incurred Claims	Change in Active Life Reserve	Loss Ratio
Historical Experience	1991	237,773	-		0.0%
	1992	1,004,476	12,795		1.3%
	1993	1,841,034	88,405		4.8%
	1994	2,583,972	630,982		24.4%
	1995	4,007,341	355,802		8.9%
	1996	8,035,304	1,480,296		18.4%
	1997	11,474,751	1,826,881		15.9%
	1998	16,903,445	2,711,554		16.0%
	1999	28,623,536	5,907,624		20.6%
	2000	38,554,751	7,407,440		19.2%
	2001	48,878,006	9,897,145		20.2%
	2002	55,793,045	14,124,614		25.3%
	2003	61,698,460	17,979,317		29.1%
	2004	64,819,994	23,279,566		35.9%
	2005	64,018,203	33,584,628	296,708,102*	515.9%
	2006	63,322,804	29,020,215	94,966,821	195.8%
	2007	62,998,740	35,953,141	54,171,369	143.1%
	2008	62,720,531	45,908,779	52,824,213	157.4%
	2009	62,269,536	47,185,381	61,733,795	174.9%
	2010	61,172,735	48,511,394	55,273,612	169.7%
2011	59,226,098	51,309,049	46,638,208	165.4%	
2012	77,495,065	60,316,262	40,028,191	129.5%	
2013	77,766,998	70,977,024	31,618,390	131.9%	
	Total	935,446,597	508,468,294	733,962,701	132.8%

\* Cumulative change, prior years are not available; \*\* Exhibit III normalizes the premium from all states to reflect the prior rate action approved by WA rather than the prior rate action approved by other states.

Policy Form Series: LTC-02  
 With No Inflation  
 No Nonforfeiture  
 No Return of Premium  
 Current Annual Rates with Proposed 22.66% Increase  
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period						5 Year Benefit Period						7 Year Benefit Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	13.95	17.80	13.26	16.91	12.58	16.05	16.66	21.28	15.73	20.11	14.68	19.19	18.56	22.77	17.59	21.53	16.64	20.64
26	14.78	18.53	14.02	17.88	13.28	16.94	17.54	22.60	16.85	21.37	15.76	20.38	19.69	24.16	18.65	22.86	17.62	21.79
27	15.56	19.25	14.78	18.83	14.00	17.84	18.51	23.94	17.57	22.04	16.60	21.59	20.82	25.01	19.73	24.19	18.80	23.07
28	16.37	20.87	15.54	19.80	14.71	18.75	19.51	25.26	18.50	23.68	17.48	22.79	21.94	27.03	20.78	25.51	19.69	24.32
29	17.19	21.69	16.31	20.76	15.42	19.64	20.48	26.60	19.42	24.33	18.33	23.94	23.07	28.45	21.94	26.83	20.68	25.57
30	18.00	22.91	17.07	21.72	16.15	20.54	21.48	27.92	20.33	25.07	19.19	25.14	24.19	29.86	22.24	28.17	21.56	26.86
31	18.80	23.64	17.83	22.68	16.86	21.43	22.44	29.28	21.25	25.83	20.04	26.32	25.31	31.26	23.58	29.51	22.65	28.10
32	19.61	24.66	18.58	23.64	17.57	22.34	23.41	30.59	22.17	26.66	20.91	27.48	26.44	32.68	25.02	30.83	23.63	29.36
33	20.42	25.87	19.35	24.61	18.27	23.24	24.40	31.92	23.10	27.42	21.77	28.60	27.57	34.11	26.07	32.14	24.61	30.62
34	21.21	26.89	20.11	25.58	19.00	24.13	25.37	33.28	24.02	28.28	22.61	29.70	28.68	35.52	27.15	33.48	25.51	31.80
35	22.02	28.01	20.87	26.53	19.70	25.04	26.35	34.59	24.93	29.14	23.48	30.82	29.81	36.84	28.21	34.81	26.49	33.15
36	23.63	29.91	22.29	28.30	21.04	26.72	28.18	36.88	26.08	30.69	25.09	32.07	31.94	39.04	30.19	37.38	28.34	35.94
37	25.05	31.81	23.70	30.11	22.38	28.38	30.03	39.35	28.38	32.20	26.70	34.95	34.05	42.32	32.18	39.88	30.19	37.95
38	26.58	33.73	25.13	31.89	23.70	30.08	31.87	41.71	30.11	34.43	28.30	37.00	36.18	45.01	34.17	42.39	32.05	40.35
39	28.07	35.63	26.54	33.69	25.02	31.72	33.70	44.11	31.84	36.57	29.90	39.09	38.29	47.70	36.14	44.92	33.87	42.72
40	29.57	37.53	27.96	35.47	26.35	33.40	35.54	46.47	33.57	38.80	31.51	41.14	40.41	50.41	38.13	47.44	35.73	45.13
41	31.00	39.43	29.38	37.27	27.68	35.05	37.40	48.84	35.27	40.11	33.11	43.22	42.52	53.10	40.12	49.07	37.58	47.51
42	32.60	41.33	30.80	39.05	29.02	36.73	39.22	51.21	37.00	42.34	34.72	45.27	44.68	55.80	42.11	52.51	39.43	49.91
43	34.13	43.27	32.26	40.87	30.35	38.41	41.13	53.66	38.79	44.62	36.37	47.38	46.89	58.84	44.21	55.38	41.35	52.81
44	35.69	45.21	33.70	42.67	31.70	40.11	43.03	56.13	40.57	46.90	38.01	49.51	48.11	61.85	46.28	58.22	43.27	55.31
45	37.24	47.15	35.14	44.49	33.03	41.73	44.92	58.59	42.34	49.02	39.64	51.59	51.37	64.83	48.38	61.06	45.19	57.86
46	38.79	49.09	36.60	46.30	34.38	43.48	46.82	61.03	44.12	51.48	41.29	53.70	53.80	67.97	50.45	63.92	47.11	60.73
47	40.33	51.03	38.05	48.12	35.72	45.16	48.72	63.48	45.90	53.66	42.93	55.81	55.94	71.03	52.55	66.78	49.03	63.43
48	42.14	53.27	39.73	50.19	37.24	47.04	50.95	66.30	47.90	56.25	44.79	58.13	58.48	74.98	54.97	70.44	51.21	66.53
49	43.85	55.52	41.41	52.29	38.76	48.93	53.20	69.11	50.02	58.56	46.65	60.44	61.11	78.91	57.38	74.08	53.39	69.83
50	45.76	57.79	43.08	54.39	40.28	50.79	55.43	71.92	52.09	61.53	48.51	62.78	63.74	82.85	59.79	77.74	55.55	72.22
51	47.57	60.03	44.75	56.45	41.80	52.68	57.68	74.74	54.16	64.12	50.36	65.03	66.39	86.41	62.22	80.95	57.74	74.91
52	49.38	62.28	46.42	58.51	43.33	54.57	60.07	77.55	56.22	66.72	52.23	67.27	68.63	90.02	64.73	84.63	59.91	77.81
53	51.25	64.11	48.00	60.59	44.80	56.43	62.00	80.35	58.34	68.53	54.14	72.23	71.34	93.41	66.95	88.40	62.33	83.07
54	53.15	66.08	49.58	62.65	46.29	58.30	64.00	83.60	60.44	70.36	56.06	77.09	73.69	103.11	74.46	98.23	64.73	88.82
55	55.03	68.07	51.16	64.73	47.80	60.18	66.00	86.84	62.55	72.20	58.00	81.97	76.81	109.81	79.36	102.34	73.16	93.09
56	56.92	70.05	52.74	66.78	49.31	62.04	68.00	90.08	64.66	74.04	60.00	86.83	80.38	116.49	84.25	108.48	77.58	99.44
57	58.79	72.03	54.33	68.83	50.82	63.91	70.00	93.29	66.77	75.90	61.99	91.89	82.69	123.19	89.17	114.66	81.88	104.91
58	60.67	74.01	55.91	70.88	52.33	65.78	72.00	96.50	68.88	77.75	63.90	93.95	84.73	130.00	94.07	120.93	85.84	110.07
59	62.54	76.00	57.49	72.93	53.84	67.65	74.00	99.71	71.00	79.59	65.81	96.00	86.61	136.81	98.98	127.18	89.81	115.21
60	64.41	78.00	59.07	75.00	55.35	69.52	76.00	102.92	73.11	81.44	67.72	98.09	88.50	143.62	103.89	133.43	93.78	120.35
61	66.28	80.00	60.65	77.07	56.86	71.39	78.00	106.13	75.22	83.29	69.55	100.00	90.39	150.43	108.80	139.04	97.75	125.49
62	68.15	82.00	62.23	79.14	58.37	73.26	80.00	109.34	77.33	85.14	71.38	102.00	92.28	157.24	113.81	144.65	101.72	130.63
63	70.02	84.00	63.81	81.21	59.88	75.13	82.00	112.55	79.44	87.00	73.51	104.00	94.17	164.05	118.82	150.26	105.69	135.77
64	71.89	86.00	65.39	83.28	61.39	77.00	84.00	115.76	81.55	88.85	75.64	106.00	96.06	170.46	123.83	155.87	109.66	140.91
65	73.76	88.00	66.97	85.35	62.90	78.87	86.00	118.97	83.66	90.70	77.77	108.00	97.95	176.87	128.84	161.48	113.63	146.05
66	75.63	90.00	68.55	87.42	64.41	80.74	88.00	122.18	85.77	92.55	79.90	110.00	99.84	183.28	133.85	167.09	117.60	151.19
67	77.50	92.00	70.13	89.49	65.92	82.61	90.00	125.39	87.88	94.40	82.03	112.00	101.73	189.69	138.86	172.70	121.57	156.33
68	79.37	94.00	71.71	91.56	67.43	84.48	92.00	128.60	89.99	96.25	84.16	114.00	103.62	196.10	143.87	178.31	125.54	161.47
69	81.24	96.00	73.29	93.63	68.94	86.35	94.00	131.81	92.10	98.10	86.29	116.00	105.51	202.51	148.88	183.92	129.51	166.61
70	83.11	98.00	74.87	95.70	70.45	88.22	96.00	135.02	94.21	100.00	88.42	118.00	107.40	208.92	153.89	189.53	133.48	171.75
71	85.00	100.00	76.45	97.77	71.96	90.09	98.00	138.23	96.32	101.85	90.55	120.00	109.29	215.33	158.90	195.14	137.45	176.89
72	86.87	102.00	78.03	99.84	73.47	91.96	100.00	141.44	98.43	103.70	92.68	122.00	111.18	221.74	163.91	200.75	141.42	182.03
73	88.74	104.00	79.61	101.91	74.98	93.83	102.00	144.65	100.54	105.55	94.81	124.00	113.07	228.15	168.92	206.36	145.39	187.17
74	90.61	106.00	81.19	103.98	76.49	95.70	104.00	147.86	102.65	107.40	96.94	126.00	114.96	234.56	173.93	211.97	149.36	192.31
75	92.48	108.00	82.77	106.05	78.00	97.57	106.00	151.07	104.76	109.25	99.07	128.00	116.85	240.97	178.94	217.58	153.33	197.45
76	94.35	110.00	84.35	108.12	79.51	99.44	108.00	154.28	106.87	111.10	101.20	130.00	118.74	247.38	183.95	223.19	157.30	202.59
77	96.22	112.00	85.93	110.19	81.02	101.31	110.00	157.49	108.98	112.95	103.33	132.00	120.63	253.79	188.96	228.80	161.27	207.73
78	98.09	114.00	87.51	112.26	82.53	103.18	112.00	160.70	111.09	114.80	105.46	134.00	122.52	260.20	193.97	234.41	165.24	212.87
79	100.00	116.00	89.09	114.33	84.04	105.05	114.00	163.91	113.20	116.65	107.59	136.00	124.41	266.61	198.98	240.02	169.21	218.01
80	101.87	118.00	90.67	116.40	85.55	106.92	116.00	167.12	115.31	118.50	109.72	138.00	126.30	273.02	203.99	245.63	173.18	223.15
81	103.74	120.00	92.25	118.47	87.06	108.79	118.00	170.33	117.42	120.35	111.85	140.00	128.19	279.43	208.99	251.24	177.15	228.29
82	105.61	122.00	93.83	120.54	88.57	110.66	120.00	173.54	119.53	122.20	113.98	142.00	130.08	285.84	213.99	256.85	181.12	233.43
83	107.48	124.00	95.41	122.61	90.08	112.53	122.00	176.75	121.64	124.05	116.11	144.00	131.97	292.25	218.99	262.46	185.09	238.57
84	109.35	126.00	96.99	124.68	91.59	114.40	124.00	179.96	123.75	125.90	118.24	146.00	133.86	298.66	223.99	268.07	189.06	243.71
85	111.22	128.00	98.57	126.75	93.10	116.27	126.00	183.17</										

Policy Form Series: LTC-02  
 With No Inflation  
 No Nonforfeiture  
 With Return of Premium  
 Current Annual Rates with Proposed 22.69% Increase  
 Rates per \$10 Daily Benefit

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	14.54	18.33	13.62	17.41	12.93	16.51	17.03	22.10	18.19	20.92	16.34	19.94	16.09	23.05	18.12	22.34	17.13	21.34
26	15.19	19.39	14.42	18.42	13.67	17.45	18.05	23.48	17.13	22.22	16.23	21.20	20.27	25.14	19.23	23.73	18.18	22.87
27	16.02	20.44	15.21	19.42	14.42	18.36	19.07	24.88	18.08	23.63	17.12	22.44	21.42	26.82	20.32	25.14	19.19	23.99
28	16.87	21.51	16.01	20.40	15.16	19.32	20.10	26.28	19.05	24.84	18.01	23.80	22.60	28.10	21.42	26.93	20.21	25.31
29	17.72	22.59	16.81	21.41	15.90	20.27	21.11	27.68	20.00	26.16	18.92	24.89	23.78	29.58	22.51	27.81	21.24	26.62
30	18.56	23.62	17.59	22.40	16.65	21.20	22.13	29.07	20.97	27.48	19.81	26.00	24.98	31.08	23.62	29.32	22.27	27.96
31	19.40	24.67	18.38	23.41	17.40	22.13	23.15	30.45	21.92	28.77	20.70	27.20	26.11	32.56	24.72	30.71	23.29	29.26
32	20.24	25.73	19.19	24.42	18.13	23.07	24.17	31.79	22.89	30.08	21.59	28.35	27.29	34.05	25.81	32.10	24.32	30.59
33	21.09	26.81	19.97	25.40	18.86	24.02	25.19	33.10	23.84	31.35	22.49	29.52	28.46	35.52	26.92	33.49	25.34	31.91
34	21.92	27.86	20.78	26.40	19.62	24.98	26.22	34.43	24.81	32.60	23.37	30.67	29.62	37.00	28.01	34.89	26.37	33.22
35	22.77	28.92	21.59	27.41	20.37	25.89	27.24	35.75	25.76	33.84	24.28	31.84	30.80	38.50	29.13	36.28	27.40	34.55
36	23.60	30.06	22.03	28.28	21.76	27.02	28.14	38.21	27.57	36.16	25.64	33.69	32.00	41.30	31.18	38.93	28.31	37.04
37	25.00	32.87	24.51	31.13	23.11	29.35	31.05	40.87	28.35	38.48	27.62	36.13	35.21	44.11	33.26	41.59	31.21	39.67
38	27.48	34.84	25.09	32.98	24.60	31.06	32.67	43.14	31.14	40.78	29.27	38.27	37.41	48.00	35.31	44.21	33.14	42.06
39	29.03	36.82	27.46	34.84	25.88	32.82	34.87	45.00	32.83	43.08	30.94	40.44	38.90	49.73	37.40	45.83	35.04	44.67
40	30.61	38.79	28.93	36.70	27.25	34.55	36.77	46.06	34.72	45.40	32.80	42.99	41.80	52.62	39.44	48.48	36.95	47.00
41	32.17	40.78	30.47	38.58	28.92	36.28	38.88	47.54	36.51	47.70	34.23	44.72	44.02	55.33	41.52	51.07	38.88	49.57
42	33.74	42.78	31.89	40.41	30.00	38.01	40.59	49.52	38.30	50.02	35.94	46.87	46.22	58.13	43.58	54.74	40.78	52.08
43	35.33	44.76	33.37	42.27	31.38	39.74	42.55	51.50	40.12	52.38	37.62	49.03	48.51	61.28	45.73	57.88	42.78	54.84
44	36.92	46.73	34.84	44.13	32.77	41.47	44.50	53.03	41.94	54.71	39.30	51.20	50.70	64.41	47.88	60.81	44.72	57.62
45	38.50	48.72	36.33	45.98	34.13	43.19	46.44	54.64	43.78	57.09	40.99	53.35	53.10	67.64	50.03	63.84	46.70	60.38
46	40.08	50.71	37.80	47.88	35.52	44.92	48.39	56.08	45.59	59.39	42.67	55.60	55.38	70.87	52.13	66.47	48.67	63.19
47	41.68	52.70	39.30	49.70	36.91	46.65	50.35	57.57	47.41	61.75	44.34	57.86	57.88	73.82	54.28	69.39	50.65	65.93
48	43.46	54.69	40.81	51.58	38.45	48.32	52.69	59.41	49.06	63.88	46.04	60.03	60.53	77.09	56.71	73.07	52.64	68.36
49	45.31	57.23	42.85	53.00	39.87	50.44	54.84	61.25	51.55	65.84	48.08	62.30	62.66	81.78	59.15	76.77	55.07	71.35
50	47.13	59.48	44.34	55.97	41.61	52.32	57.09	64.07	53.63	69.55	49.65	64.63	65.64	85.59	61.58	80.24	57.21	74.37
51	48.84	61.75	46.02	58.06	43.03	54.22	59.35	66.80	55.71	72.14	51.81	66.95	68.29	89.00	64.01	83.28	59.39	77.07
52	50.78	64.01	47.70	60.16	44.67	56.11	61.59	70.74	57.76	74.74	53.69	69.27	70.93	92.23	66.46	86.32	61.50	79.77
53	52.62	66.82	51.28	64.80	47.82	60.14	64.24	73.69	60.08	77.52	57.58	74.10	74.24	96.88	71.33	92.40	65.97	85.19
54	54.47	73.83	54.84	69.05	51.08	64.19	70.91	76.45	62.36	81.60	61.40	78.93	81.65	105.53	76.22	98.60	70.38	90.81
55	56.34	78.44	58.41	73.48	54.53	68.22	75.59	81.29	70.50	86.68	65.34	85.76	86.85	112.19	81.07	104.57	74.74	96.03
56	58.19	83.25	62.00	77.82	58.24	72.58	80.24	86.18	74.58	92.54	68.22	89.84	89.24	119.84	85.64	111.65	78.45	101.45
57	60.06	88.05	65.55	82.37	60.93	76.30	84.89	90.01	78.23	101.82	73.11	93.40	92.48	126.48	90.83	118.73	83.52	108.88
58	61.90	92.50	70.95	89.05	65.77	82.30	91.93	117.75	85.72	108.65	78.98	100.62	105.39	135.26	96.09	125.68	90.05	114.87
59	63.76	102.52	76.38	95.74	70.71	88.47	98.97	126.48	92.21	117.87	84.84	107.63	113.32	145.00	105.35	134.86	96.50	122.86
60	65.69	109.73	81.76	102.42	75.65	94.57	106.00	135.23	98.88	125.71	90.69	116.05	121.22	154.88	112.93	143.62	103.11	130.87
61	67.64	118.57	87.17	109.11	80.68	100.85	113.03	143.98	105.17	133.73	96.58	122.26	129.14	164.70	119.89	152.80	109.55	138.87
62	69.28	124.20	92.57	115.76	85.64	106.74	120.08	152.71	111.89	141.76	102.42	129.47	137.07	174.50	127.16	161.88	116.19	146.87
63	70.89	130.29	98.00	122.79	90.13	112.86	130.37	165.07	121.57	153.66	111.38	140.19	146.01	186.77	136.08	174.81	125.66	155.52
64	72.58	145.85	103.22	135.70	95.70	124.97	141.87	178.64	131.50	165.58	120.33	150.91	160.92	203.03	146.01	187.65	135.78	170.18
65	106.28	156.69	117.54	145.80	106.30	134.08	152.44	181.59	141.41	177.48	128.28	161.82	172.88	217.31	159.33	200.70	145.55	181.83
66	135.20	167.82	126.86	155.80	115.88	143.19	163.24	204.57	151.34	189.30	138.25	172.34	184.78	231.55	170.86	213.74	165.31	193.48
67	144.28	179.34	134.17	165.80	123.48	152.31	174.04	217.63	161.25	201.26	147.20	183.05	196.72	245.83	181.77	228.78	185.12	205.13
68	161.01	198.37	149.68	184.33	137.07	169.25	194.12	241.54	179.77	223.37	163.99	203.05	218.84	272.21	202.09	260.96	193.41	228.95
69	177.75	218.38	165.18	202.80	151.85	188.19	214.19	265.98	198.28	245.50	180.75	223.00	240.88	298.59	222.40	275.17	201.71	248.58
70	194.46	238.37	180.89	221.41	168.05	203.14	234.26	289.57	215.77	287.61	197.51	243.02	263.10	324.96	242.73	299.35	229.00	270.31
71	211.24	258.39	198.18	239.93	180.24	229.09	254.34	313.81	235.27	299.73	214.20	263.01	285.22	351.94	263.06	323.58	238.30	292.34
72	227.98	278.41	211.68	258.46	194.45	237.02	274.42	337.62	253.78	311.84	231.65	283.01	307.35	377.71	289.30	347.74	258.61	313.77
73	268.84	314.98	240.28	291.70	220.85	287.49	311.37	380.47	287.84	351.29	281.69	318.58	347.36	423.89	320.10	390.07	289.67	351.76
74	289.73	339.37	268.09	326.08	246.83	297.94	348.38	423.32	321.91	390.73	282.81	354.35	387.96	470.07	356.82	432.40	322.72	389.80
75	320.81	386.95	297.49	358.38	273.05	328.40	385.30	468.17	358.50	430.19	323.69	390.02	427.37	516.25	393.53	474.75	355.80	427.80
76	351.51	422.34	326.10	391.70	299.23	358.84	422.25	509.02	390.06	469.83	354.57	425.50	467.38	562.44	430.28	517.08	389.85	465.83
77	382.39	459.32	354.70	425.00	325.42	390.31	459.20	551.87	424.11	509.08	385.49	461.38	507.37	608.82	468.98	559.42	421.62	503.83
78	434.54	517.88	400.10	479.85	359.02	430.85	521.64	622.11	461.74	573.87	437.94	520.22	573.82	683.10	528.16	627.87	477.20	568.80
79	486.60	576.64	451.50	534.71	414.42	486.09	583.89	692.33	539.38	636.88	490.44	579.08	640.27	757.57	596.34	693.91	532.87	637.40
80	538.84	635.80	499.92	594.59	458.92	540.31	640.23	762.68	597.01	703.47	542.93	637.91	708.69	832.07	650.61	783.10	589.04	690.17
81	600.90	694.67	548.33	644.44	503.43	590.85	708.58	832.77	654.65	788.27	595.43	696.77	773.14	906.54	711.70	828.63	648.42	750.97
82	643.14	764.14	598.73	699.30	547.92	640.90	770.93	903.01	712.28	833.07	647.91	765.82	838.59	981.03	772.37	894.58	698.79	812.75
83	749.83	841.00	695.89	770.10	639.14	716.61	888.02	1022.68	823.76	929.13	755.00	859.61	972.78	1084.86	861.30	980.69	806.82	902.58
84	831.03	914.29	786.54	853.78	705.49	778.21	1012.50	1113.90	819.12	101								



Policy Form Series: LTC-02  
 With 5% Compound Inflation  
 No Nonforfeiture  
 No Community Care  
 Current Annual Rates with Proposed 2.00% Increase  
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period			5 Year Benefit Period			7 Year Benefit Period						
	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days				
Elimination Period													
Home and Community Care													
50% 60% 100%													
25	84.95	79.31	97.73	104.27	97.65	113.32	120.20	140.00	112.40	140.28	146.90	103.89	131.65
26	87.21	107.46	81.80	107.55	135.89	107.70	127.14	132.32	116.80	144.25	107.08	133.94	
27	86.97	110.74	84.30	110.83	130.90	105.77	130.86	121.05	116.80	148.20	110.29	136.04	
28	85.59	114.03	86.79	114.11	144.11	103.81	134.80	124.95	131.48	152.77	113.48	143.87	
29	80.22	117.20	89.26	117.40	148.21	101.87	134.53	101.75	130.08	155.22	117.03	146.88	
30	82.25	120.20	91.25	120.34	151.24	103.49	135.71	105.48	134.44	157.98	120.76	150.11	
31	80.54	123.83	94.25	123.85	155.44	110.08	148.27	107.37	133.00	162.11	125.00	154.34	
32	103.22	127.11	116.14	127.24	160.54	118.08	155.10	112.69	138.59	166.47	128.83	158.60	
33	105.98	130.39	99.27	132.19	163.86	122.10	153.84	112.99	148.10	169.32	134.08	162.83	
34	108.59	133.60	104.78	125.25	167.87	125.17	157.76	115.81	146.60	172.82	138.55	166.28	
35	111.22	136.89	109.27	128.31	172.88	128.12	161.69	118.60	149.11	177.72	143.31	170.80	
36	114.87	141.41	114.87	131.46	178.48	132.38	168.81	122.44	158.88	182.85	148.04	174.88	
37	118.52	146.36	120.72	136.56	185.86	135.96	178.50	126.81	168.90	188.15	155.95	180.01	
38	122.17	150.36	125.49	141.66	193.54	140.85	188.24	130.11	173.99	193.56	163.98	186.00	
39	125.84	154.82	130.33	147.53	195.64	144.92	192.44	133.94	186.21	197.59	171.69	190.01	
40	129.49	159.30	135.29	153.46	200.22	149.00	197.67	137.78	177.75	201.26	171.06	195.03	
41	133.14	163.77	140.24	158.62	205.54	153.28	202.89	141.80	177.75	207.03	176.84	200.02	
42	136.78	168.24	145.10	163.80	210.78	157.57	208.16	145.44	182.65	212.89	181.56	205.01	
43	140.43	172.70	149.96	168.95	215.98	161.85	213.41	149.85	187.74	218.73	187.35	210.03	
44	144.08	177.16	154.81	174.10	221.20	166.14	218.66	154.44	192.96	224.58	193.10	215.02	
45	147.73	181.62	159.67	179.25	226.42	170.43	223.91	159.04	198.19	230.43	198.85	220.01	
46	151.38	186.08	164.53	184.40	231.64	174.72	229.16	163.64	203.42	236.28	204.59	225.00	
47	155.03	190.54	169.39	189.59	236.86	179.01	234.41	168.14	208.71	242.13	210.88	230.00	
48	158.68	195.00	174.25	194.78	242.08	183.30	239.66	172.64	214.00	247.98	216.15	235.00	
49	162.33	199.46	179.10	199.97	247.30	187.59	244.91	177.14	219.29	253.83	221.42	240.00	
50	165.98	203.92	183.95	205.16	252.52	191.88	250.16	181.68	224.58	259.68	226.70	245.00	
51	169.63	208.38	188.80	210.41	257.74	196.17	255.43	186.18	229.27	265.53	232.00	250.00	
52	173.28	212.84	193.64	215.66	262.96	200.46	260.69	190.68	234.00	271.38	237.27	255.00	
53	176.93	217.30	198.49	220.91	268.18	204.75	265.94	195.18	238.71	277.23	242.56	260.00	
54	180.58	221.76	203.34	226.16	273.40	209.04	271.19	199.68	243.34	283.08	247.85	265.00	
55	184.23	226.22	208.19	231.41	278.62	213.33	276.44	204.18	248.07	288.93	253.14	270.00	
56	187.88	230.68	213.04	236.66	283.84	217.56	281.69	208.68	252.77	294.78	258.41	275.00	
57	191.53	235.14	217.89	241.91	289.06	221.79	286.94	213.18	257.50	300.63	263.70	280.00	
58	195.18	239.60	222.74	247.16	294.28	226.02	292.19	217.68	262.23	306.48	269.00	285.00	
59	198.83	244.06	227.59	252.41	299.50	230.25	297.44	222.18	266.96	312.33	274.29	290.00	
60	202.48	248.52	232.44	257.66	304.72	234.43	302.69	226.68	271.69	318.18	279.59	295.00	
61	206.13	252.98	237.29	262.91	309.94	238.61	307.94	231.18	276.42	324.03	284.89	300.00	
62	209.78	257.44	242.14	268.16	315.16	242.80	313.19	235.67	281.15	329.88	290.19	305.00	
63	213.43	261.90	246.99	273.41	320.38	246.98	318.44	240.16	285.88	335.73	295.49	310.00	
64	217.08	266.36	251.84	278.66	325.60	251.17	323.69	244.63	290.59	341.58	300.79	315.00	
65	220.73	270.82	256.69	283.91	330.82	255.36	328.94	249.12	295.30	347.43	306.09	320.00	
66	224.38	275.28	261.54	289.16	336.04	259.55	334.19	253.61	300.01	353.28	311.39	325.00	
67	228.03	279.74	266.39	294.41	341.26	263.74	339.44	257.92	304.72	359.13	316.69	330.00	
68	231.68	284.20	271.24	299.66	346.48	267.93	344.69	262.23	309.43	364.98	322.00	335.00	
69	235.33	288.66	276.09	304.91	351.70	272.12	349.94	266.54	314.14	370.83	327.29	340.00	
70	238.98	293.12	280.94	310.16	356.92	276.31	355.19	270.85	318.85	376.68	332.59	345.00	
71	242.63	297.58	285.79	315.41	362.14	280.50	360.44	275.16	323.56	382.53	337.89	350.00	
72	246.28	302.04	290.64	320.66	367.36	284.69	365.69	279.47	328.27	388.38	343.19	355.00	
73	249.93	306.50	295.49	325.91	372.58	288.88	370.94	283.78	332.98	394.23	348.49	360.00	
74	253.58	310.96	300.34	331.16	377.80	293.07	376.19	288.09	337.69	400.08	353.79	365.00	
75	257.23	315.42	305.19	336.41	383.02	297.26	381.44	292.40	342.40	405.93	359.09	370.00	
76	260.88	319.88	310.04	341.66	387.86	301.45	386.69	296.71	347.11	411.78	364.39	375.00	
77	264.53	324.34	314.89	346.91	392.68	305.64	391.94	301.02	351.82	417.63	369.69	380.00	
78	268.18	328.80	319.74	352.16	397.50	309.83	397.19	305.33	356.53	423.48	375.00	385.00	
79	271.83	333.26	324.59	357.41	402.32	314.02	402.44	309.64	361.24	429.33	380.30	390.00	
80	275.48	337.72	329.44	362.66	407.14	318.21	407.69	313.95	365.95	435.18	385.61	395.00	
81	279.13	342.18	334.29	367.91	411.96	322.40	412.94	318.26	370.66	441.03	390.91	400.00	
82	282.78	346.64	339.14	373.16	416.78	326.59	418.19	322.57	375.37	446.88	396.22	405.00	
83	286.43	351.10	343.99	378.41	421.60	330.78	423.44	326.88	380.08	452.73	401.53	410.00	
84	290.08	355.56	348.84	383.66	426.42	334.97	428.69	331.19	384.79	458.58	406.84	415.00	

Policy Form Broker LTC#2  
With 5% Composed Inflation  
No Nonforfeiture  
With Return of Premium  
Current Annual Rates with Proposed 22.0% Increase  
Rates per \$10 Daily Benefit

Insur Age	3 Year Benefit Period Elimination Period			6 Year Benefit Period Elimination Period			7 Year Benefit Period Elimination Period				
	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days		
25	86.38	106.48	81.05	98.87	106.50	66.78	126.01	114.87	144.12	108.18	134.82
26	89.18	109.51	83.86	103.07	108.97	102.66	131.03	118.52	148.33	109.53	138.01
27	91.79	112.44	86.35	105.76	111.50	104.98	134.05	121.19	151.12	112.44	141.40
28	94.77	116.76	89.68	109.46	116.49	108.40	137.57	124.84	156.72	116.22	147.40
29	97.58	120.20	91.90	112.71	119.70	110.60	141.24	128.40	160.92	119.59	151.59
30	100.37	123.62	94.12	116.81	123.77	113.61	144.09	131.62	165.13	122.92	155.79
31	103.16	127.06	96.34	120.83	127.19	116.01	146.09	134.62	169.31	126.27	159.98
32	105.88	130.48	98.34	124.33	130.63	118.01	148.09	137.40	173.63	129.51	164.16
33	108.79	133.92	101.99	128.52	134.08	120.43	150.09	140.27	177.74	132.77	168.39
34	111.57	137.24	104.57	132.51	137.44	122.43	152.09	142.27	181.81	135.91	172.58
35	114.38	140.57	107.15	136.35	140.74	124.33	154.09	144.11	185.84	139.01	176.84
36	117.14	143.84	109.72	140.09	144.03	126.19	156.09	145.92	189.87	142.14	181.10
37	119.97	147.10	112.28	143.78	147.29	128.00	158.09	147.74	193.90	145.24	185.38
38	122.77	150.42	114.79	147.43	150.54	129.79	160.09	149.54	197.93	148.32	189.67
39	125.57	153.73	117.28	151.04	153.79	131.58	162.09	151.33	201.96	151.41	193.96
40	128.37	157.04	119.76	154.56	156.99	133.37	164.09	153.12	205.99	154.51	198.24
41	131.17	160.35	122.24	158.04	160.24	135.16	166.09	154.91	209.99	157.61	202.52
42	133.97	163.66	124.72	161.50	163.44	136.94	168.09	156.70	213.99	160.71	206.81
43	136.78	166.97	127.20	164.95	166.64	138.72	170.09	158.50	217.99	163.81	211.10
44	139.58	170.28	129.68	168.41	170.01	140.50	172.09	160.29	221.99	166.91	215.39
45	142.39	173.59	132.16	171.84	173.94	142.28	174.09	162.08	225.99	170.01	219.68
46	145.20	176.90	134.64	175.28	176.87	144.07	176.09	163.87	229.99	173.11	223.97
47	148.01	180.21	137.12	178.71	180.74	145.85	178.09	165.66	233.99	176.21	228.26
48	150.82	183.52	139.56	182.15	183.61	147.64	180.09	167.45	237.99	179.31	232.55
49	153.63	186.83	142.00	185.58	186.48	149.42	182.09	169.24	241.99	182.41	236.84
50	156.44	190.14	144.44	189.01	189.34	151.21	184.09	171.03	245.99	185.51	241.13
51	159.25	193.45	146.88	192.44	192.20	153.00	186.09	172.82	249.99	188.61	245.42
52	162.06	196.76	149.32	195.87	195.07	154.79	188.09	174.61	253.99	191.71	249.71
53	164.87	200.07	151.76	199.30	197.94	156.58	190.09	176.40	257.99	194.81	254.00
54	167.68	203.38	154.20	202.73	200.81	158.37	192.09	178.19	261.99	197.91	258.29
55	170.49	206.69	156.64	206.16	203.68	160.16	194.09	180.00	265.99	201.01	262.58
56	173.30	210.00	159.08	209.59	206.55	161.95	196.09	181.79	269.99	204.11	266.87
57	176.11	213.31	161.52	213.02	209.42	163.74	198.09	183.58	273.99	207.21	271.16
58	178.92	216.62	163.96	216.45	212.29	165.53	200.09	185.37	277.99	210.31	275.45
59	181.73	220.00	166.40	219.88	215.16	167.32	202.09	187.16	281.99	213.41	279.74
60	184.54	223.31	168.84	223.31	218.03	169.11	204.09	188.95	285.99	216.51	284.03
61	187.35	226.62	171.28	226.74	220.90	170.90	206.09	190.74	289.99	219.61	288.32
62	190.16	230.00	173.72	230.17	223.77	172.69	208.09	192.53	293.99	222.71	292.61
63	192.97	233.31	176.16	233.60	226.64	174.48	210.09	194.32	297.99	225.81	296.90
64	195.78	236.62	178.60	237.03	229.51	176.27	212.09	196.11	301.99	228.91	301.19
65	198.59	240.00	181.04	240.46	232.38	178.06	214.09	197.90	305.99	232.01	305.48
66	201.40	243.31	183.48	243.89	235.25	179.85	216.09	199.69	309.99	235.11	309.77
67	204.21	246.62	185.92	247.32	238.12	181.64	218.09	201.48	313.99	238.21	314.06
68	207.02	250.00	188.36	250.75	240.99	183.43	220.09	203.27	317.99	241.31	318.35
69	209.83	253.31	190.80	254.18	243.86	185.22	222.09	205.06	321.99	244.41	322.64
70	212.64	256.62	193.24	257.61	246.73	187.01	224.09	206.85	325.99	247.51	326.93
71	215.45	260.00	195.68	260.94	249.60	188.80	226.09	208.64	329.99	250.61	331.22
72	218.26	263.31	198.12	264.37	252.47	190.59	228.09	210.43	333.99	253.71	335.51
73	221.07	266.62	200.56	267.80	255.34	192.38	230.09	212.22	337.99	256.81	339.80
74	223.88	270.00	203.00	271.23	258.21	194.17	232.09	214.01	341.99	259.91	344.09
75	226.69	273.31	205.44	274.66	261.08	195.96	234.09	215.80	345.99	263.01	348.38
76	229.50	276.62	207.88	278.09	263.95	197.75	236.09	217.59	349.99	266.11	352.67
77	232.31	280.00	210.32	281.52	266.82	199.54	238.09	219.38	353.99	269.21	356.96
78	235.12	283.31	212.76	284.95	269.69	201.33	240.09	221.17	357.99	272.31	361.25
79	237.93	286.62	215.20	288.38	272.56	203.12	242.09	222.96	361.99	275.41	365.54
80	240.74	290.00	217.64	291.81	275.43	204.91	244.09	224.75	365.99	278.51	369.83
81	243.55	293.31	220.08	295.24	278.30	206.70	246.09	226.54	369.99	281.61	374.12
82	246.36	296.62	222.52	298.67	281.17	208.49	248.09	228.33	373.99	284.71	378.41
83	249.17	300.00	224.96	302.10	284.04	210.28	250.09	230.12	377.99	287.81	382.70
84	251.98	303.31	227.40	305.53	286.91	212.07	252.09	231.91	381.99	290.91	387.00
85	254.79	306.62	229.84	308.96	289.78	213.86	254.09	233.70	385.99	294.01	391.29
86	257.60	310.00	232.28	312.39	292.65	215.65	256.09	235.49	389.99	297.11	395.58
87	260.41	313.31	234.72	315.82	295.52	217.44	258.09	237.28	393.99	300.21	399.87
88	263.22	316.62	237.16	319.25	298.39	219.23	260.09	239.07	397.99	303.31	404.16
89	266.03	320.00	239.60	322.68	301.26	221.02	262.09	240.86	401.99	306.41	408.45
90	268.84	323.31	242.04	326.11	304.13	222.81	264.09	242.65	405.99	309.51	412.74
91	271.65	326.62	244.48	329.54	307.00	224.60	266.09	244.44	409.99	312.61	417.03
92	274.46	330.00	246.92	332.97	309.87	226.39	268.09	246.23	413.99	315.71	421.32
93	277.27	333.31	249.36	336.40	312.74	228.18	270.09	248.02	417.99	318.81	425.61
94	280.08	336.62	251.80	339.83	315.61	229.97	272.09	249.81	421.99	321.91	429.90
95	282.89	340.00	254.24	343.26	318.48	231.76	274.09	251.60	425.99	325.01	434.19
96	285.70	343.31	256.68	346.69	321.35	233.55	276.09	253.39	429.99	328.11	438.48
97	288.51	346.62	259.12	350.12	324.22	235.34	278.09	255.18	433.99	331.21	442.77
98	291.32	350.00	261.56	353.55	327.09	237.13	280.09	256.97	437.99	334.31	447.06
99	294.13	353.31	264.00	356.98	329.96	238.92	282.09	258.76	441.99	337.41	451.35
100	296.94	356.62	266.44	360.41	332.83	240.71	284.09	260.55	445.99	340.51	455.64

Policy Form Series: LTC-02  
With 5% Compound Capped Inflation  
No Nonforfeiture  
No Return of Premium  
Current Annual Rates With Proposed 22.60% Increase  
Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period						5 Year Benefit Period						7 Year Benefit Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	24.82	31.20	23.37	29.61	22.17	28.03	30.86	38.73	29.89	38.76	28.21	34.75	33.40	42.34	31.87	40.03	29.89	38.25
26	25.10	33.03	24.70	31.34	23.40	29.84	32.55	41.04	31.70	38.04	29.89	36.75	35.46	44.87	33.64	42.51	31.72	40.66
27	27.54	34.87	26.13	33.06	24.75	31.29	34.41	43.35	33.40	41.00	31.59	38.76	37.58	47.59	35.59	44.67	33.53	42.03
28	29.02	36.72	27.51	34.78	26.05	32.87	36.30	45.84	35.31	43.25	33.29	40.76	39.89	50.23	37.57	47.44	35.37	43.25
29	30.49	38.59	28.89	36.51	27.32	34.30	38.17	47.85	37.11	45.42	34.63	42.77	41.79	52.84	39.52	49.50	37.20	44.59
30	31.80	40.38	30.27	38.24	28.52	35.11	40.06	50.24	38.93	47.58	35.82	44.78	43.89	55.47	41.49	52.38	38.93	46.93
31	33.41	42.22	31.84	39.97	29.90	37.71	41.92	52.55	40.78	49.73	38.30	48.78	46.94	58.08	43.44	54.83	40.86	52.27
32	34.88	44.05	33.02	41.70	31.20	39.35	43.81	54.84	42.55	51.89	39.99	49.70	48.03	60.71	45.42	57.30	42.69	54.82
33	36.35	45.80	34.40	43.41	32.40	40.85	45.88	57.15	44.36	54.04	41.67	50.79	50.12	63.32	47.37	59.76	44.51	56.94
34	37.80	47.74	35.78	45.14	33.78	42.59	47.67	59.44	46.16	56.10	43.38	52.81	52.22	65.85	49.35	62.23	46.39	59.27
35	39.27	49.57	37.15	46.87	35.05	44.19	49.43	61.78	47.97	58.35	45.04	54.81	54.30	68.58	51.30	64.88	48.17	61.81
36	41.91	52.82	39.02	48.91	37.30	47.03	52.78	65.88	51.17	62.22	48.00	59.38	58.04	73.28	54.79	69.09	51.41	65.77
37	44.51	56.06	42.08	52.37	39.64	49.85	55.09	69.69	54.38	67.50	50.95	61.93	61.80	77.88	58.39	73.49	54.68	69.95
38	47.15	59.31	44.55	56.01	41.94	52.68	59.41	74.10	57.57	70.95	53.91	65.50	65.94	82.89	61.80	77.87	57.89	74.12
39	49.78	62.56	47.00	59.08	44.22	55.50	62.73	78.24	60.74	73.70	56.87	69.09	68.27	87.37	65.31	82.28	61.12	78.29
40	52.40	65.80	49.48	62.11	46.52	58.34	68.09	82.35	63.95	77.65	59.82	72.64	73.01	92.05	68.80	86.89	64.36	82.44
41	55.01	69.03	51.93	65.19	48.81	61.10	73.00	86.47	67.12	81.50	62.78	76.22	78.77	96.74	72.31	91.07	67.61	86.81
42	57.65	72.28	54.41	68.20	51.11	64.00	77.22	90.58	70.33	85.35	65.74	79.77	80.50	101.45	75.81	95.47	70.84	90.78
43	60.36	75.89	56.94	71.37	53.44	67.02	82.23	94.86	73.69	89.32	68.82	83.40	84.51	106.74	79.53	100.40	74.28	95.43
44	63.06	79.59	59.47	74.53	55.77	69.85	86.74	99.11	77.04	93.29	71.80	87.02	88.51	112.02	83.27	105.34	77.70	100.10
45	65.77	82.47	62.01	77.71	58.19	72.78	91.27	103.33	80.29	97.20	75.00	90.86	92.62	117.33	86.99	110.27	81.11	104.74
46	68.47	85.89	64.50	80.88	60.46	75.71	93.78	107.85	83.75	101.22	78.08	94.27	96.52	122.83	90.73	115.22	84.53	109.40
47	71.20	89.28	67.03	84.04	62.91	78.63	96.29	111.82	87.11	105.19	81.10	97.91	100.53	127.62	94.45	120.19	87.96	114.06
48	74.11	93.61	70.28	88.05	65.76	82.28	98.84	117.39	91.40	110.19	84.04	102.38	105.85	135.14	98.17	126.82	92.21	119.87
49	78.21	97.97	73.52	92.08	68.72	85.93	98.39	122.78	95.71	115.14	88.00	106.63	110.79	142.38	103.89	133.50	96.45	125.17
50	81.72	102.31	76.77	96.10	71.68	89.58	103.94	128.21	99.99	120.14	92.80	111.30	115.91	149.60	106.99	140.20	100.70	130.48
51	85.25	106.99	79.96	100.14	74.62	93.22	108.49	133.85	104.30	125.12	96.88	116.77	121.05	156.81	113.32	146.90	104.95	135.76
52	88.75	111.33	83.25	104.15	77.58	96.98	113.03	139.07	108.59	130.10	100.54	120.24	123.17	163.83	118.04	152.86	109.19	141.04
53	92.54	116.32	86.84	112.00	80.39	104.00	121.83	144.47	118.85	139.85	104.00	128.81	135.89	170.85	126.98	160.49	117.21	146.95
54	95.64	120.61	90.00	116.86	83.22	111.16	130.63	150.59	125.12	149.19	115.46	137.38	145.61	180.01	138.99	175.20	125.22	150.82
55	100.43	130.52	102.39	127.70	86.04	118.30	139.42	170.28	133.38	158.70	122.80	146.66	165.35	200.19	144.82	188.30	133.24	170.71
56	110.32	145.01	108.75	135.55	100.86	125.44	148.22	180.70	141.63	168.31	130.38	154.53	165.08	212.34	153.74	197.41	141.26	180.59
57	123.22	155.80	115.13	143.40	106.89	132.59	157.02	191.09	148.89	177.88	137.82	163.10	174.80	224.50	162.67	208.51	149.20	189.49
58	133.02	165.30	124.20	154.29	114.95	142.50	169.57	205.59	161.59	191.16	148.37	176.04	183.68	241.54	175.40	224.11	160.69	204.38
59	142.82	177.10	133.27	165.20	123.22	152.43	182.15	220.09	173.29	204.45	156.83	186.99	202.69	258.53	188.42	239.89	172.12	216.27
60	152.84	189.99	142.94	176.07	131.50	162.34	194.71	234.57	184.65	217.75	169.48	199.83	216.45	276.64	200.86	255.26	183.53	232.16
61	162.44	200.67	151.41	186.89	139.77	172.27	207.28	249.06	196.85	231.04	180.08	210.88	230.45	292.69	213.57	270.84	194.37	246.07
62	172.26	212.47	160.48	197.87	148.04	182.16	219.85	263.50	208.34	244.30	190.81	222.82	244.24	300.73	226.30	286.43	208.35	259.87
63	186.32	228.74	173.45	212.89	159.87	195.85	237.75	283.60	224.87	262.72	205.51	236.34	263.83	332.89	244.24	307.57	222.42	276.80
64	200.39	245.01	184.44	227.91	171.70	209.52	256.07	303.82	241.38	281.08	228.40	256.86	283.45	368.05	262.10	328.71	236.40	297.06
65	214.45	261.29	199.42	242.93	183.58	223.19	273.57	323.68	257.92	299.47	235.29	272.37	303.06	378.21	280.10	349.86	254.48	318.49
66	228.51	277.59	212.40	257.94	195.38	236.85	291.60	343.70	274.45	317.84	250.19	288.89	322.67	402.39	298.03	371.00	270.52	335.35
67	242.58	293.82	223.38	272.95	207.21	250.62	309.40	363.74	293.99	339.22	265.08	305.41	342.27	425.51	316.66	392.14	288.55	354.18
68	256.01	318.03	248.14	298.47	229.22	272.00	337.83	395.54	318.90	395.47	288.59	331.84	373.59	461.87	344.54	425.48	312.29	384.12
69	287.44	344.05	289.91	319.98	245.21	293.49	385.85	427.35	343.81	394.74	312.10	358.28	404.60	498.22	373.10	458.82	337.96	414.07
70	309.67	370.03	287.67	343.50	284.21	314.69	394.08	459.14	365.74	423.99	335.83	384.69	435.62	534.57	401.87	492.17	363.99	443.99
71	332.29	395.45	308.45	367.01	283.22	336.48	422.30	490.36	394.60	453.27	358.14	411.12	468.73	570.94	430.24	528.51	386.42	473.94
72	354.73	420.88	329.21	390.52	302.21	357.98	450.53	522.76	429.58	482.62	382.55	437.59	497.84	607.28	458.82	556.63	415.12	603.88
73	381.93	461.74	363.40	428.34	333.62	392.55	495.06	573.81	462.28	528.52	420.52	480.07	547.25	658.24	504.21	601.82	456.05	650.02
74	428.31	502.90	397.58	465.15	384.94	427.12	541.37	624.86	503.97	578.54	456.38	522.80	596.64	705.57	546.80	646.89	496.97	698.19
75	485.41	543.46	431.75	503.99	398.15	461.71	598.00	675.59	545.84	623.55	498.23	585.13	648.05	759.89	595.01	692.19	537.90	641.50
76	502.20	594.34	465.99	541.80	427.49	498.29	632.21	728.84	591.33	670.56	534.11	607.68	695.43	808.21	640.40	737.37	578.80	682.83
77	539.19	625.22	500.11	579.82	458.80	530.87	677.84	777.58	629.03	717.58	571.87	650.19	744.84	850.54	685.80	782.55	619.73	724.15
78	595.98	697.00	552.88	637.47	507.32	583.93	745.99	855.28	690.90	788.02	629.35	715.03	818.32	935.13	753.53	850.44	681.08	788.26
79	652.78	750.00	605.62	695.33	555.85	637.01	814.35	932.54	754.00	860.28	686.73	778.85	891.80	1010.73	821.25	918.31	742.42	868.38
80	709.55	812.38	658.38	751.35	604.38	690.08	882.71	1009.84	817.89	927.48	744.14	844.70	965.28	1080.37	888.98	1008.18	803.78	910.45
81	786.53	871.04	711.12	802.79	652.88	743.13	951.07	1087.11	888.78	991.31	801.52	906.64	1038.76	1181.99	956.89	1084.07	868.12	972.58
82	828.19	927.57	763.89	854.23	701.41	784.82	1019.42	1168.16	948.72	1058.16	858.90	974.37	1112.23	1237.58	1016.90	1121.95	926.47	1034.66
83	908.28	1000.28	838.30	920.10	777.81	855.75	1138.80	1250.64	1034.71	1198.95	957.38	1053.27	1214.23	1335.80	1082.95	1209.67	1013.05	1114.83
84	976.46	1073.17	898.2															

Policy Form Series: LTC-02  
 With 5% Compound Capped Inflation  
 No Nonforfeiture  
 With Return of Premium  
 Current Annual Rates with Proposed 22.00% Increase  
 Rates per \$10 Daily Benefit

Issue Age	3 Year Benefit Period Elimination Period					5 Year Benefit Period Elimination Period					7 Year Benefit Period Elimination Period							
	30 Days		60 Days		90 Days	30 Days		60 Days		90 Days	30 Days		60 Days		90 Days			
	Home and Community Care		Home and Community Care		Home and Community Care	Home and Community Care		Home and Community Care		Home and Community Care	Home and Community Care		Home and Community Care		Home and Community Care			
25	25.30	32.02	24.02	30.40	22.76	28.81	31.49	39.79	30.87	37.75	28.87	35.88	34.28	43.81	32.53	41.47	30.70	39.59
26	29.82	33.94	25.46	32.21	24.06	30.49	33.45	42.18	32.56	40.00	30.71	37.78	36.45	46.54	34.57	44.03	32.86	42.01
27	28.34	35.86	28.87	34.00	25.43	32.17	35.38	44.67	34.43	42.23	32.46	39.65	38.82	49.30	36.81	43.01	34.49	44.46
28	29.86	37.76	28.30	35.78	26.77	33.84	37.33	46.95	36.32	44.49	34.21	41.92	40.70	52.02	38.64	46.16	38.39	48.90
29	31.38	39.65	29.74	37.58	28.12	35.52	39.27	49.35	38.18	46.71	35.85	44.02	42.68	54.78	40.67	48.16	38.27	49.36
30	32.91	41.58	31.19	39.38	29.45	37.20	41.24	51.73	40.07	48.97	37.71	45.06	45.19	67.63	42.72	54.33	40.18	51.60
31	34.41	43.48	32.60	41.17	30.78	38.98	43.19	54.12	41.90	51.21	39.47	48.17	47.32	69.27	44.76	56.90	42.08	54.24
32	35.94	45.38	34.03	42.98	32.19	40.54	45.13	56.51	43.82	53.44	41.21	50.27	49.61	73.01	46.81	59.47	43.99	58.70
33	37.48	47.28	35.47	44.79	33.59	42.22	47.08	58.89	45.71	55.99	42.67	52.34	51.89	76.74	48.83	62.08	45.88	60.11
34	39.01	49.18	36.89	46.58	34.91	43.93	49.01	61.28	47.59	57.92	44.71	54.43	53.84	80.50	50.87	64.82	47.78	61.58
35	40.50	51.11	38.33	48.35	36.14	45.57	50.97	63.66	49.47	60.17	46.45	56.51	55.02	84.22	52.90	67.20	49.65	64.01
36	42.02	53.04	39.74	50.13	37.51	47.15	52.91	66.04	51.36	62.47	48.17	58.64	57.11	87.94	54.93	69.62	51.54	66.05
37	43.53	54.97	41.17	51.94	38.91	48.76	54.81	68.50	53.26	64.82	50.00	60.81	59.02	91.67	56.85	71.99	53.43	68.09
38	45.03	56.89	42.63	53.77	40.30	50.39	56.69	70.97	55.17	67.17	51.89	62.99	60.93	95.40	58.78	74.00	55.34	70.16
39	46.54	58.81	44.11	55.61	41.71	51.98	58.59	73.44	57.10	69.58	53.80	65.18	62.86	99.13	60.70	76.03	57.26	72.23
40	48.04	60.72	45.61	57.45	43.13	53.63	60.50	75.91	59.05	71.99	55.73	67.57	64.79	102.86	62.64	78.08	59.40	74.30
41	49.55	62.62	47.12	59.29	44.56	55.28	62.43	78.37	61.00	74.47	57.67	69.56	66.71	106.59	64.57	80.03	61.51	76.37
42	51.05	64.52	48.63	61.14	46.00	56.94	64.37	80.84	63.05	76.96	59.78	71.55	68.83	110.32	66.46	82.09	63.63	78.44
43	52.56	66.42	50.14	62.99	47.47	58.61	66.31	83.31	65.09	79.47	61.91	73.54	70.94	114.05	68.36	84.16	65.74	80.51
44	54.06	68.32	51.65	64.84	48.94	60.29	68.78	85.79	67.14	81.99	64.02	75.52	73.05	117.78	70.29	86.23	67.85	82.58
45	55.57	70.22	53.16	66.70	50.44	62.08	71.19	88.26	69.29	84.50	66.15	77.51	75.16	121.51	72.24	88.30	69.96	84.65
46	57.07	72.12	54.67	68.57	51.96	63.89	73.61	90.74	71.45	86.99	68.27	79.49	77.27	125.24	74.43	90.31	72.06	86.74
47	58.58	74.02	56.19	70.44	53.49	65.71	76.04	93.21	73.70	89.48	70.40	81.46	79.98	128.97	76.62	92.33	74.17	88.83
48	60.09	75.92	57.71	72.32	55.03	67.55	78.49	95.68	75.99	92.07	72.51	83.43	82.67	132.70	78.81	94.34	76.28	90.92
49	61.59	77.82	59.24	74.23	56.59	69.40	80.94	98.16	78.50	94.67	74.62	85.40	84.96	136.43	80.91	96.35	78.39	93.01
50	63.10	79.72	60.77	76.14	58.16	71.24	83.31	100.64	80.59	96.86	76.73	87.38	87.08	140.16	83.01	98.36	80.50	95.10
51	64.61	81.62	62.30	78.07	59.76	73.09	85.78	103.13	82.69	99.14	78.85	89.35	89.27	143.89	85.12	100.37	82.61	97.19
52	66.12	83.52	63.84	79.99	61.41	74.96	88.28	105.62	84.88	101.43	80.94	91.32	91.38	147.62	87.23	102.38	84.72	99.28
53	67.63	85.42	65.39	81.93	63.05	76.84	90.81	108.11	87.07	103.72	83.03	93.29	93.44	151.35	89.34	104.43	86.83	101.37
54	69.14	87.32	67.00	83.89	64.71	78.75	93.37	110.60	89.27	106.01	85.14	95.26	95.50	155.11	91.45	106.54	88.94	103.46
55	70.65	89.22	68.63	85.84	66.53	80.68	95.93	113.09	91.57	108.30	87.25	97.23	97.55	158.88	93.57	108.65	91.05	105.55
56	72.16	91.12	70.27	87.81	68.37	82.62	98.52	115.58	93.86	110.59	89.34	99.20	99.86	162.65	95.70	110.76	93.16	107.64
57	73.67	93.02	71.92	89.80	70.24	84.58	101.12	118.07	96.16	112.88	91.42	101.17	102.18	166.42	97.83	112.87	95.27	109.73
58	75.18	94.92	73.65	91.80	72.17	86.55	103.73	120.56	98.56	115.17	93.51	103.16	104.69	170.19	100.00	114.98	97.38	111.82
59	76.69	96.82	75.41	93.81	74.14	88.54	106.40	123.05	100.95	117.46	95.60	105.45	107.20	174.00	102.19	117.09	99.49	113.91
60	78.20	98.72	77.24	95.83	76.16	90.54	109.11	125.54	103.44	119.76	97.69	107.74	109.71	177.81	104.30	119.20	101.60	115.94
61	79.71	100.62	79.09	97.86	78.21	92.56	111.85	128.03	105.93	122.06	99.88	110.23	112.22	181.62	106.41	121.31	103.71	117.97
62	81.22	102.52	80.94	99.89	80.28	94.59	114.59	130.52	108.42	124.37	101.97	112.70	114.73	185.43	108.52	123.42	105.82	119.90
63	82.73	104.42	82.87	101.91	82.35	96.63	117.34	133.01	110.91	126.68	104.06	115.18	117.24	189.24	110.63	125.53	107.93	121.93
64	84.24	106.32	84.82	103.95	84.44	98.68	120.11	135.50	113.40	128.99	106.15	117.67	119.75	193.05	112.74	127.64	110.04	123.96
65	85.75	108.22	86.81	106.00	86.57	100.74	122.92	138.00	115.89	131.30	108.24	119.16	122.26	196.86	114.85	129.75	112.15	125.99
66	87.26	110.12	88.82	108.07	88.74	102.80	125.75	140.49	118.38	133.61	110.33	121.57	124.77	200.67	116.96	131.86	114.26	128.02
67	88.77	112.02	90.84	110.16	90.91	104.87	128.60	142.99	120.87	135.92	112.42	123.98	127.28	204.48	119.07	133.97	116.37	130.05
68	90.28	113.92	92.87	112.27	93.01	106.96	131.50	145.49	123.36	138.23	114.51	126.39	130.79	208.29	121.18	136.08	118.48	132.14
69	91.79	115.82	94.90	114.38	95.14	109.07	134.34	148.00	125.85	140.54	116.60	128.80	133.30	212.10	123.29	138.19	120.59	134.23
70	93.30	117.72	96.94	116.50	97.28	111.18	137.19	150.51	128.34	142.85	118.69	131.21	135.81	215.91	125.40	140.30	122.70	136.32
71	94.81	119.62	99.00	118.64	99.44	113.33	140.04	153.02	130.83	145.16	120.78	133.62	138.32	219.72	127.51	142.41	124.81	138.41
72	96.32	121.52	101.07	120.79	101.69	115.48	142.90	155.53	133.32	147.47	122.87	135.43	140.83	223.53	129.62	144.52	126.92	140.50
73	97.83	123.42	103.14	122.95	103.87	117.66	145.79	158.04	135.83	149.78	124.96	137.24	143.34	227.34	131.73	146.63	129.03	142.59
74	99.34	125.32	105.22	125.13	106.14	119.84	148.68	160.55	138.34	152.09	127.05	139.05	145.85	231.15	133.84	148.74	131.14	144.68
75	100.85	127.22	107.31	127.32	108.44	122.05	151.59	163.06	140.85	154.40	129.16	140.86	148.36	234.96	135.95	150.85	133.25	146.77
76	102.36	129.12	109.41	129.53	110.76	124.26	154.54	165.57	143.36	156.71	131.27	142.67	150.87	238.77	138.06	152.96	135.36	148.86
77	103.87	131.02	111.52	131.75	113.09	126.48	157.50	168.08	145.87	159.02	133.38	144.48	153.38	242.58	140.17	155.07	137.47	150.95
78	105.38	132.92	113.64	133.98	115.43	128.72	160.45	170.59	148.38	161.33	135.49	146.29	155.89	246.39	142.28	157.18	139.58	153.04
79	106.89	134.82	115.76	136.22	117.79	1												

Policy Form Series: LTC-02  
With 3% Compound Capital Inflation  
No Nonforfeiture  
No Graduated Premium  
Current Annual Rate with Proposed 22.85% Increase  
Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period					5 Year Benefit Period					7 Year Benefit Period				
	Elimination Period		Home care/Community Care		100%	Elimination Period		Home care/Community Care		100%	Elimination Period		Home care/Community Care		100%
	30 Days	60 Days	50%	100%		30 Days	60 Days	50%	100%		30 Days	60 Days	50%	100%	
25	23.57	20.80	21.16	20.83	20.35	37.04	29.33	35.14	25.37	33.15	40.02	38.43	38.49	38.65	
26	24.63	21.63	22.90	20.34	28.43	35.14	25.37	28.63	35.02	32.46	39.26	37.56	37.62	37.78	
27	26.32	23.35	24.93	21.99	29.85	31.87	41.35	30.02	30.17	29.33	36.60	34.17	45.57	43.03	
28	27.89	25.08	26.22	23.78	31.37	29.85	43.49	31.62	31.20	29.80	36.76	33.08	48.03	45.30	
29	29.61	26.76	27.61	24.83	32.87	35.05	45.85	33.26	31.79	30.22	40.10	35.99	47.87	45.02	
30	31.48	28.41	29.42	26.19	34.57	36.81	48.54	35.19	32.96	31.96	43.32	38.90	51.05	48.11	
31	33.40	30.17	30.89	27.69	36.39	38.43	51.37	37.14	34.24	33.22	44.38	41.18	53.32	50.35	
32	35.44	31.97	32.69	29.69	37.60	40.12	52.11	39.68	35.72	34.23	46.23	43.43	57.02	52.00	
33	37.61	33.76	34.64	31.60	39.50	41.81	54.25	39.68	37.19	46.39	47.86	46.03	60.32	54.19	
34	39.90	35.56	36.42	33.54	41.30	43.46	56.63	41.14	39.23	48.37	49.93	48.27	64.19	56.30	
35	42.31	37.38	38.26	35.42	43.45	46.19	59.28	42.78	40.14	51.84	51.90	49.93	68.53	58.56	
36	44.84	39.24	40.14	37.32	45.34	48.34	62.06	45.98	42.78	55.19	55.07	49.77	73.52	61.00	
37	47.50	41.12	42.01	39.28	47.23	50.50	64.94	48.78	44.82	58.64	57.91	49.77	79.18	63.63	
38	50.28	43.01	43.90	41.15	49.14	52.40	67.92	51.30	46.82	61.85	60.01	49.77	85.61	66.30	
39	53.20	44.90	45.79	43.04	50.93	54.34	70.93	53.30	48.90	64.88	62.91	49.77	92.86	69.05	
40	56.25	46.79	47.68	44.93	52.75	56.34	74.01	55.30	50.95	67.93	65.92	49.77	100.91	71.80	
41	59.43	48.68	49.57	46.83	54.60	57.41	77.16	57.33	53.02	71.02	68.00	49.77	109.78	74.64	
42	62.74	50.56	51.45	48.73	56.39	58.45	80.39	59.23	54.98	74.12	70.05	49.77	119.47	77.57	
43	66.18	52.44	53.33	50.63	58.23	60.35	83.75	61.12	56.87	77.24	72.05	49.77	129.99	80.58	
44	69.75	54.31	55.20	52.52	60.11	62.26	87.23	63.00	58.77	80.39	74.02	49.77	141.35	83.67	
45	73.45	56.18	57.07	54.41	61.95	64.19	90.75	64.89	60.68	83.52	76.00	49.77	153.57	86.83	
46	77.28	58.04	58.93	56.32	63.75	66.14	94.33	66.79	62.58	86.71	78.00	49.77	166.68	89.95	
47	81.24	59.89	60.80	58.24	65.49	68.15	97.99	68.71	64.49	90.01	80.00	49.77	180.70	93.03	
48	85.34	61.72	62.67	60.15	67.20	70.13	101.75	70.64	66.39	93.31	82.00	49.77	195.76	96.07	
49	89.57	63.56	64.52	62.06	68.87	72.32	105.63	72.60	68.30	96.64	84.00	49.77	211.90	99.17	
50	93.94	65.38	66.37	63.97	70.51	74.56	109.63	74.61	70.23	100.03	86.00	49.77	229.15	102.32	
51	98.45	67.18	68.21	65.88	72.70	76.83	113.76	76.66	71.88	103.57	88.00	49.77	247.54	105.57	
52	103.10	68.96	70.04	67.79	74.94	79.15	118.04	78.76	73.55	107.27	90.00	49.77	267.10	108.95	
53	107.89	70.72	71.81	69.70	77.07	81.49	122.50	80.91	75.27	111.12	92.00	49.77	287.97	112.46	
54	112.82	72.47	73.24	71.61	79.24	83.87	127.01	83.11	77.02	115.13	94.00	49.77	310.29	116.11	
55	117.89	74.20	75.07	73.41	81.46	86.34	131.68	85.36	78.81	119.27	96.00	49.77	334.13	119.91	
56	123.11	75.91	76.93	75.19	83.67	88.82	136.52	87.65	80.64	123.57	98.00	49.77	359.58	123.84	
57	128.48	77.60	78.74	76.98	85.94	91.15	141.53	89.98	82.51	128.12	100.00	49.77	386.75	127.88	
58	134.01	79.27	80.54	78.75	88.17	93.53	146.73	92.34	84.41	132.85	102.00	49.77	415.72	132.07	
59	139.68	80.92	82.31	80.52	90.45	95.95	152.12	94.81	86.34	137.77	104.00	49.77	446.57	136.41	
60	145.50	82.56	84.07	82.29	92.77	98.33	157.70	97.34	88.31	142.87	106.00	49.77	479.34	140.89	
61	151.46	84.19	85.78	84.15	95.12	100.76	163.47	99.91	90.31	148.17	108.00	49.77	514.16	145.52	
62	157.56	85.79	87.47	85.90	97.50	103.24	169.39	102.53	92.34	153.67	110.00	49.77	551.07	150.31	
63	163.81	87.38	89.15	87.65	100.00	105.75	175.55	105.20	94.40	159.37	112.00	49.77	590.20	155.25	
64	170.21	88.94	90.82	89.40	102.53	108.15	181.95	107.62	96.49	165.34	114.00	49.77	631.62	160.35	
65	176.75	90.49	92.47	91.15	105.09	110.64	188.68	110.10	98.59	171.57	116.00	49.77	675.44	165.69	
66	183.44	92.02	94.09	92.90	107.59	113.12	195.64	112.59	100.72	177.95	118.00	49.77	721.83	171.25	
67	190.28	93.53	95.69	94.65	109.53	115.60	202.84	115.12	102.89	184.38	120.00	49.77	770.94	177.07	
68	197.27	95.02	97.26	96.40	111.52	118.09	210.37	117.69	105.09	191.97	122.00	49.77	822.92	183.07	
69	204.42	96.48	98.91	98.15	113.54	120.57	218.14	120.33	106.84	199.80	124.00	49.77	877.94	189.33	
70	211.73	97.91	100.51	99.90	115.51	122.64	226.15	123.00	108.64	207.94	126.00	49.77	936.06	195.76	
71	219.20	99.32	102.09	101.65	117.44	124.74	234.39	125.69	110.49	216.34	128.00	49.77	997.44	202.37	
72	226.83	100.71	103.67	103.80	119.32	126.87	242.87	128.32	112.39	225.00	130.00	49.77	1062.24	209.16	
73	234.61	102.08	105.24	105.94	121.19	129.03	251.60	130.99	114.34	234.00	132.00	49.77	1130.64	216.14	
74	242.54	103.42	106.80	108.07	123.05	131.14	260.63	133.62	116.34	243.24	134.00	49.77	1202.80	223.32	
75	250.62	104.71	108.35	110.24	125.00	133.27	270.00	136.22	118.39	252.84	136.00	49.77	1278.88	230.70	
76	258.85	106.00	109.89	112.42	126.94	135.42	279.71	138.79	120.49	262.80	138.00	49.77	1359.04	238.28	
77	267.23	107.27	111.41	114.61	128.83	137.59	289.77	141.33	122.63	273.04	140.00	49.77	1443.44	246.06	
78	275.76	108.42	112.38	116.81	130.77	139.69	299.99	143.84	124.81	283.56	142.00	49.77	1532.12	254.05	
79	284.44	109.55	113.33	119.02	132.66	141.79	310.46	146.32	127.15	294.36	144.00	49.77	1625.24	262.24	
80	293.27	110.61	114.28	121.24	134.58	143.69	321.24	148.77	129.53	305.44	146.00	49.77	1722.84	270.70	
81	302.24	111.66	115.22	123.41	136.46	146.00	332.32	151.19	131.96	316.80	148.00	49.77	1825.04	279.34	
82	311.37	112.63	116.15	125.52	138.30	148.15	343.70	153.62	134.43	328.44	150.00	49.77	1931.88	288.16	
83	320.64	113.54	117.07	127.57	140.15	150.24	355.41	156.02	136.94	340.36	152.00	49.77	2043.52	297.16	
84	330.06	114.41	117.99	129.74	142.00	152.34	367.46	158.39	139.49	352.64	154.00	49.77	2160.12	306.34	

Policy Form Series LTC-02  
 With 3% Compounded Opened Inflation  
 No Raffle/Spill  
 With: Return of Premium  
 Current Annual Rates with Proposed 22.69% Increase  
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Eltion/Spill Packed Home and Community Care				5 Year Benefit Period Eltion/Spill Packed Home and Community Care				7 Year Benefit Period Eltion/Spill Packed Home and Community Care								
	30 Days		60 Days		30 Days		60 Days		30 Days		60 Days		30 Days		60 Days		
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	
26	24.21	30.73	22.97	28.14	24.76	27.57	26.07	30.06	27.67	36.07	31.05	35.03	42.08	31.30	39.76	26.51	37.95
27	25.63	32.51	24.24	29.92	26.14	29.36	30.63	40.26	29.21	38.17	32.98	35.99	43.17	33.22	42.17	28.54	40.24
28	27.34	34.68	26.16	32.04	27.85	31.39	32.46	42.93	31.36	40.99	35.88	38.91	45.45	35.16	44.70	30.84	43.33
29	29.31	37.27	28.53	34.57	29.83	33.53	34.93	46.09	34.17	44.45	41.80	41.24	48.98	38.08	48.41	33.02	47.11
30	31.54	39.68	30.65	37.54	32.03	36.08	36.40	49.22	36.51	48.59	43.73	43.76	52.18	40.82	51.85	35.43	49.41
31	34.19	41.46	33.09	40.22	34.24	38.98	38.54	51.49	37.66	48.85	46.59	46.35	57.54	42.64	54.28	40.21	51.70
32	36.90	43.51	35.07	42.98	36.49	41.11	41.37	55.99	41.49	52.84	47.63	47.38	62.12	44.78	58.70	42.00	54.00
33	37.94	45.82	36.52	45.92	38.79	43.79	43.19	59.99	44.02	55.99	49.87	49.44	66.88	46.99	62.10	43.78	55.29
34	39.23	48.34	38.35	49.14	41.32	46.72	45.92	64.57	47.09	60.38	51.91	51.94	70.98	49.52	66.32	45.59	57.36
35	41.05	51.81	41.20	52.64	43.94	49.85	48.05	69.42	49.03	65.35	54.38	54.29	76.18	52.36	71.33	47.33	59.39
36	43.64	55.94	44.71	56.54	46.83	53.09	50.44	74.87	51.25	70.72	56.92	56.75	81.86	55.39	76.96	49.16	61.58
37	46.23	60.75	47.82	60.97	49.99	56.57	53.44	80.94	53.64	76.65	59.62	59.44	87.72	58.49	83.03	51.01	64.16
38	48.81	66.32	51.47	65.92	53.42	61.63	57.13	87.56	56.11	82.93	62.59	62.29	94.81	61.72	90.00	52.89	66.94
39	51.41	72.68	55.62	71.48	57.21	67.32	61.00	94.85	58.88	90.04	65.63	65.28	102.22	64.83	97.00	54.81	69.91
40	53.98	79.79	59.98	77.77	61.32	73.85	64.87	102.88	61.84	98.03	69.09	68.68	110.97	67.80	104.94	56.86	73.06
41	56.54	87.68	64.59	84.84	65.64	81.53	69.03	111.66	65.10	106.85	72.93	72.51	120.31	70.74	114.33	59.04	76.34
42	59.11	96.37	69.50	92.68	69.54	89.50	73.56	120.97	68.75	116.26	76.55	76.07	130.24	73.53	124.32	61.37	79.77
43	61.68	105.98	74.80	101.35	73.52	97.87	78.08	131.64	72.61	126.42	80.93	80.35	140.74	76.29	134.89	63.84	83.33
44	64.25	116.54	80.44	110.61	77.32	107.50	82.93	143.08	77.05	138.00	85.80	85.12	151.82	79.03	146.04	66.43	87.01
45	66.83	128.07	86.28	120.49	81.05	118.72	88.84	155.39	81.94	150.24	91.21	90.43	163.57	81.82	158.88	69.15	90.81
46	69.39	140.70	92.56	131.01	84.88	130.99	94.98	168.78	86.44	163.61	97.10	96.23	177.10	84.70	172.29	71.99	94.74
47	71.94	154.45	99.32	142.28	88.93	144.65	101.55	183.31	90.54	178.27	103.91	102.97	186.92	87.67	187.47	74.34	98.72
48	74.48	169.31	106.67	154.27	93.23	159.16	108.84	200.11	94.32	194.67	108.43	107.35	203.79	90.64	199.39	77.02	103.76
49	77.01	185.34	114.56	166.15	97.82	175.03	116.84	218.26	97.74	213.57	113.49	112.57	219.44	93.73	211.12	79.80	109.02
50	79.52	202.57	123.06	178.95	102.69	192.92	125.93	237.75	100.70	230.85	117.19	115.98	228.39	97.02	220.92	82.67	114.53
51	82.02	221.03	131.34	192.81	107.93	210.77	135.09	258.39	103.29	248.42	121.10	119.78	248.76	100.47	230.84	85.70	120.32
52	84.51	240.80	140.20	208.71	113.53	229.88	144.65	280.58	105.83	268.03	124.83	123.67	270.03	103.89	243.20	88.89	126.31
53	87.00	262.03	149.77	228.73	119.44	250.18	155.03	304.33	108.27	288.24	130.85	129.59	293.46	107.48	257.65	92.19	132.54
54	89.48	284.86	160.08	249.90	125.84	271.89	166.03	330.78	110.74	309.69	137.87	133.89	318.39	111.29	282.81	95.74	139.00
55	91.96	309.31	171.12	273.28	132.86	295.34	177.78	359.49	113.34	332.56	145.96	141.58	348.39	114.99	309.29	99.49	145.85
56	94.43	335.40	182.96	297.99	145.62	321.66	190.80	390.68	116.04	358.05	154.72	147.82	380.16	118.84	331.51	103.50	152.49
57	96.89	363.13	195.59	325.02	159.23	350.03	204.84	424.45	118.84	386.97	165.14	152.93	413.99	122.92	359.91	107.86	160.05
58	99.34	392.60	209.07	354.39	173.71	381.67	220.35	465.19	121.80	428.17	177.19	160.92	453.39	127.09	396.81	112.47	168.66
59	101.78	423.83	223.44	386.10	189.10	415.66	237.54	510.32	124.93	473.96	189.10	170.02	500.02	131.51	433.89	117.34	177.40
60	104.20	457.84	238.67	420.31	207.23	455.83	256.55	561.19	128.26	524.42	199.24	181.05	553.16	136.22	479.65	122.40	186.90
61	106.61	494.56	255.44	458.04	226.86	500.80	276.88	618.40	131.78	578.88	209.29	192.84	610.02	141.43	518.66	127.64	196.99
62	109.01	534.00	273.78	500.13	246.86	551.63	300.73	682.87	135.09	638.59	221.39	200.92	671.94	146.99	568.66	133.09	207.29
63	111.40	576.29	292.70	554.14	268.36	608.24	326.48	755.99	138.39	704.32	232.99	210.36	737.48	152.83	620.00	138.84	218.04
64	113.79	621.50	313.34	612.22	291.29	669.48	354.56	839.39	141.72	774.82	245.21	219.79	811.94	159.08	674.49	144.90	229.34
65	116.17	669.65	331.47	674.69	315.92	741.41	385.67	940.68	145.01	852.77	259.18	229.65	891.16	165.77	730.30	151.34	241.29
66	118.55	720.84	351.29	742.69	341.41	824.42	421.92	1070.32	148.26	938.22	274.77	239.85	973.02	172.99	786.64	153.04	254.86
67	120.92	776.16	372.84	812.62	368.86	918.65	461.34	1220.32	151.56	1034.05	292.17	250.20	1069.16	180.74	848.19	154.99	269.19
68	123.29	834.63	396.15	891.88	398.33	1021.44	501.24	1384.65	154.93	1117.82	309.48	261.81	1177.47	189.22	922.00	157.20	284.28
69	125.66	895.37	421.30	979.78	426.86	1139.23	546.85	1565.83	158.30	1222.45	330.99	273.59	1291.07	198.54	1018.41	159.67	299.99
70	128.02	960.50	448.17	1074.74	461.47	1274.85	598.24	1790.89	161.65	1336.03	354.18	286.22	1431.94	208.91	1124.65	162.14	316.38
71	130.37	1030.13	476.77	1178.27	496.39	1390.95	657.46	2025.00	165.03	1466.77	381.26	299.89	1589.16	219.34	1243.83	164.70	333.49
72	132.71	1105.28	503.71	1290.67	531.80	1568.41	724.84	2348.74	168.40	1615.30	409.42	314.76	1765.36	230.84	1379.00	167.37	351.94
73	135.04	1186.00	532.29	1422.44	567.84	1770.78	800.01	2700.32	171.59	1768.27	439.88	329.95	1962.22	243.56	1533.49	170.03	370.94
74	137.37	1272.42	562.44	1575.07	603.73	1998.68	881.11	3110.39	174.81	1934.34	471.00	346.05	2194.16	256.86	1732.22	172.82	391.29
75	139.69	1364.66	594.27	1750.04	642.62	2280.63	971.49	3579.16	178.09	2131.02	504.54	363.85	2466.54	270.90	1948.42	175.75	413.11
76	142.00	1462.80	626.71	1948.87	682.66	2598.57	1071.14	4110.36	181.33	2352.03	541.85	382.46	2788.24	285.81	2189.89	178.74	436.54
77	144.30	1567.05	660.88	2172.42	726.00	2959.68	1182.88	4750.59	184.61	2598.82	580.21	401.99	3159.64	301.41	2475.62	181.81	461.64
78	146.59	1677.51	696.72	2422.93	774.99	3411.56	1307.44	5482.82	187.94	2873.49	620.50	419.89	3592.34	317.48	2813.84	184.97	488.44
79	148.88	1794.28	734.34	2701.72	826.00	3903.87	1446.35	6326.48	191.23	3186.32	660.64	439.41	4096.36	335.22	3148.90	188.20	516.84
80	151.16	1927.47	783.55	3007.31	881.54	4451.49	1599.85	7424.85	194.61	3539.11	701.91	459.94	4696.88	356.86	3521.32	191.57	546.84
81	153.43	2077.11	834.87	3334.88	940.93	5074.08	1769.71	8671.56	198.01	3925.44	744.59	480.95	5400.42	381.29	3963.50	195.04	578.24
82	155.69	2243.44	889.35	3695.77	1004.47	5783.47	1956.66	10047.55	201.49	4359.88	790.99	503.84	6232.22	407.91	4468.92	198.61	612.84
83	157.94	2427.57	948.00	4093.64	1073.54	6634.46	2152.39	11771.94	205.00	4808.36	841.78	528.56	7306.66	437.78	5072.00	202.19	651.34
84	160.17	2629.60	1011.12	4534.94	1147.73	7688.57	2368.44	13867.44	208.69	5268.04	894.11	550.84	8698.66	469.19	5734.00	205.84	685.84

Policy Form Series: LIC622  
 With No Tuition  
 Nonfeature - Shortened Benefit Period  
 No Return of Premium  
 Current Annual Rate per \$10 Daily Benefits  
 Rate per \$10 Daily Benefits

Issue Age	3 Year Benefit Period			5 Year Benefit Period			7 Year Benefit Period		
	Elimination Period			Elimination Period			Elimination Period		
	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days
25	1536	1447	1398	1816	2328	2836	2035	2481	2940
26	1628	2049	1531	1924	2472	3005	2164	2637	3113
27	1719	1816	1443	2033	2672	3281	2328	2867	3347
28	1810	2182	1521	2142	2878	3571	2504	3033	3530
29	1900	2389	1609	2251	3085	3865	2692	3205	3723
30	1990	2599	1699	2361	3295	4163	2891	3383	3925
31	2080	2809	1791	2471	3506	4463	3088	3566	4129
32	2170	3019	1883	2582	3718	4765	3286	3754	4334
33	2261	3229	1976	2693	3932	5069	3485	3946	4540
34	2352	3440	2070	2804	4147	5374	3684	4141	4746
35	2444	3652	2164	2915	4363	5681	3884	4339	4952
36	2536	3864	2259	3026	4579	5989	4084	4538	5159
37	2785	3471	2594	3288	4272	5686	3741	4618	5200
38	2877	3683	2707	3400	4487	5995	3940	4817	5402
39	2969	3895	2819	3513	4699	6304	4139	5017	5605
40	3061	4107	2932	3626	4912	6614	4338	5217	5809
41	3154	4320	3045	3739	5126	6925	4537	5418	6014
42	3247	4533	3158	3852	5340	7236	4736	5619	6219
43	3340	4746	3271	3965	5554	7547	4935	5820	6425
44	3433	4959	3384	4078	5768	7858	5134	6021	6631
45	3526	5172	3497	4191	5982	8169	5333	6222	6837
46	3619	5385	3610	4304	6195	8480	5532	6423	7043
47	3712	5598	3723	4417	6408	8791	5731	6624	7249
48	3805	5811	3836	4530	6621	9102	5930	6825	7455
49	3898	6024	3949	4643	6834	9413	6129	7026	7661
50	3991	6237	4062	4756	7047	9724	6328	7227	7867
51	4084	6450	4175	4869	7260	10035	6527	7428	8073
52	4177	6663	4288	4982	7473	10346	6726	7629	8279
53	4270	6876	4401	5095	7686	10657	6925	7830	8485
54	4363	7089	4514	5208	7899	10968	7124	8031	8691
55	4456	7302	4627	5321	8112	11279	7323	8232	8897
56	4549	7515	4740	5434	8325	11590	7522	8433	9103
57	4642	7728	4853	5547	8538	11901	7721	8634	9309
58	4735	7941	4966	5660	8751	12212	7920	8835	9515
59	4828	8154	5079	5773	8964	12523	8119	9036	9721
60	4921	8367	5192	5886	9177	12834	8318	9237	9927
61	5014	8580	5305	6000	9390	13145	8517	9438	10133
62	5107	8793	5418	6113	9603	13456	8716	9639	10339
63	5200	9006	5531	6226	9816	13767	8915	9840	10545
64	5293	9219	5644	6339	10029	14078	9114	10041	10751
65	5386	9432	5757	6452	10242	14389	9313	10242	10957
66	5479	9645	5870	6565	10455	14700	9512	10443	11163
67	5572	9858	5983	6678	10668	15011	9711	10644	11369
68	5665	10071	6096	6791	10881	15322	9910	10845	11575
69	5758	10284	6209	6904	11094	15633	10109	11046	11781
70	5851	10497	6322	7017	11307	15944	10308	11247	11987
71	5944	10710	6435	7130	11520	16255	10507	11448	12193
72	6037	10923	6548	7243	11733	16566	10706	11649	12399
73	6130	11136	6661	7356	11946	16877	10905	11850	12605
74	6223	11349	6774	7469	12159	17188	11104	12051	12811
75	6316	11562	6887	7582	12372	17499	11303	12252	13017
76	6409	11775	7000	7695	12585	17810	11502	12453	13223
77	6502	11988	7113	7808	12798	18121	11701	12654	13429
78	6595	12201	7226	7921	13011	18432	11900	12855	13635
79	6688	12414	7339	8034	13224	18743	12100	13056	13841
80	6781	12627	7452	8147	13437	19054	12300	13257	14047
81	6874	12840	7565	8260	13650	19365	12500	13458	14253
82	6967	13053	7678	8373	13863	19676	12700	13659	14459
83	7060	13266	7791	8486	14076	19987	12900	13860	14665
84	7153	13479	7904	8599	14289	20298	13100	14061	14871
85	7246	13692	8017	8712	14502	20609	13300	14262	15077
86	7339	13905	8130	8825	14715	20920	13500	14463	15283
87	7432	14118	8243	8938	14928	21231	13700	14664	15489
88	7525	14331	8356	9051	15141	21542	13900	14865	15695
89	7618	14544	8469	9164	15354	21853	14100	15066	15901
90	7711	14757	8582	9277	15567	22164	14300	15267	16107
91	7804	14970	8695	9390	15780	22475	14500	15468	16313
92	7897	15183	8808	9503	15993	22786	14700	15669	16519
93	7990	15396	8921	9616	16206	23097	14900	15870	16725
94	8083	15609	9034	9729	16419	23408	15100	16071	16931
95	8176	15822	9147	9842	16632	23719	15300	16272	17137
96	8269	16035	9260	9955	16845	24030	15500	16473	17343
97	8362	16248	9373	10068	17058	24341	15700	16674	17549

**Policy Form Series: LTC-02**  
**With 6% Compound Inflation**  
**Nonforfeiture - Shortened Benefit Period**  
**No Return of Premium**  
**Current Annual Rates with Proposed 22.95% Increase**  
**Rates per \$10 Daily Benefits**

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	91.50	112.19	85.18	104.47	76.89	86.86	112.33	141.74	104.45	131.36	88.21	129.54	120.83	161.71	120.33	146.83	110.45	139.84
26	94.32	115.71	87.93	107.70	81.59	89.81	115.84	145.14	107.85	135.50	90.15	124.27	133.88	168.26	124.06	153.88	113.32	144.07
27	97.15	119.22	90.41	110.81	83.71	102.57	119.35	150.54	110.84	139.57	102.07	127.98	137.73	170.80	127.78	158.14	117.19	148.33
28	99.98	122.73	93.02	114.13	86.12	105.63	122.86	154.63	114.04	143.66	105.01	131.71	141.70	173.37	131.47	162.30	120.57	152.87
29	102.80	126.24	95.64	117.35	88.52	108.40	126.36	159.34	117.24	147.76	107.93	135.43	145.84	179.01	135.20	166.85	123.94	158.80
30	105.62	129.77	98.26	120.66	90.95	111.45	129.89	163.74	120.44	151.65	110.87	139.14	148.99	184.40	138.92	170.62	127.33	160.80
31	108.43	133.28	100.86	123.79	93.95	114.41	133.40	168.13	123.65	155.08	113.79	142.85	153.04	190.02	142.83	175.16	130.70	164.04
32	111.26	136.79	103.49	127.02	95.78	117.37	136.91	172.53	125.85	160.04	116.74	146.57	157.89	193.57	146.34	179.43	134.08	168.84
33	114.09	140.31	106.10	130.24	98.19	120.32	140.42	176.98	130.94	164.15	119.68	150.28	162.05	198.13	150.06	183.69	137.45	172.81
34	116.91	143.82	108.72	133.45	100.58	123.28	143.94	181.34	133.24	167.22	122.50	154.00	166.10	202.83	153.77	187.92	140.82	176.81
35	119.73	147.33	111.33	136.68	102.99	126.24	147.45	185.73	135.44	172.33	125.62	157.22	170.16	207.24	157.46	192.21	144.20	180.59
36	123.56	152.04	114.84	141.09	106.24	130.25	152.15	191.67	140.87	177.75	129.55	162.69	175.60	213.32	162.47	197.75	146.75	185.78
37	127.38	156.74	118.37	145.51	109.49	134.28	156.88	197.58	143.31	183.18	133.58	167.87	180.88	219.43	167.42	203.31	153.30	190.94
38	131.20	161.45	121.88	149.94	112.74	138.30	161.59	203.52	145.74	188.60	137.67	172.64	188.19	225.52	172.42	209.88	157.84	198.11
39	135.03	166.15	126.41	154.39	115.99	142.33	166.28	209.44	154.17	194.02	141.57	177.81	191.88	231.85	177.37	214.45	162.38	201.32
40	138.85	170.86	129.92	158.77	119.23	146.34	170.99	215.39	156.80	199.44	145.89	182.99	195.91	237.71	182.35	220.00	166.93	206.49
41	142.68	175.56	133.44	163.16	122.48	150.37	176.06	221.35	159.06	204.87	148.80	187.54	202.27	243.82	187.32	226.52	171.47	211.86
42	146.49	180.27	136.97	167.82	125.73	154.38	180.40	227.23	167.48	210.26	152.61	192.51	207.62	249.91	192.30	231.11	178.02	218.83
43	146.07	183.40	138.35	170.46	127.76	157.03	183.53	231.28	170.31	219.88	156.18	195.72	211.35	254.34	195.58	235.22	178.62	220.61
44	151.86	188.65	140.71	173.36	129.78	159.66	188.66	235.31	173.12	217.66	158.78	198.89	215.09	260.79	199.84	239.32	181.30	224.40
45	156.23	193.86	143.11	178.26	131.81	162.31	189.78	239.36	175.90	221.38	161.33	202.00	216.81	263.22	202.00	243.45	184.71	228.17
46	158.81	197.82	145.47	179.13	133.83	164.93	192.89	243.39	178.76	225.00	163.00	205.28	222.82	267.85	205.37	247.86	187.82	231.90
47	160.39	199.99	147.87	182.00	135.85	167.58	196.02	247.44	181.56	228.88	166.48	208.47	226.26	272.08	208.63	251.87	190.50	235.71
48	163.92	202.28	150.14	185.26	138.17	171.59	200.98	251.46	183.79	232.80	168.57	211.99	231.70	276.02	213.05	256.68	193.82	239.84
49	167.28	205.65	152.44	188.53	140.47	175.39	205.75	255.17	186.01	236.62	174.07	218.13	237.12	280.97	216.87	261.32	198.10	247.58
50	171.20	210.70	154.80	194.78	145.76	179.30	210.82	258.61	184.23	244.93	177.86	222.94	242.55	282.90	223.70	270.84	203.41	253.51
51	175.14	215.75	157.43	199.05	149.06	183.10	215.48	270.67	186.46	250.35	181.87	227.77	247.97	286.94	228.72	276.95	207.70	258.43
52	179.09	220.80	160.07	203.31	152.38	187.10	220.35	273.74	189.87	255.70	185.46	232.60	253.40	290.79	233.74	283.27	212.01	266.35
53	183.87	226.76	162.85	210.94	157.84	193.88	228.34	280.70	190.20	264.78	192.08	240.48	262.48	317.53	241.83	292.98	219.31	274.25
54	192.23	238.83	178.01	218.59	163.32	200.82	236.34	289.89	197.75	273.78	198.08	248.30	271.59	328.29	249.93	302.74	228.52	283.14
55	198.83	244.89	183.09	226.18	168.83	207.41	244.32	295.84	202.50	282.80	205.91	253.27	280.54	339.04	259.04	312.47	233.53	292.04
56	205.40	252.97	188.04	233.81	174.32	214.17	252.31	316.80	218.24	281.81	211.82	261.19	295.90	349.80	268.14	322.51	241.25	300.82
57	211.97	261.04	193.50	241.43	179.80	220.84	260.31	326.56	240.37	300.82	215.56	272.08	308.84	360.54	274.24	331.63	248.55	309.82
58	220.78	271.88	204.03	251.13	187.08	229.50	271.00	339.47	250.93	312.62	227.16	282.57	310.54	374.82	285.06	344.62	258.13	321.45
59	229.56	282.27	212.17	260.86	194.37	238.24	281.71	352.38	259.89	324.21	235.77	293.08	322.44	388.71	295.92	357.32	267.71	333.05
60	238.37	292.80	220.31	270.67	201.83	246.90	292.39	365.28	269.31	335.00	244.41	303.68	334.37	402.80	306.74	370.02	277.28	344.67
61	247.18	303.62	228.45	280.29	208.92	255.65	303.11	378.19	278.00	347.61	259.02	314.04	348.27	418.89	317.58	382.73	286.86	356.11
62	255.96	314.19	236.67	289.98	216.19	264.20	313.79	391.09	288.84	359.30	261.64	324.54	356.17	430.98	328.42	395.43	296.44	367.49
63	268.37	325.87	247.94	303.39	228.45	279.38	328.78	408.83	302.33	375.30	273.99	338.81	374.57	451.12	343.28	413.55	309.85	382.73
64	280.76	343.23	259.31	318.78	236.73	288.55	343.73	428.15	316.16	391.28	298.35	353.09	390.98	471.26	358.10	421.87	322.80	397.08
65	293.13	357.76	270.65	330.15	248.99	300.75	358.88	443.70	329.89	407.28	298.88	361.33	407.36	491.45	372.97	449.78	336.08	413.20
66	305.51	372.30	282.02	343.52	257.27	312.63	373.65	461.23	343.61	423.27	311.03	381.61	423.75	511.69	387.80	460.94	349.27	428.46
67	317.90	386.84	293.39	358.91	267.53	325.12	398.82	478.76	357.40	439.27	323.39	395.88	440.15	531.75	402.94	487.95	362.48	443.68
68	338.28	410.73	312.09	378.81	284.87	345.18	413.31	507.53	380.01	465.88	343.90	410.73	468.08	560.09	427.33	511.05	384.81	469.29
69	358.84	434.80	330.78	400.71	301.81	365.26	438.00	536.21	402.59	492.10	364.40	443.80	493.80	608.62	452.01	537.88	406.73	484.87
70	376.01	458.49	346.48	422.81	316.67	385.33	462.08	565.99	423.21	518.64	394.82	467.47	520.82	648.55	476.72	583.76	428.65	500.48
71	396.39	482.97	361.10	444.51	336.11	405.42	487.40	593.87	447.79	544.65	425.42	481.32	547.94	687.49	501.41	609.67	450.88	548.08
72	418.76	508.26	381.89	466.42	353.26	425.48	512.08	622.84	470.41	571.87	425.83	516.38	574.26	718.43	526.09	615.58	473.10	569.82
73	454.36	545.87	410.21	503.40	382.06	459.35	554.14	670.61	506.46	615.57	461.38	555.43	619.30	722.88	587.78	657.15	510.88	607.60
74	488.96	585.48	451.51	548.39	412.68	493.21	596.19	718.40	548.46	658.32	496.82	595.67	664.50	788.98	608.47	698.74	548.60	648.13
75	523.67	625.08	483.85	577.28	442.38	527.08	638.23	762.05	587.53	695.43	532.29	635.93	709.80	816.20	651.16	740.31	588.38	684.32
76	558.17	664.15	518.17	608.82	472.10	560.94	680.28											



Policy Form Series: LTC-02  
 With 5% Compound Capped Inflation  
 Nonforfeiture - Shortened Benefit Period  
 No Return of Premium  
 Current Annual Rates with Proposed 22.65% Increase  
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period Home and Community Care						5 Year Benefit Period Elimination Period Home and Community Care						7 Year Benefit Period Elimination Period Home and Community Care					
	30 Days	30 Days	60 Days	60 Days	90 Days	90 Days	30 Days	30 Days	60 Days	60 Days	90 Days	90 Days	30 Days	30 Days	60 Days	60 Days	90 Days	90 Days
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	26.94	33.67	26.35	31.70	23.88	29.83	33.22	41.62	32.06	39.10	30.08	38.75	36.24	45.83	34.08	42.81	31.66	40.82
26	28.55	35.67	28.63	33.57	25.28	31.56	35.26	44.11	34.03	41.51	31.89	38.88	38.54	48.46	36.19	45.43	33.91	43.11
27	30.14	37.67	29.34	35.42	26.65	33.27	37.30	46.80	35.67	43.82	33.69	41.03	40.70	51.30	38.33	48.06	35.88	45.60
28	31.75	39.68	29.83	37.29	28.05	35.00	39.35	49.08	37.62	46.13	35.48	43.15	43.08	54.13	40.44	50.71	37.83	48.09
29	33.36	41.67	31.32	39.14	29.43	36.72	41.38	51.65	39.80	48.44	37.29	45.30	45.37	56.98	42.55	53.38	39.78	50.61
30	34.96	43.65	32.82	41.00	30.82	38.45	43.43	54.04	41.81	50.70	39.10	47.42	47.85	59.82	44.67	56.01	41.73	53.10
31	36.54	45.64	34.32	42.87	32.21	40.18	45.48	56.54	43.76	53.08	40.90	49.65	49.51	62.67	46.78	58.63	43.89	55.57
32	38.16	47.65	35.80	44.72	33.58	41.60	47.49	59.03	45.71	55.39	42.70	51.70	52.10	65.50	48.89	61.28	46.04	58.00
33	39.74	49.64	37.29	46.50	34.99	43.02	49.53	61.60	47.67	57.70	44.60	53.82	54.49	68.34	51.00	63.92	47.99	60.55
34	41.35	51.64	38.79	48.44	36.37	45.33	51.88	64.00	49.60	60.02	46.30	55.97	56.74	71.17	53.14	66.53	49.55	63.05
35	42.94	53.63	40.26	50.32	37.75	47.06	53.82	66.49	51.65	62.34	48.09	58.09	59.03	74.01	55.25	69.18	51.51	65.54
36	44.57	55.68	42.87	53.82	40.10	50.02	57.15	70.88	54.92	66.40	51.17	61.84	63.01	76.01	58.94	73.88	54.99	68.91
37	46.51	58.62	45.47	56.71	42.69	52.88	60.87	75.35	58.27	70.88	54.28	65.57	67.03	81.03	62.63	78.50	59.29	74.30
38	48.51	61.56	48.06	60.21	44.97	55.83	64.20	79.85	61.65	74.83	57.39	69.31	70.98	85.05	66.33	83.18	61.68	78.88
39	50.07	63.56	50.85	63.11	47.38	58.92	67.71	84.03	64.98	78.99	60.44	73.03	74.98	90.07	70.03	87.80	65.09	83.08
40	52.08	65.56	53.24	66.31	49.78	61.87	71.25	88.42	68.34	82.94	63.52	76.77	78.94	94.06	73.74	92.47	68.47	87.44
41	54.04	67.52	55.84	69.52	52.17	64.83	74.78	92.80	71.70	86.71	66.61	80.50	82.94	100.00	77.42	97.11	71.87	91.83
42	56.02	69.49	58.42	72.72	54.57	67.79	78.90	97.20	75.05	90.78	69.69	84.24	86.91	106.10	81.12	101.78	75.28	96.21
43	58.00	71.42	61.35	76.40	57.23	71.12	82.44	102.21	78.93	95.38	73.20	88.37	91.82	112.25	85.44	107.45	79.17	101.80
44	60.09	73.35	64.25	80.07	59.88	74.49	86.58	107.21	82.80	100.89	76.71	92.51	95.35	118.43	89.77	113.14	83.08	106.79
45	62.15	75.27	67.19	83.75	62.55	77.79	90.89	112.22	86.68	106.48	80.09	96.84	101.05	124.72	94.08	119.21	86.97	112.30
46	64.26	77.18	70.08	87.42	65.19	81.12	94.80	117.23	90.93	109.18	83.71	100.78	105.77	131.07	98.41	124.51	90.68	117.39
47	66.34	79.12	73.01	91.11	67.86	84.46	98.64	122.25	94.41	113.78	87.23	104.91	110.48	137.44	102.73	130.20	94.77	122.84
48	68.48	81.04	76.78	95.77	71.25	88.03	104.27	128.68	98.38	119.56	91.64	109.99	116.53	144.38	106.20	137.84	99.64	128.09
49	70.62	83.05	80.57	100.43	74.63	92.80	109.51	135.00	104.34	125.34	96.07	115.10	122.57	151.86	110.68	145.50	104.51	135.13
50	72.76	85.08	84.34	105.10	78.01	96.95	114.95	141.54	108.32	131.12	100.48	120.19	128.63	158.30	114.93	153.18	109.38	141.19
51	74.91	87.11	88.13	109.76	81.40	101.12	120.29	147.95	114.29	139.50	104.01	126.29	134.60	165.83	119.78	160.92	114.26	147.24
52	77.06	89.14	91.89	114.42	84.79	105.29	125.82	154.38	119.25	142.88	108.32	130.37	140.71	173.42	124.67	168.33	119.11	153.30
53	79.24	91.19	95.70	119.11	88.65	110.90	135.14	165.64	124.11	152.09	111.19	139.80	151.25	181.43	130.68	176.24	123.67	163.00
54	81.38	93.26	100.50	123.80	92.41	116.12	144.69	172.01	128.95	163.19	125.08	146.72	161.70	190.01	140.20	184.22	127.62	174.50
55	83.54	95.34	105.50	128.60	96.27	121.33	154.20	181.16	145.80	173.45	132.95	157.91	172.31	200.00	149.63	194.46	131.53	181.33
56	85.71	97.43	110.50	133.49	100.43	126.73	163.73	190.42	154.64	183.70	140.82	167.08	182.84	209.62	159.25	204.24	135.33	187.93
57	87.88	99.52	115.50	138.38	104.63	131.95	173.25	200.87	163.50	193.98	146.69	176.27	193.37	219.50	168.67	213.98	140.16	194.54
58	90.06	101.62	120.50	143.27	108.83	137.16	181.75	210.77	173.27	208.99	150.16	186.30	206.84	229.42	178.24	223.84	144.26	201.49
59	92.25	103.71	125.50	148.16	113.02	142.37	201.04	220.85	184.04	223.19	171.68	202.32	224.33	239.35	187.13	233.75	148.37	208.92
60	94.44	105.80	130.50	153.05	117.17	147.58	214.93	229.92	194.83	237.40	183.11	215.37	239.80	249.26	196.02	243.66	152.48	216.37
61	96.64	107.90	135.50	157.94	121.32	152.79	228.83	239.81	204.68	252.40	194.81	228.30	252.27	259.18	204.91	253.54	156.59	223.87
62	98.85	110.00	140.50	162.83	125.47	157.60	242.72	251.11	215.63	267.42	206.57	241.42	270.74	269.03	214.01	263.42	160.70	231.36
63	101.06	112.10	145.50	167.72	129.62	162.41	256.60	263.02	224.48	280.52	218.80	256.80	291.59	278.94	223.02	272.32	164.81	238.85
64	103.28	114.19	150.50	172.61	133.77	167.22	280.88	274.93	233.33	293.61	227.50	278.19	312.43	287.84	231.91	281.22	167.92	246.34
65	105.51	116.29	155.50	177.50	137.92	172.03	296.04	286.84	242.21	307.50	235.50	293.67	339.28	296.75	240.82	291.08	171.03	253.83
66	107.74	118.38	160.50	182.39	142.07	176.84	318.01	299.75	251.09	321.39	244.59	304.96	354.11	301.66	249.73	301.99	174.14	261.32
67	110.00	120.48	165.50	187.28	146.22	181.65	330.08	309.95	260.00	334.98	253.68	310.98	374.95	312.56	258.64	312.90	177.25	268.81
68	112.26	122.57	170.50	192.17	150.37	186.46	347.75	321.37	269.21	349.12	262.77	317.97	407.61	323.43	267.51	323.81	180.36	276.30
69	114.52	124.66	175.50	197.06	154.52	191.27	367.44	332.76	278.42	363.25	271.86	326.96	440.27	334.90	276.02	334.72	183.47	283.79
70	116.79	126.75	180.50	201.95	158.67	196.08	427.11	344.15	287.68	377.34	281.13	330.84	472.03	347.37	288.53	345.63	186.58	291.28
71	119.06	128.84	185.50	206.84	162.82	200.89	468.80	356.02	296.93	392.23	288.40	338.74	505.59	359.84	297.04	356.49	189.69	298.77
72	121.33	130.93	190.50	211.73	166.97	205.70	498.47	366.91	306.18	407.12	294.67	347.63	538.26	370.31	307.75	367.34	192.80	306.26
73	123.60	133.02	195.50	216.62	171.12	210.51	530.62	377.80	315.13	416.01	299.56	356.54	568.04	381.58	318.86	378.19	195.91	313.75
74	125.87	135.11	200.50	221.51	175.31	215.32	574.79	388.69	324.08	424.90	303.45	365.43	601.81	393.85	330.07	389.10	199.02	321.24
75	128.14	137.20	205.50	226.40	179.50	220.13	618.68	399.58	333.03	433.79	312.34	374.32	641.59	405.14	341.18	400.11	202.13	328.73
76	130.41	139.29	210.50	231.29	183.69	224.94	663.13	410.47	341.98	442.68	321.23	383.21	689.38	416.43	352.29	411.22	205.02	336.22
77	132.68	141.38	215.50	236.18	187.88	229.75	707.28	421.36	350.93	451.57	329.12	392.10	738.16	427.72	363.40	422.31	207.91	343.71
78	134.95	143.47	220.50	241.07	192.07	234.56	752.11	432.25	360.88	460.46	337.97	400.99	789.95	439.11	374.51	433.32	210.80	351.20
79	137.22	145.56	225.50	245.96	196.26	239.37	800.05	443.14	370.83	469.35	346.82	409.88	842.74	450.52	385.62	443.33	213.69	358.69
80	139.49	147.65	230.50	250.85	200.45	244.18	844.35	454.03	380.78	478.24	355.67	418.77	896.53	461.93	396.73	453.34	216.58	366.18
81	141.76	149.74	235.50	255.74	204.64	248.99	891.81	464.92	390.73	487.13	364.52	427.66	950.32	473.34	407.84	463.35	219.47	373.67
82	144.03	151.83	240.50	260.63	208.83	253.80	940.94	475.81	400.68	496.02	373.37	436.55	1004.11	484.75	418.95	473.36	222.36	381.16
83	146.30	153.92	245.50	265.52														

Policy Form Berlex LTC 02  
 With 3% Compound Capped Inflation  
 Nonforfeiture - Shortened Benefit Period  
 No Return of Premium  
 Current Annual Rates with Proposed 22.69% Increase  
 Rates per \$10 Daily Benefits

Issue Age	5 Year Benefit Period						5 Year Benefit Period						7 Year Benefit Period					
	30 Days			60 Days			30 Days			60 Days			30 Days			60 Days		
	50%	100%	100%	50%	100%	100%	50%	100%	100%	50%	100%	100%	50%	100%	100%	50%	100%	100%
25	26.60	32.22	24.17	30.33	22.78	28.50	30.86	38.70	28.88	37.33	27.89	36.02	34.81	43.85	32.72	40.94	35.88	36.84
26	27.19	34.06	25.69	32.05	24.05	30.11	32.40	42.05	30.57	39.51	29.65	37.00	36.95	46.33	34.71	43.43	38.49	41.17
27	28.88	35.85	28.93	33.81	25.34	31.70	34.33	44.38	32.28	41.88	30.23	38.00	39.10	49.00	36.70	45.90	34.33	43.62
28	30.18	37.83	28.34	35.54	26.82	33.31	36.16	46.70	34.00	43.84	31.80	40.36	41.26	51.68	38.71	46.39	36.10	45.89
29	31.88	39.80	29.74	37.29	27.91	34.82	38.00	49.03	35.72	46.01	33.37	42.68	43.41	54.34	40.70	50.88	38.00	46.22
30	33.18	41.56	31.13	38.02	29.21	36.52	39.83	51.37	37.42	48.16	34.87	44.07	45.65	57.03	42.68	53.37	39.83	50.50
31	34.68	43.41	32.61	40.75	30.50	38.12	41.67	53.70	39.13	50.35	36.54	46.66	47.70	59.89	44.97	56.95	41.67	52.80
32	36.16	45.27	33.91	42.48	31.79	39.73	43.49	56.03	40.83	52.61	38.12	48.34	49.85	62.38	48.08	60.34	43.49	55.29
33	37.65	47.15	35.30	44.22	33.08	41.33	45.33	58.35	42.55	54.97	39.69	50.64	52.01	65.04	48.67	63.83	45.33	57.59
34	39.15	49.01	36.70	45.97	34.37	42.93	47.16	60.68	44.23	56.86	41.26	52.53	54.18	67.74	50.86	63.31	47.16	59.95
35	40.65	50.88	38.08	47.70	35.67	44.54	49.00	63.03	45.97	59.01	42.84	54.82	56.30	70.40	52.85	65.80	49.00	62.28
36	42.29	52.78	40.08	49.48	37.05	46.37	50.83	65.43	47.70	61.36	44.43	56.42	58.49	73.09	54.94	68.39	50.83	64.68
37	43.94	54.68	41.82	51.22	38.42	48.25	52.68	67.86	49.42	63.08	46.03	58.10	60.67	75.79	57.03	70.98	52.68	67.08
38	45.68	56.59	43.61	52.95	39.77	50.17	54.54	70.27	51.12	64.83	47.64	59.73	62.84	78.50	59.12	73.57	54.54	69.48
39	47.48	58.51	45.45	54.68	41.12	52.12	56.43	72.66	52.80	66.63	49.26	61.37	65.01	81.21	61.21	76.16	56.43	71.88
40	49.33	60.44	47.33	56.44	42.51	54.10	58.33	75.03	54.46	68.50	50.89	63.02	67.18	83.92	63.31	78.85	58.33	74.28
41	51.22	62.38	49.24	58.22	43.91	56.11	60.26	77.39	56.07	70.37	52.52	64.84	69.35	86.63	65.41	81.54	60.26	76.68
42	53.15	64.33	51.18	60.02	45.34	58.15	62.22	79.74	57.66	72.24	54.04	66.67	71.57	89.34	67.50	84.23	62.22	79.08
43	55.12	66.29	53.15	61.85	46.81	60.22	64.11	82.08	59.23	74.11	55.25	68.51	73.80	92.05	69.59	86.92	64.11	81.48
44	57.12	68.26	55.15	63.70	48.31	62.32	66.01	84.01	60.79	76.00	56.46	70.36	76.01	94.91	71.68	89.61	66.01	83.88
45	59.15	70.24	57.18	65.58	49.84	64.45	67.93	85.93	62.34	77.89	57.68	72.21	78.12	97.80	73.77	92.30	67.93	86.38
46	61.22	72.23	59.24	67.48	51.41	66.62	69.87	87.86	63.90	79.79	58.89	74.06	80.23	100.71	75.86	95.09	69.87	88.98
47	63.32	74.23	61.33	69.40	52.99	68.84	71.83	89.80	65.47	81.70	60.10	75.91	82.14	103.64	77.95	97.88	71.83	91.58
48	65.45	76.24	63.44	71.34	54.60	71.09	73.83	91.75	67.04	83.63	61.31	77.76	84.25	106.59	80.04	100.67	73.83	94.18
49	67.60	78.26	65.58	73.30	56.34	73.40	75.90	93.71	68.70	85.61	62.52	79.62	86.36	109.56	82.14	103.56	75.90	96.78
50	69.78	80.29	67.74	75.28	58.11	75.79	77.99	95.68	70.36	87.60	63.73	81.49	88.47	112.55	84.25	106.45	77.99	99.38
51	72.00	82.33	69.93	77.28	60.00	78.20	80.11	97.66	72.03	89.61	64.94	83.36	90.58	115.55	86.36	109.34	80.11	101.98
52	74.25	84.38	72.15	79.29	61.91	80.63	82.26	99.64	73.69	91.64	66.14	85.23	92.70	118.56	88.47	112.23	82.26	104.58
53	76.52	86.44	74.39	81.32	63.84	83.07	84.84	101.63	75.24	93.68	67.34	87.10	94.81	121.58	90.58	115.12	84.84	107.18
54	78.81	88.51	76.63	83.36	65.79	85.52	87.06	103.63	76.79	95.73	68.54	88.97	96.91	124.59	92.69	118.01	87.06	109.78
55	81.12	90.59	78.92	85.41	67.76	88.03	89.31	105.63	78.33	97.79	69.74	90.83	99.02	127.61	94.80	120.90	89.31	112.38
56	83.45	92.68	81.13	87.46	69.77	90.56	91.62	107.64	79.86	99.86	70.94	92.76	101.13	130.62	96.91	123.79	91.62	114.98
57	85.80	94.78	83.34	89.52	71.81	93.11	93.94	109.66	81.38	101.96	72.15	94.70	103.24	133.65	99.02	126.20	93.94	117.58
58	88.17	96.88	85.55	91.59	73.88	95.68	96.31	111.69	82.89	104.11	73.35	96.64	105.35	136.68	101.13	128.61	96.31	120.18
59	90.56	98.99	87.77	93.60	75.97	98.28	98.80	113.74	84.39	106.31	74.55	98.59	107.46	139.71	103.24	131.02	98.80	122.78
60	92.97	101.11	89.98	95.63	78.08	100.89	101.29	115.81	85.88	108.52	75.75	100.54	109.57	142.74	105.35	133.43	101.29	125.38
61	95.40	103.24	92.20	97.54	80.21	103.60	103.88	117.93	87.36	110.74	76.94	102.60	111.68	145.77	107.46	135.84	103.88	127.98
62	97.85	105.38	94.33	99.48	82.36	106.43	106.48	120.06	88.84	112.96	78.13	104.67	113.79	148.80	109.57	138.25	106.48	130.58
63	100.32	107.53	96.48	101.44	84.53	109.29	109.11	122.20	90.31	115.19	79.32	106.73	115.90	151.83	111.68	140.66	109.11	133.18
64	102.81	109.68	98.63	103.52	86.70	112.16	112.23	124.44	91.77	117.43	80.50	108.80	118.01	154.86	113.79	142.87	112.23	135.78
65	105.32	111.84	100.79	105.62	88.87	115.07	115.33	126.69	93.22	119.68	81.68	110.87	120.13	157.90	115.90	145.08	115.33	138.38
66	107.85	114.01	102.95	107.72	91.06	118.00	117.60	128.94	94.68	121.93	82.86	112.94	122.24	160.93	118.01	147.29	117.60	140.98
67	110.40	116.18	105.12	109.81	93.27	120.95	120.67	131.19	96.16	124.18	84.03	115.01	124.35	163.96	120.13	149.50	120.67	143.58
68	112.97	118.36	107.29	111.90	95.50	123.92	122.97	133.44	97.63	126.43	85.21	117.08	126.46	167.00	122.24	151.71	122.97	146.18
69	115.56	120.54	109.48	114.00	97.75	126.93	124.81	135.70	99.11	128.68	86.39	119.15	128.57	170.04	124.35	153.92	124.81	148.78
70	118.17	122.73	111.68	116.11	100.00	129.96	126.70	137.95	100.58	130.93	87.56	121.22	130.68	173.09	126.46	156.13	126.70	151.38
71	120.80	124.92	113.87	118.22	102.21	132.99	128.59	140.21	102.06	133.18	88.73	123.29	132.79	176.14	128.57	158.34	128.59	153.98
72	123.45	127.11	116.08	120.33	104.43	136.04	130.48	142.49	103.54	135.43	89.90	125.36	134.90	179.19	130.68	160.55	130.48	156.58
73	126.12	129.30	118.30	122.44	106.66	139.11	132.37	144.77	105.02	137.68	91.07	127.43	137.01	182.24	132.79	162.76	132.37	159.18
74	128.81	131.49	120.52	124.56	108.90	142.16	134.26	147.05	106.50	139.93	92.24	129.50	139.12	185.29	134.90	164.97	134.26	161.78
75	131.52	133.68	122.74	126.68	111.13	145.17	136.15	149.33	107.98	142.18	93.41	131.57	141.23	188.34	137.01	167.18	136.15	164.38
76	134.25	135.87	124.95	128.80	113.36	148.20	138.04	151.61	109.46	144.40	94.59	133.64	143.34	191.39	139.12	169.39	138.04	166.98
77	137.00	138.06	127.17	130.92	115.60	151.23	140.03	153.89	110.94	146.58	95.77	135.71	145.45	194.44	141.23	171.60	140.03	169.58
78	139.77	140.25	129.39	133.04	117.85	154.28	141.92	156.18	112.42	148.77	96.95	137.78	147.56	197.49	143.34	173.81	142.49	172.18
79	142.56	142.44	131.62	135.16	120.10	157.33	143.81	158.47	113.90	150.96	98.13	139.85	149.67	200.54	145.45	176.02	144.77	174.78
80	145.37	144.63	133.85	137.28	122.35	160.38	145.70	160.76	115.38	153.15	99.31	141.92	151.78	203.59	147.56	178.23	146.58	177.38
81	148.20	146.82	136.08	139.40	124.60	163.43	147.59	163.05	116.86	155.34	100.49	143.99	153.89	206.64	149.67	180.44	148.77	179.98
82	151.05	149.01	138.32	141.52	126.85	166.48	149.48	165.34	118.34	157.53	101.67	146.06	156.00	209.69	151.78	182.65	150.96	182.58
83	153.92	151.20	140.57	143.64	129.10	169.53	151.37	167.63	119.82	159.72	102.85	148.13	158.11	212.74	153.89	184.86	152.79	185.18
84	156.81	153.39	142.82	145.76	131.35	172.58	153.26	169.92	121.30	161.91	104.03	150.20	160.22	215.79	156.00			

Issue Age	Policy Form Series: LTC-02 With No Inflation Noncontrib - Reduced Paid-Up No Return of Premium Current Annual Rates are level. 60% Increases Ratios per \$10 Daily Benefits																	
	3 Year Benefit Period						5 Year Benefit Period						7 Year Benefit Period					
	Elimination Period		Home and Community Care		90 Days		Elimination Period		Home and Community Care		90 Days		Elimination Period		Home and Community Care		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	16.64	14.83	15.02	14.07	17.69	18.82	24.12	17.69	22.77	18.68	21.70	20.88	25.78	10.78	26.32	16.64	23.10	100%
26	16.58	14.83	15.02	14.07	17.69	18.82	24.12	17.69	22.77	18.68	21.70	20.88	25.78	10.78	26.32	16.64	23.10	100%
27	17.48	15.59	21.08	14.88	18.92	20.00	20.00	25.93	24.16	17.63	20.03	20.88	25.78	10.78	26.32	16.64	23.10	100%
28	18.39	23.37	18.56	21.08	15.68	19.81	16.74	25.50	18.60	24.37	20.88	20.88	25.78	10.78	26.32	16.64	23.10	100%
29	19.31	24.54	18.29	22.36	17.26	21.86	26.92	26.78	27.02	10.57	25.69	25.69	25.69	32.11	24.95	30.29	23.98	100%
30	20.23	25.89	20.15	24.34	18.10	22.97	31.83	22.88	24.91	28.24	28.24	28.24	28.24	32.73	25.05	31.60	26.84	100%
31	21.15	27.26	21.08	26.92	19.57	24.86	36.98	24.22	26.84	32.91	28.91	28.91	28.91	32.91	25.81	31.67	28.67	100%
32	22.08	28.51	20.95	28.09	20.89	26.40	44.15	26.40	32.61	33.46	31.79	31.79	31.79	36.61	28.10	34.27	33.10	100%
33	22.98	29.52	21.75	27.59	22.03	35.68	52.06	32.00	35.45	39.79	36.60	36.60	36.60	39.79	32.95	36.27	34.50	100%
34	23.90	30.32	22.61	28.57	22.32	37.42	61.24	35.35	36.40	43.20	39.45	39.45	39.45	40.07	30.54	37.76	35.92	100%
35	24.81	31.47	23.48	29.74	22.83	38.86	70.38	36.08	36.08	46.17	41.45	41.45	41.45	41.88	31.73	39.26	37.33	100%
36	25.73	32.62	24.38	31.76	23.82	41.52	80.02	36.99	36.99	49.12	43.77	43.77	43.77	44.67	33.06	42.09	39.84	100%
37	26.22	33.76	25.38	33.78	25.13	44.19	90.38	37.95	37.95	52.11	46.15	46.15	46.15	47.67	34.45	44.87	42.30	100%
38	26.72	34.90	26.43	35.81	26.50	46.88	100.00	38.99	38.99	55.05	48.57	48.57	48.57	49.73	35.89	46.76	44.65	100%
39	27.22	36.03	27.50	37.85	27.51	49.68	109.68	40.08	40.08	57.95	51.01	51.01	51.01	52.19	37.39	48.80	47.07	100%
40	27.72	37.17	28.57	39.91	28.51	52.52	119.36	41.24	41.24	60.83	53.48	53.48	53.48	54.66	38.92	50.99	49.33	100%
41	28.22	38.30	29.62	42.04	29.62	55.39	129.00	42.43	42.43	63.72	55.88	55.88	55.88	56.99	40.09	53.28	51.65	100%
42	28.72	39.44	30.68	44.18	30.68	58.25	138.60	43.64	43.64	66.57	58.25	58.25	58.25	59.39	41.24	55.69	54.01	100%
43	29.22	40.58	31.74	46.33	31.74	61.12	148.16	44.84	44.84	69.42	60.48	60.48	60.48	61.32	42.41	58.09	56.28	100%
44	29.72	41.72	32.79	48.48	32.79	64.00	157.68	46.03	46.03	72.28	63.62	63.62	63.62	64.45	43.59	60.49	58.55	100%
45	30.22	42.86	33.84	50.63	33.84	66.88	167.16	47.22	47.22	75.13	66.76	66.76	66.76	67.60	44.78	62.89	60.92	100%
46	30.72	44.00	34.89	52.79	34.89	69.76	176.60	48.41	48.41	78.00	69.80	69.80	69.80	70.73	45.96	65.28	63.29	100%
47	31.22	45.14	35.94	54.94	35.94	72.65	186.00	49.60	49.60	80.84	72.80	72.80	72.80	73.52	47.15	67.68	65.66	100%
48	31.72	46.28	37.00	57.09	37.00	75.64	195.36	50.79	50.79	83.68	75.55	75.55	75.55	76.27	48.34	70.08	68.03	100%
49	32.22	47.42	38.05	59.24	38.05	78.63	204.68	51.98	51.98	86.53	78.30	78.30	78.30	79.01	49.52	72.48	70.40	100%
50	32.72	48.57	39.10	61.39	39.10	81.63	214.00	53.17	53.17	89.38	81.05	81.05	81.05	81.76	50.71	74.88	72.79	100%
51	33.22	49.71	40.16	63.54	40.16	84.68	223.28	54.36	54.36	92.23	83.80	83.80	83.80	84.51	51.90	77.28	75.20	100%
52	33.72	50.85	41.21	65.69	41.21	87.67	232.52	55.55	55.55	95.08	86.55	86.55	86.55	87.29	53.09	79.68	77.52	100%
53	34.22	52.00	42.26	67.84	42.26	90.66	241.72	56.74	56.74	97.93	89.30	89.30	89.30	90.01	54.28	82.08	79.75	100%
54	34.72	53.14	43.31	69.99	43.31	93.65	250.88	57.93	57.93	100.78	92.05	92.05	92.05	92.76	55.47	84.48	81.92	100%
55	35.22	54.29	44.36	72.14	44.36	96.64	259.99	59.12	59.12	103.63	94.80	94.80	94.80	95.51	56.66	86.88	83.79	100%
56	35.72	55.43	45.41	74.29	45.41	99.53	269.06	60.31	60.31	106.48	97.55	97.55	97.55	98.36	57.85	89.28	85.60	100%
57	36.22	56.58	46.46	76.44	46.46	102.42	278.10	61.50	61.50	109.33	100.30	100.30	100.30	101.11	59.04	91.68	87.41	100%
58	36.72	57.73	47.51	78.59	47.51	105.31	287.12	62.69	62.69	112.18	103.05	103.05	103.05	103.84	60.23	94.08	89.22	100%
59	37.22	58.88	48.56	80.74	48.56	108.20	296.12	63.88	63.88	115.03	105.80	105.80	105.80	106.53	61.42	96.48	91.03	100%
60	37.72	59.99	49.61	82.89	49.61	111.09	305.08	65.07	65.07	117.88	108.55	108.55	108.55	109.26	62.61	98.88	92.84	100%
61	38.22	61.14	50.66	85.04	50.66	113.98	314.00	66.26	66.26	120.73	111.30	111.30	111.30	112.01	63.80	101.28	94.65	100%
62	38.72	62.29	51.71	87.19	51.71	116.87	322.88	67.45	67.45	123.58	114.05	114.05	114.05	114.74	64.99	103.68	96.46	100%
63	39.22	63.44	52.76	89.34	52.76	119.76	331.72	68.64	68.64	126.43	116.80	116.80	116.80	117.43	66.18	106.08	98.27	100%
64	39.72	64.59	53.81	91.49	53.81	122.65	340.52	69.83	69.83	129.28	119.55	119.55	119.55	120.12	67.37	108.48	100.08	100%
65	40.22	65.74	54.86	93.64	54.86	125.54	349.28	71.02	71.02	132.13	122.30	122.30	122.30	122.81	68.56	110.88	101.89	100%
66	40.72	66.89	55.91	95.79	55.91	128.43	358.00	72.21	72.21	134.98	125.05	125.05	125.05	125.54	69.75	113.28	103.70	100%
67	41.22	68.04	56.96	97.94	56.96	131.32	366.68	73.40	73.40	137.83	127.80	127.80	127.80	128.29	70.94	115.68	105.51	100%
68	41.72	69.19	58.01	100.09	58.01	134.21	375.32	74.59	74.59	140.68	130.55	130.55	130.55	131.04	72.13	118.08	107.32	100%
69	42.22	70.34	59.06	102.24	59.06	137.10	383.92	75.78	75.78	143.53	133.30	133.30	133.30	133.79	73.32	120.48	109.13	100%
70	42.72	71.49	60.11	104.39	60.11	140.00	392.48	76.97	76.97	146.38	136.05	136.05	136.05	136.54	74.51	122.88	110.94	100%
71	43.22	72.64	61.16	106.54	61.16	142.89	400.99	78.16	78.16	149.23	138.80	138.80	138.80	139.29	75.70	125.28	112.75	100%
72	43.72	73.79	62.21	108.69	62.21	145.78	409.46	79.35	79.35	152.08	141.55	141.55	141.55	142.04	76.89	127.68	114.56	100%
73	44.22	74.94	63.26	110.84	63.26	148.67	417.88	80.54	80.54	154.93	144.30	144.30	144.30	144.79	78.08	130.08	116.37	100%
74	44.72	76.09	64.31	112.99	64.31	151.56	426.24	81.73	81.73	157.78	147.05	147.05	147.05	147.54	79.27	132.48	118.18	100%
75	45.22	77.24	65.36	115.14	65.36	154.45	434.56	82.92	82.92	160.63	149.80	149.80	149.80	150.29	80.46	134.88	119.99	100%
76	45.72	78.39	66.41	117.29	66.41	157.34	442.84	84.11	84.11	163.52	152.55	152.55	152.55	153.04	81.65	137.28	121.80	100%
77	46.22	79.54	67.46	119.44	67.46	160.23	451.08	85.30	85.30	166.41	155.30	155.30	155.30	155.79	82.84	139.68	123.61	100%
78	46.72	80.69	68.51	121.59	68.51	163.12	459.28	86.49	86.49	169.30	158.05	158.05	158.05	158.54	84.03	142.08	125.42	100%
79	47.22	81.84	69.56	123.74	69.56	166.01	467.44	87.68	87.68	172.19	160.80	160.80	160.80	161.29	85.22	144.48	127.23	100%
80	47.72	83.00	70.61	125.89	70.61	168.90	475.56	88.87	88.87	175.08	163.55	163.55	163.55	164.04	86.41	146.88	129.04	100%
81	48.22	84.15	71.66	128.04	71.66	171.79	483.64	90.06	90.06	177.97	166.30	166.30	166.30	166.79	87.60	149.28	130.85	100%
82	48.72	85.31	72.71	130.19	72.71	174.70	491.68	91.25	91.25	180.86	169.05	169.05	169.05	169.54	88.79	151.68	132.66	100%
83	49.22	86.46	73.76	132.34	73.76	177.61	499.68	92.44	92.44	183.75	171.80	171.80	171.80	172.29	89.98	154.08	134.47	100%
84	49.72	87.62	74.81	134.49	74.81	180.52	507.64	93.63	93.63	186.64	174.55	174.55	174.55	175.04	91.17	156.48	136.28	100%
85	50.22	88.77	75.86	136.64	75.86	183.43	515.56	94.82	94.82	189.53	177.30	177.30	177.30	177.79	92.36	158.88	138.09	100%
86	50.72	89.92	76.91	138.79														

**Policy Form Series: LTC-02**  
 With No Inflation  
 Nonforfeiture - Reduced Paid-Up  
 With Return of Premium  
 Current Annual Rates with Proposed 22.86% Increase  
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	18.10	20.49	15.29	19.45	14.47	18.42	19.15	25.04	18.17	23.85	17.15	22.61	21.47	28.75	20.35	25.23	18.10	24.05
26	17.04	21.70	16.18	20.58	15.31	19.47	20.32	28.82	18.26	25.14	18.17	23.08	22.81	28.43	21.59	26.78	20.35	26.54
27	16.01	22.86	17.06	21.72	16.15	20.53	21.47	28.18	20.33	28.80	19.18	25.16	24.13	30.08	22.84	28.38	21.51	27.03
28	15.07	24.11	17.06	22.84	16.90	21.68	22.94	29.09	21.42	29.08	20.19	26.48	25.46	31.76	24.00	29.94	22.65	28.50
29	14.91	25.30	18.88	23.96	17.83	22.84	23.78	31.18	22.51	29.51	21.20	27.78	26.78	33.41	25.34	31.49	23.81	29.99
30	20.88	26.51	16.77	25.10	18.87	23.09	24.96	32.08	23.81	30.91	22.22	29.09	28.12	35.09	26.57	33.08	24.97	31.49
31	21.84	27.70	20.88	26.23	19.51	24.75	26.10	34.17	24.87	32.30	23.23	30.38	28.45	36.77	27.83	34.84	28.13	32.68
32	22.75	28.92	21.59	27.39	20.35	25.90	27.25	35.07	25.78	33.70	24.24	31.68	30.78	38.43	29.07	36.19	27.29	34.46
33	23.74	30.11	22.44	28.48	21.18	26.99	28.42	37.15	28.69	35.10	25.25	32.09	32.10	40.08	30.32	37.75	28.43	35.95
34	24.71	31.32	23.35	29.82	22.02	27.91	29.57	38.65	27.92	36.51	25.27	34.29	33.43	41.75	31.59	39.32	28.99	37.42
35	25.67	32.51	24.24	30.76	22.68	28.97	30.73	40.14	29.02	37.91	27.27	35.59	34.78	43.43	32.81	40.90	30.75	38.92
36	27.42	34.72	25.90	32.84	24.42	30.91	32.87	42.90	31.04	40.50	29.14	38.00	37.24	45.54	35.13	43.82	32.89	41.70
37	29.21	36.95	27.67	34.82	25.97	32.80	35.04	45.68	33.05	43.10	31.00	40.40	39.70	49.09	37.44	46.74	35.04	44.45
38	31.19	39.17	29.22	37.00	27.53	34.78	37.19	48.44	35.08	46.09	32.87	42.81	42.18	52.81	39.78	49.99	37.19	47.24
39	32.73	41.39	30.81	39.09	29.07	36.75	39.32	51.20	37.08	49.27	34.78	45.19	44.88	55.93	42.08	52.81	39.35	50.00
40	34.50	43.60	32.59	41.17	30.82	38.99	41.47	53.98	39.10	50.87	36.82	47.59	47.19	60.05	44.38	55.35	41.40	52.78
41	36.28	45.84	34.22	43.25	32.18	40.85	43.84	56.73	41.11	53.48	38.50	50.00	49.60	62.18	46.70	58.47	43.84	55.55
42	38.05	48.05	35.90	45.35	33.74	42.50	45.70	59.49	43.14	56.06	40.37	52.40	52.08	65.31	49.01	61.41	45.78	58.39
43	40.16	50.67	37.86	47.80	35.59	44.84	48.35	62.78	45.84	59.11	42.59	55.21	55.08	68.26	51.80	65.06	48.34	61.79
44	42.25	53.31	39.83	50.27	37.37	47.11	50.94	66.07	47.95	62.18	44.79	58.01	58.08	73.20	54.00	69.77	50.90	65.27
45	44.36	55.92	41.79	52.70	39.21	49.39	53.49	69.39	50.33	65.22	47.00	60.83	61.08	77.15	57.38	72.44	53.46	68.73
46	46.45	58.55	43.75	55.18	41.03	51.68	56.07	72.64	52.73	68.29	49.22	63.63	64.07	81.11	60.19	76.14	56.02	72.22
47	48.55	61.17	45.79	57.52	42.84	53.92	58.85	75.93	55.14	71.34	51.49	66.44	67.06	85.05	62.88	78.81	58.58	75.98
48	51.04	64.26	48.01	60.44	44.93	56.49	61.88	79.72	57.05	74.83	53.98	69.42	70.54	89.28	65.72	84.37	61.40	78.70
49	53.52	67.28	50.29	63.25	47.00	59.06	64.72	83.82	60.14	78.33	56.49	72.88	74.12	94.95	69.44	88.96	64.42	83.28
50	55.97	70.35	52.57	66.09	49.10	61.61	67.76	87.26	63.53	81.80	59.01	75.81	77.85	99.88	72.69	93.53	67.33	86.89
51	58.44	73.39	54.87	68.81	51.17	64.17	70.75	91.06	66.38	85.29	61.54	78.93	81.17	104.80	75.93	98.04	70.26	90.46
52	60.92	76.45	57.15	71.72	53.27	66.73	73.82	94.86	69.14	88.77	64.07	82.06	84.71	109.28	79.17	102.07	73.18	94.04
53	63.04	81.58	60.08	76.45	56.74	71.04	76.80	98.08	73.72	94.48	68.20	87.17	86.35	116.81	83.36	108.49	77.83	98.77
54	65.17	86.99	64.78	81.20	60.23	75.33	79.20	101.32	78.50	100.19	72.35	92.30	95.98	123.35	86.53	114.92	82.48	105.50
55	72.26	91.51	69.60	86.89	65.89	80.64	85.75	105.53	83.89	106.48	76.48	97.42	101.24	131.84	91.72	121.34	87.40	111.21
56	77.42	96.94	74.40	90.68	67.18	83.92	83.74	110.78	87.45	111.50	80.84	102.54	107.28	137.41	98.89	127.78	91.41	116.04
57	81.54	102.05	78.23	95.38	70.64	88.23	86.72	125.97	92.04	117.29	84.77	107.68	112.92	144.44	105.09	134.20	96.47	122.85
58	88.04	110.08	82.25	102.78	78.14	94.97	108.53	135.63	99.28	128.19	91.29	116.85	121.71	155.25	113.14	144.50	103.71	131.80
59	94.54	118.05	88.25	110.18	81.64	101.72	114.38	145.90	108.45	138.08	97.82	123.85	130.49	168.07	121.21	163.99	109.98	140.33
60	101.05	126.05	94.27	117.57	87.16	108.47	122.19	154.90	113.88	145.65	104.38	131.03	138.27	178.89	128.27	183.88	118.20	149.19
61	107.55	134.09	100.27	124.99	92.84	115.22	130.01	164.68	120.89	152.80	110.87	139.63	148.05	187.72	137.33	179.78	125.44	158.04
62	114.06	142.05	106.30	132.39	98.14	121.67	137.83	174.39	128.08	161.74	117.40	147.82	156.25	198.54	145.39	193.87	132.99	168.87
63	123.23	153.08	114.76	142.52	105.88	131.22	146.84	187.48	138.17	173.79	126.82	158.47	168.87	212.04	156.48	199.85	142.63	178.62
64	132.39	164.08	123.24	152.68	113.81	140.48	159.83	200.82	148.29	185.85	135.69	160.31	181.08	227.39	167.57	210.02	152.65	190.39
65	141.58	175.04	131.72	162.85	121.30	149.72	170.82	213.75	158.39	197.91	144.74	160.18	193.20	241.76	178.80	223.10	162.50	202.13
66	150.75	186.05	140.20	172.90	129.09	158.97	181.83	220.90	168.50	209.97	158.85	191.03	205.31	259.16	189.74	236.39	172.43	213.00
67	159.93	197.04	148.58	183.15	138.82	168.22	192.82	240.05	178.00	222.02	162.97	201.87	217.44	270.58	200.83	249.53	182.35	225.84
68	177.12	217.54	164.81	202.13	151.41	185.58	213.44	259.12	197.82	244.80	180.19	222.31	240.10	287.60	221.86	274.21	201.11	247.82
69	194.32	238.03	180.54	221.11	165.99	202.93	224.07	284.18	210.53	287.28	197.42	242.78	252.70	324.44	242.47	296.92	219.88	269.80
70	211.51	259.53	198.49	240.07	180.50	220.28	254.80	313.77	225.84	320.89	214.86	263.23	285.44	351.98	263.31	323.81	238.60	292.17
71	228.71	279.01	212.40	259.05	195.14	237.83	275.30	338.33	254.86	312.52	231.88	283.70	308.12	378.29	284.11	348.30	267.35	314.56
72	245.90	299.51	228.94	278.03	209.73	254.97	285.93	362.99	278.86	335.14	249.11	304.15	330.78	405.21	304.95	373.00	276.10	338.63
73	275.77	334.24	269.00	310.19	238.07	284.38	331.87	404.24	308.80	373.20	278.97	338.55	366.42	449.70	340.39	413.77	308.03	373.15
74	305.55	368.98	283.66	342.34	260.41	313.78	367.40	445.59	339.54	411.26	308.84	372.87	408.04	494.18	375.85	454.54	339.94	409.78
75	335.54	403.74	311.33	374.50	285.73	343.19	403.18	488.83	372.47	449.32	338.89	407.39	446.88	539.87	411.29	495.34	371.87	448.88
76	365.42	438.47	338.98	406.68	311.08	372.59	438.85	528.09	405.42	487.57	398.55	441.70	482.78	583.15	448.78	639.11	403.79	482.88
77	395.20	473.22	368.85	438.63	339.43	401.99	474.80	599.63	438.35	528.45	436.41	478.21	523.94	627.65	482.21	676.85	435.71	516.60
78	447.89	532.82	415.43	494.10	381.29	452.71	537.43	640.36	480.43	609.70	481.32	535.40	600.88	702.83	545.82	844.70	491.49	581.82
79	500.40	592.43	484.23	548.88	428.13	503.43	600.28	711.11	554.00	694.00	504.21	584.78	657.78	777.82	605.45	710.88	547.25	644.02
80	552.98	652.05	513.02	604.85	470.98	554.14	663.07	781.84	612.65	721.27	557.10	654.07	724.71	852.63	687.07	779.83	603.02	708.23
81	605.54	711.68	559.94	659.94	515.81	604.98	725.91	852.80	670.84	788.55	610.00	713.38	791.82	927.63	726.89	842.60	656.80	788.44
82	658.08	771.28	610.50	715.21	560.88	655.58	788.74	923.34	728.70	851.82	662.89	772.84	858.55	1002.62	790.31	908.67	714.57	830.85
83	761.88	851.44	70															

Policy Form Series: LTC-02  
 With 6% Compound Inflation  
 Non-Flare General Payout  
 Non-Flare General Payout  
 Male and Female  
 Current Annual Rates with Proposed 22.65% Increase  
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period			5 Year Benefit Period			7 Year Benefit Period		
	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days
25	113.85	133.89	168.78	140.38	176.37	231.20	161.09	190.25	280.38
26	119.09	143.33	186.32	148.71	189.33	264.79	164.93	204.13	304.31
27	124.17	153.33	211.32	157.09	204.33	304.79	169.33	214.33	324.31
28	129.17	163.33	236.32	166.49	220.33	350.79	174.33	224.33	344.31
29	134.17	173.33	261.32	176.49	236.33	400.79	179.33	234.33	364.31
30	139.17	183.33	286.32	186.49	252.33	456.79	184.33	244.33	384.31
31	144.17	193.33	311.32	196.49	268.33	516.79	189.33	254.33	404.31
32	149.17	203.33	336.32	206.49	284.33	581.79	194.33	264.33	424.31
33	154.17	213.33	361.32	216.49	300.33	651.79	199.33	274.33	444.31
34	159.17	223.33	386.32	226.49	316.33	726.79	204.33	284.33	464.31
35	164.17	233.33	411.32	236.49	332.33	806.79	209.33	294.33	484.31
36	169.17	243.33	436.32	246.49	348.33	891.79	214.33	304.33	504.31
37	174.17	253.33	461.32	256.49	364.33	981.79	219.33	314.33	524.31
38	179.17	263.33	486.32	266.49	380.33	1086.79	224.33	324.33	544.31
39	184.17	273.33	511.32	276.49	396.33	1206.79	229.33	334.33	564.31
40	189.17	283.33	536.32	286.49	412.33	1341.79	234.33	344.33	584.31
41	194.17	293.33	561.32	296.49	428.33	1491.79	239.33	354.33	604.31
42	199.17	303.33	586.32	306.49	444.33	1656.79	244.33	364.33	624.31
43	204.17	313.33	611.32	316.49	460.33	1836.79	249.33	374.33	644.31
44	209.17	323.33	636.32	326.49	476.33	2031.79	254.33	384.33	664.31
45	214.17	333.33	661.32	336.49	492.33	2241.79	259.33	394.33	684.31
46	219.17	343.33	686.32	346.49	508.33	2466.79	264.33	404.33	704.31
47	224.17	353.33	711.32	356.49	524.33	2706.79	269.33	414.33	724.31
48	229.17	363.33	736.32	366.49	540.33	2961.79	274.33	424.33	744.31
49	234.17	373.33	761.32	376.49	556.33	3231.79	279.33	434.33	764.31
50	239.17	383.33	786.32	386.49	572.33	3516.79	284.33	444.33	784.31
51	244.17	393.33	811.32	396.49	588.33	3816.79	289.33	454.33	804.31
52	249.17	403.33	836.32	406.49	604.33	4131.79	294.33	464.33	824.31
53	254.17	413.33	861.32	416.49	620.33	4461.79	299.33	474.33	844.31
54	259.17	423.33	886.32	426.49	636.33	4806.79	304.33	484.33	864.31
55	264.17	433.33	911.32	436.49	652.33	5166.79	309.33	494.33	884.31
56	269.17	443.33	936.32	446.49	668.33	5541.79	314.33	504.33	904.31
57	274.17	453.33	961.32	456.49	684.33	5931.79	319.33	514.33	924.31
58	279.17	463.33	986.32	466.49	700.33	6336.79	324.33	524.33	944.31
59	284.17	473.33	1011.32	476.49	716.33	6756.79	329.33	534.33	964.31
60	289.17	483.33	1036.32	486.49	732.33	7191.79	334.33	544.33	984.31
61	294.17	493.33	1061.32	496.49	748.33	7641.79	339.33	554.33	1004.31
62	299.17	503.33	1086.32	506.49	764.33	8106.79	344.33	564.33	1024.31
63	304.17	513.33	1111.32	516.49	780.33	8586.79	349.33	574.33	1044.31
64	309.17	523.33	1136.32	526.49	796.33	9081.79	354.33	584.33	1064.31
65	314.17	533.33	1161.32	536.49	812.33	9591.79	359.33	594.33	1084.31
66	319.17	543.33	1186.32	546.49	828.33	10116.79	364.33	604.33	1104.31
67	324.17	553.33	1211.32	556.49	844.33	10656.79	369.33	614.33	1124.31
68	329.17	563.33	1236.32	566.49	860.33	11211.79	374.33	624.33	1144.31
69	334.17	573.33	1261.32	576.49	876.33	11781.79	379.33	634.33	1164.31
70	339.17	583.33	1286.32	586.49	892.33	12366.79	384.33	644.33	1184.31
71	344.17	593.33	1311.32	596.49	908.33	12966.79	389.33	654.33	1204.31
72	349.17	603.33	1336.32	606.49	924.33	13581.79	394.33	664.33	1224.31
73	354.17	613.33	1361.32	616.49	940.33	14211.79	399.33	674.33	1244.31
74	359.17	623.33	1386.32	626.49	956.33	14856.79	404.33	684.33	1264.31
75	364.17	633.33	1411.32	636.49	972.33	15516.79	409.33	694.33	1284.31
76	369.17	643.33	1436.32	646.49	988.33	16191.79	414.33	704.33	1304.31
77	374.17	653.33	1461.32	656.49	1004.33	16881.79	419.33	714.33	1324.31
78	379.17	663.33	1486.32	666.49	1020.33	17586.79	424.33	724.33	1344.31
79	384.17	673.33	1511.32	676.49	1036.33	18306.79	429.33	734.33	1364.31
80	389.17	683.33	1536.32	686.49	1052.33	19041.79	434.33	744.33	1384.31
81	394.17	693.33	1561.32	696.49	1068.33	19791.79	439.33	754.33	1404.31
82	399.17	703.33	1586.32	706.49	1084.33	20556.79	444.33	764.33	1424.31
83	404.17	713.33	1611.32	716.49	1100.33	21336.79	449.33	774.33	1444.31
84	409.17	723.33	1636.32	726.49	1116.33	22131.79	454.33	784.33	1464.31

**Policy Form Series: LTC-02**  
**With 6% Compound Inflation**  
**Nonforfeiture - Reduced Paid-Up**  
**With Return of Premium**  
**Current Annual Rates with Proposed 22.0% Increase**  
**Rates per \$10 Daily Benefits**

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period						
	30 Days			60 Days			30 Days			60 Days			30 Days			60 Days			
	50%	100%	100%	50%	100%	100%	50%	100%	100%	50%	100%	100%	50%	100%	100%	50%	100%	100%	
25	116.46	143.03	109.08	133.99	101.43	124.41	143.44	180.24	134.09	165.37	123.92	155.28	184.63	295.43	163.84	191.63	141.58	178.54	142.81
26	119.94	148.57	111.78	137.29	103.92	127.45	148.98	184.68	137.40	172.48	129.05	159.02	188.87	299.91	167.40	195.98	145.91	182.81	145.91
27	122.22	150.10	114.47	140.59	106.41	130.40	150.53	189.09	140.69	178.58	129.98	162.60	172.71	214.36	161.15	200.10	148.45	187.08	151.34
28	125.09	153.02	117.16	143.97	109.00	133.52	164.07	193.49	143.60	180.02	133.02	166.65	176.75	218.84	164.91	204.24	151.69	191.94	154.34
29	127.99	157.15	122.86	147.17	111.39	136.67	167.82	197.92	147.28	184.80	136.05	170.32	180.78	223.28	168.60	208.36	155.31	195.60	158.99
30	130.87	160.69	129.56	150.45	113.89	139.81	181.17	202.34	150.58	188.62	139.07	174.07	184.83	227.77	172.42	212.55	158.75	199.69	162.81
31	133.77	164.21	125.25	153.74	116.38	142.85	184.70	206.74	153.88	193.03	142.10	177.83	188.88	232.22	176.17	216.66	162.17	204.16	166.81
32	136.65	167.74	127.95	157.04	118.87	145.71	188.28	211.17	157.17	197.13	145.13	181.59	192.81	236.58	179.81	220.82	165.81	208.43	170.99
33	139.52	171.26	130.63	160.33	121.36	148.72	171.79	215.59	160.48	201.25	148.11	185.35	196.94	241.13	183.97	224.96	169.84	212.30	175.81
34	142.42	174.80	133.33	163.64	123.85	151.77	175.34	220.02	163.77	205.85	151.02	189.13	200.69	245.80	187.42	229.10	172.48	216.22	180.99
35	145.30	178.33	136.03	166.93	126.35	154.82	178.88	224.42	167.07	209.47	154.23	192.88	205.01	250.17	191.18	233.26	175.90	220.11	186.19
36	148.29	183.18	139.73	171.45	129.74	158.88	183.74	230.40	171.59	215.09	158.36	198.01	210.56	256.07	196.32	238.83	180.59	225.34	191.49
37	153.23	188.01	143.41	175.98	133.19	163.15	188.50	238.58	178.11	220.71	162.52	203.17	218.09	262.09	201.44	244.40	185.29	230.58	196.81
38	157.19	192.88	147.12	180.48	136.58	167.32	193.47	242.81	180.05	223.34	166.68	208.30	221.63	268.11	206.57	249.97	189.97	236.83	201.99
39	161.17	197.70	150.82	185.00	139.99	171.47	198.34	248.87	185.18	231.87	170.82	213.48	227.16	274.13	211.71	255.98	194.88	241.05	207.09
40	165.13	202.55	154.53	189.52	143.40	175.84	203.20	254.72	189.89	237.59	174.97	219.80	232.89	280.19	216.85	261.13	199.25	246.30	212.30
41	169.08	207.40	158.24	194.03	146.82	179.81	208.07	260.79	192.21	243.32	179.10	223.75	238.24	286.15	221.97	266.10	204.03	251.55	217.51
42	173.05	212.23	161.91	198.55	150.23	183.99	212.93	266.85	198.76	248.84	183.28	228.68	243.77	292.17	227.11	272.30	208.72	256.78	222.71
43	177.34	218.24	164.67	202.29	153.63	187.41	218.65	271.84	202.46	253.45	188.68	233.07	248.34	297.29	231.33	277.00	212.65	261.10	228.01
44	178.63	220.27	168.04	206.82	155.85	190.83	220.99	276.85	206.22	260.06	190.68	237.26	252.90	302.39	235.55	281.72	218.96	265.80	233.21
45	182.51	224.29	171.08	209.74	158.66	194.24	225.01	281.87	209.03	262.72	193.47	241.47	257.48	307.62	238.78	286.44	220.18	270.05	238.31
46	186.19	228.30	174.15	213.48	161.47	197.87	228.05	286.88	213.68	267.35	196.88	245.67	262.04	312.80	243.98	291.17	224.00	274.46	243.51
47	190.48	232.31	177.20	217.21	164.28	201.09	233.07	291.87	217.41	271.87	200.27	249.88	266.81	317.73	248.20	295.88	227.82	278.67	248.61
48	194.85	237.88	181.20	221.35	168.12	205.78	238.84	298.79	222.82	276.23	203.87	253.47	272.84	323.51	253.91	302.66	232.83	283.59	253.81
49	199.84	243.45	185.64	225.50	171.97	210.44	244.20	305.63	227.89	284.49	208.48	261.07	276.06	329.58	259.80	309.61	238.03	289.21	259.55
50	204.20	248.02	190.86	232.84	175.81	215.12	248.77	312.38	232.78	290.78	214.09	268.69	285.30	335.69	265.30	318.32	243.11	297.00	264.81
51	207.79	254.58	194.08	237.80	179.68	219.80	255.33	319.21	237.86	297.03	218.71	272.30	291.64	341.71	271.00	323.14	248.21	304.23	270.09
52	212.35	260.16	198.30	242.84	183.52	224.46	260.90	326.05	242.89	303.30	223.31	277.81	297.78	348.83	278.00	330.05	253.32	310.58	275.11
53	217.74	268.70	203.26	248.66	188.00	228.90	267.42	333.85	248.84	310.52	228.55	284.30	305.00	352.83	283.28	337.31	258.17	317.39	280.11
54	223.10	273.24	208.22	254.97	192.00	235.93	273.94	341.88	254.91	317.79	233.08	290.70	312.21	357.03	288.87	344.66	263.00	324.18	285.11
55	228.47	279.78	213.17	261.60	196.98	240.75	280.44	348.78	260.80	324.94	238.32	297.12	319.44	370.12	296.44	352.03	270.84	330.99	290.11
56	233.83	286.32	218.13	267.02	201.47	246.19	286.97	357.06	268.88	332.15	244.87	303.52	328.85	387.23	305.03	359.38	278.58	337.78	295.11
57	238.22	292.88	223.07	273.05	205.95	251.82	293.40	365.99	272.84	338.38	250.02	309.83	333.88	396.31	309.81	368.73	282.52	344.55	300.11
58	247.18	302.43	230.41	281.87	212.83	259.84	303.14	377.19	281.70	348.97	257.99	316.40	344.57	407.44	318.59	377.89	291.24	354.88	305.11
59	255.13	311.98	237.75	290.68	218.31	267.85	312.81	386.78	290.57	360.57	265.96	328.00	355.28	419.55	326.14	388.67	299.85	361.78	310.11
60	263.07	321.55	245.10	299.49	224.01	275.84	322.47	400.35	298.42	371.18	273.95	338.38	365.97	431.87	338.02	398.04	308.88	374.87	315.11
61	271.03	331.09	252.43	308.30	232.88	283.05	332.13	411.92	308.30	381.76	281.95	347.88	378.68	443.81	346.87	410.61	317.40	384.88	320.11
62	279.00	340.86	259.77	317.12	238.36	291.88	341.79	423.51	317.15	392.37	289.93	357.38	387.38	455.93	358.45	421.89	326.11	395.87	325.11
63	287.43	350.84	267.20	326.34	246.12	301.84	354.45	436.89	328.75	405.72	300.35	369.31	401.00	472.55	370.85	438.53	337.25	408.75	330.11
64	296.87	361.22	274.81	335.57	256.86	312.04	367.10	452.68	340.83	419.08	310.75	381.28	414.83	489.18	383.48	451.46	348.38	422.48	335.11
65	310.31	377.22	288.84	352.78	268.64	322.26	378.76	487.28	351.95	432.42	321.15	393.23	428.54	505.84	395.98	468.43	359.52	438.14	340.11
66	320.78	389.30	298.26	362.01	274.40	332.43	392.41	481.86	363.63	445.70	331.57	405.20	442.20	522.46	408.51	481.37	370.85	448.84	345.11
67	331.19	401.58	307.88	373.24	283.14	342.82	405.07	498.44	375.12	459.11	341.97	417.15	458.01	538.10	421.02	488.34	381.79	463.51	350.11
68	350.41	424.02	325.71	393.90	299.44	361.82	428.46	523.00	398.68	484.12	351.51	439.78	481.51	566.17	444.42	508.65	402.84	485.72	355.11
69	369.85	448.43	343.52	414.78	315.75	380.58	451.83	559.78	418.25	509.14	361.04	462.37	507.03	593.22	487.85	544.82	423.91	507.85	360.11
70	388.88	468.87	361.33	435.54	332.05	399.59	475.22	617.94	439.81	534.16	400.57	484.99	532.84	620.10	481.25	580.05	444.99	530.01	365.11
71	408.12	491.28	379.15	456.31	348.37	419.58	498.58	695.12	461.88	617.23	420.10	507.87	558.04	647.29	514.87	630.43	468.83	552.29	370.11
72	427.35	513.73	398.98	477.07	364.68	437.56	521.97	830.85	482.93	800.14	436.84	530.18	583.65	674.40	538.08	678.48	487.08	574.58	375.11
73	463.28	551.44	427.50	512.01	392.84	469.52	582.01	1012.80	519.88	1017.82	473.15	588.08	628.63	718.85	577.55	657.68	522.73	610.93	380.11
74	493.23	589.15	458.04	543.47	420.65	501.51	602.02	1142.24	558.78	1055.09	506.87	605.99	699.89	783.51	617.20	697.52	568.37	647.28	385.11
75	528.18	622.87	488.58	573.78	448.94	533.48	642.05	1356.89	593.72	1262.59	540.10	645.00	712.79	808.08	658.77	737.37	594.03	683.82	390.11
76	556.12	658.27	519.10	604.11	478.35	564.15	682.07	1578.53	630.84	1470.05	573.05	676.88	755.81	852.82	696.34	777.23	629.67	716.97	395.11
77	592.25	695.59	549.84	634.45	504.35	592.14	722.09	1839.20	667.87	1707.54	607.23	713.03	798.88	897.17	735.88	817.07	665.32	758.31	399.11
78	646.53	743.87	600.23	683.81	551.21	637.70	788.32	2168.03	728.84	2001.70	663.97	770.14	859.37	970.74	8				

Policy Form Series: LTC-02  
 With 5% Compound Capped Inflation  
 Nonforfeiture - Reduced Paid-Up  
 No Return of Premiums  
 Current Annual Rates with Proposed 22.50% Increase  
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	Home and Community Care						Home and Community Care						Home and Community Care					
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	27.88	35.19	26.40	33.36	24.97	31.63	34.72	43.87	33.70	41.37	31.80	38.56	37.80	48.00	35.78	45.33	33.67	43.25
26	29.59	37.29	27.87	35.31	26.44	33.30	38.90	46.28	35.85	43.81	33.70	41.25	40.18	50.94	38.01	48.09	35.73	45.59
27	31.21	39.38	29.53	37.29	27.89	35.19	30.00	48.80	37.91	46.27	35.63	43.52	42.55	53.91	40.23	50.66	37.80	48.51
28	32.89	41.46	31.11	39.24	29.36	37.03	41.13	51.49	39.95	48.71	37.53	45.78	44.93	56.85	42.48	53.65	39.86	51.12
29	34.53	43.54	32.87	41.21	30.82	38.66	43.27	54.11	42.01	51.16	39.44	48.05	47.30	59.81	44.07	56.43	41.92	53.78
30	36.23	45.64	34.24	43.18	32.29	40.70	45.40	56.71	44.07	53.82	41.35	50.33	49.69	62.78	46.90	59.21	44.00	56.39
31	37.99	47.74	35.81	45.13	33.75	42.61	47.93	59.32	46.13	56.03	43.26	52.60	52.06	65.73	49.14	61.97	46.08	59.00
32	39.57	49.82	37.37	47.10	35.21	44.54	49.68	61.93	48.18	58.50	45.17	54.87	54.41	68.68	51.35	64.76	48.12	61.81
33	41.24	51.90	38.94	49.05	36.68	46.48	51.80	64.53	50.23	60.94	47.08	57.12	56.81	71.63	53.58	67.50	50.17	64.24
34	42.90	54.00	40.50	51.03	38.13	48.01	53.95	67.15	52.29	63.30	49.00	59.30	59.17	74.60	55.80	70.28	52.25	66.97
35	44.57	56.09	42.08	52.98	39.60	49.85	56.07	69.76	54.34	65.84	50.99	61.60	61.64	77.54	58.03	73.07	54.30	69.49
36	47.57	59.77	44.89	56.44	42.22	53.06	66.98	74.42	57.97	70.19	54.26	65.09	65.77	82.82	62.00	78.01	57.97	74.16
37	50.54	63.48	47.69	59.99	44.93	56.27	73.93	78.10	61.61	74.55	57.92	68.70	70.92	88.08	65.95	82.60	61.83	78.82
38	53.53	67.16	50.49	63.38	47.44	59.48	81.42	83.77	65.25	78.81	60.98	73.74	74.26	93.95	69.81	87.83	65.80	83.46
39	56.52	70.87	53.28	66.82	50.03	62.68	71.21	88.43	68.88	83.28	64.33	77.78	78.51	98.83	73.67	92.77	68.84	88.13
40	59.52	74.55	56.09	70.28	52.65	65.60	76.00	93.11	72.51	87.85	67.68	81.80	82.75	103.91	77.53	97.70	72.61	92.78
41	62.49	78.25	58.89	73.74	55.26	68.10	78.77	97.78	76.14	92.01	71.04	86.81	86.90	109.17	81.80	102.61	76.28	97.45
42	65.48	81.93	61.70	77.20	57.87	72.31	82.58	102.48	79.77	96.35	74.39	90.85	91.22	114.45	85.78	107.64	79.93	102.10
43	68.14	85.50	65.10	81.45	61.03	76.23	87.27	108.13	84.28	101.84	78.51	94.68	96.82	121.22	90.87	113.83	84.45	109.04
44	71.48	89.15	68.53	85.71	64.17	80.15	91.97	113.79	88.75	106.91	82.63	98.48	101.81	127.99	95.98	120.14	88.94	113.99
45	75.45	92.92	71.93	89.94	67.32	84.08	96.86	119.49	93.24	112.04	86.77	102.49	107.11	134.78	100.92	126.44	93.45	119.33
46	80.12	100.16	78.38	94.20	70.46	87.99	101.38	125.14	97.73	117.48	90.68	105.11	112.40	141.51	105.43	132.74	97.98	125.86
47	83.77	104.74	79.77	96.46	73.81	91.89	109.09	130.82	102.23	122.74	95.00	113.92	117.70	148.30	110.34	139.04	102.47	131.79
48	86.47	110.54	83.13	103.82	77.59	96.79	112.14	138.01	107.85	129.35	100.10	118.87	124.44	157.31	116.58	147.38	106.09	138.62
49	93.20	116.36	87.49	109.19	81.58	101.87	118.21	145.22	113.70	135.97	105.95	126.81	131.16	168.34	122.76	155.72	113.93	146.47
50	97.91	122.17	91.83	114.57	85.55	109.59	124.27	152.42	119.43	142.57	110.53	131.76	137.95	176.34	129.98	164.04	116.27	169.39
51	102.83	127.99	95.19	119.94	89.53	111.45	130.33	159.81	125.17	148.18	115.72	137.89	144.70	184.34	135.20	172.95	124.87	180.92
52	107.33	133.79	100.54	125.30	93.51	113.32	139.36	166.81	130.00	156.79	120.90	143.85	151.45	193.37	141.41	180.70	130.48	197.26
53	114.74	142.98	107.40	133.70	99.78	123.95	145.82	177.91	134.74	165.08	128.89	152.60	161.84	208.40	150.95	192.65	139.02	177.75
54	122.14	151.95	114.25	142.09	106.02	131.60	155.26	189.02	149.50	173.17	136.87	161.93	172.23	218.44	160.48	204.82	147.58	188.24
55	128.56	161.04	121.10	150.49	112.28	139.23	164.70	200.11	157.46	189.35	144.88	171.08	182.61	232.48	170.02	216.67	159.14	199.75
56	136.96	170.12	127.85	158.86	118.82	145.87	174.18	211.21	163.34	199.55	152.88	180.21	193.02	245.50	179.58	228.55	164.70	209.22
57	144.37	179.21	134.80	167.28	124.76	154.50	183.57	222.31	175.20	209.73	160.87	189.36	203.41	258.53	189.09	240.48	173.24	219.73
58	155.39	182.44	143.00	176.51	134.08	165.84	197.89	238.53	181.34	221.81	172.74	202.73	218.94	277.54	203.32	267.86	186.02	235.22
59	160.43	205.98	152.29	191.74	146.38	176.78	211.82	254.75	201.49	239.48	184.62	216.11	235.90	298.57	217.50	278.51	198.83	259.79
60	177.45	218.92	165.39	203.68	152.96	187.91	225.93	270.96	214.88	251.38	196.40	229.48	259.03	316.59	231.81	292.54	211.82	288.21
61	188.48	232.14	175.59	216.19	161.98	199.05	240.07	287.19	227.80	269.28	208.38	242.85	285.69	334.81	248.07	309.89	224.41	281.71
62	199.51	245.39	185.78	228.42	171.20	210.19	264.10	303.40	240.95	281.13	220.24	256.23	281.12	353.62	260.31	327.24	237.20	297.20
63	213.85	261.87	199.02	245.55	183.35	224.04	272.47	323.68	257.80	299.72	235.43	272.02	301.08	378.00	278.54	349.07	253.49	316.23
64	228.18	278.35	212.25	258.58	195.40	237.88	290.74	343.95	274.65	318.31	250.51	289.63	321.03	401.40	296.77	370.44	269.77	335.26
65	242.51	294.88	225.48	274.08	207.46	251.75	309.02	364.21	281.49	339.89	265.80	306.32	340.99	424.83	315.03	391.80	286.06	354.32
66	256.88	311.34	238.72	289.30	216.52	265.59	327.29	384.49	305.33	355.49	280.88	323.03	360.84	449.24	333.28	419.17	302.34	373.35
67	271.19	327.93	251.89	304.53	231.58	279.44	345.88	404.78	325.18	374.07	298.15	339.73	390.90	471.89	351.49	454.53	318.64	392.37
68	294.25	353.83	273.28	328.58	251.11	301.42	374.83	437.27	351.85	403.88	320.38	368.74	412.88	508.81	380.85	488.61	346.08	422.97
69	317.29	379.82	294.63	352.82	270.84	323.41	403.60	460.77	378.51	433.89	344.54	399.78	444.84	545.97	410.20	515.25	371.49	453.57
70	340.35	405.81	315.98	376.66	290.16	345.38	432.75	502.29	405.20	469.81	369.74	426.78	478.81	590.14	439.56	532.01	397.92	484.20
71	363.40	431.82	337.31	400.73	308.60	367.37	461.79	534.79	431.84	493.70	392.93	447.76	508.78	614.28	468.92	562.80	424.34	514.79
72	386.45	457.82	358.84	424.78	328.23	389.39	490.86	567.31	459.53	523.62	417.12	474.80	540.74	648.40	498.28	593.80	450.78	545.41
73	421.32	486.21	390.94	460.31	358.83	421.85	533.70	616.38	497.76	567.87	452.79	514.83	587.37	696.38	541.11	635.87	489.39	588.75
74	458.17	534.81	423.23	495.84	389.41	454.32	578.54	663.45	531.01	612.12	489.40	554.97	633.69	742.26	589.96	677.74	528.00	629.84
75	491.02	573.00	455.51	531.38	418.00	488.81	618.39	711.59	573.25	658.39	524.05	594.91	689.80	789.20	628.60	719.81	569.81	687.10
76	526.87	611.40	487.82	569.80	447.59	519.27	662.22	769.99	615.60	700.85	559.69	634.95	727.22	838.14	668.64	781.88	605.22	705.54
77	560.73	646.70	520.11	602.42	477.19	551.76	705.07	807.66	651.74	744.90	595.33	674.97	773.54	888.06	712.47	803.98	645.83	743.98
78	614.82	712.41	573.13	660.46	525.96	605.03	773.77	865.26	719.65	816.59	652.97	740.10	847.89	958.71	780.53	871.88	705.46	806.00
79	674.88	775.01	626.16	715.98	674.73	658.28	842.46	921.81	781.16	883.94	710.61	805.24	921.54	1034.36	846.81	939.78	767.18	888.17
80	739.97	831.83	679.20	767.40	723.40	711.54	911.15	1039.14	841.36	947.76	798.25	870.39	995.37	1110.01	915.88	1007.64	828.92	930.27
81	789.04	899.39	732.21	818.95	772.20	762.24	978.84	1109.63	907.55	1011.63	825.89	935.51	1089.22	1186.68	977.81	1075.94	890.49	982.38
82	846.13	944.87	785.24	875.28	821.82	809.82	1048.53	1185.49	973.77	1076.46	883.53	985.87	1143.08	1261.31	1039.33	1143.42	952.14	1054.47
83	921.87	1014.22																

Felloy Form Series: LTC-82  
 With 5% Compound Capped Inflation  
 Nonforfeiture - Reduced Paid-Up  
 With Return of Premium  
 Current Annual Rates with Proposed 22.55% Increase  
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period Elimination Period						5 Year Benefit Period Elimination Period						7 Year Benefit Period Elimination Period					
	30 Days		60 Days		90 Days		30 Days		60 Days		90 Days		30 Days		60 Days		90 Days	
	Home and Community Care						Home and Community Care						Home and Community Care					
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
26	28.62	36.14	27.13	34.26	25.64	32.36	35.87	44.84	34.70	42.48	32.87	40.03	38.81	46.65	36.73	46.90	34.59	44.75
28	30.35	38.30	28.78	36.30	27.16	34.26	37.87	47.67	36.82	45.01	34.88	42.39	41.29	52.78	39.05	49.79	36.73	47.48
27	32.08	40.49	30.38	38.34	28.68	36.16	40.09	50.27	38.97	47.57	36.62	44.78	43.74	55.04	41.35	52.72	38.88	50.24
28	33.81	42.65	32.01	40.37	30.21	38.02	42.30	52.98	41.08	50.11	38.62	47.11	46.22	58.93	43.67	58.60	41.03	52.98
29	35.54	44.83	33.64	42.40	31.73	39.98	44.51	55.69	43.24	62.85	40.59	49.47	48.67	62.02	45.07	59.50	43.16	55.75
30	37.29	46.99	35.26	44.45	33.26	41.90	46.74	58.39	45.37	65.10	42.99	51.81	51.14	65.12	46.29	61.41	45.31	58.47
31	39.02	49.15	36.89	46.40	34.78	43.70	48.97	61.11	47.40	67.71	44.67	54.17	53.62	68.20	47.59	64.30	47.44	61.21
32	40.75	51.33	38.51	48.34	36.30	45.69	51.17	63.81	49.84	69.27	46.54	56.52	56.07	71.30	48.90	67.20	49.59	63.98
33	42.48	53.49	40.14	50.28	37.83	47.58	53.30	66.52	51.78	70.81	48.54	58.89	58.55	74.39	50.21	70.08	51.73	66.71
34	44.21	55.66	41.79	52.00	39.35	49.48	55.60	69.22	53.91	72.34	50.59	61.25	61.00	77.49	51.53	72.89	53.87	69.48
35	45.94	57.84	43.40	53.63	40.87	51.38	57.82	71.93	56.33	73.87	52.49	63.60	63.48	80.51	52.82	75.86	55.92	72.22
36	47.67	59.99	45.00	55.17	42.36	53.27	60.03	74.62	58.81	75.39	54.44	65.96	65.36	83.52	54.08	78.84	57.97	74.55
37	49.40	62.15	46.59	56.61	43.84	55.16	62.24	77.31	61.29	76.91	56.48	68.33	67.24	86.52	55.33	81.82	59.98	76.82
38	51.13	64.30	48.18	58.05	45.32	57.05	64.35	79.94	63.78	78.42	58.51	70.70	69.05	89.52	56.57	84.79	61.99	79.09
39	52.86	66.45	49.77	59.49	46.80	58.94	66.46	82.57	66.27	80.93	60.54	73.10	70.76	92.52	57.80	87.76	64.00	81.36
40	54.59	68.60	51.36	60.93	48.28	60.83	68.57	85.19	68.76	83.44	62.57	75.49	72.51	95.52	59.01	90.73	66.01	83.63
41	56.32	70.75	52.95	62.37	49.76	62.72	70.68	87.81	71.25	85.93	64.60	77.88	74.26	98.52	60.21	93.70	68.02	85.90
42	58.05	72.90	54.54	63.81	51.24	64.61	72.79	90.46	73.74	88.42	66.63	80.27	76.01	101.52	61.41	96.67	70.03	88.17
43	59.78	75.05	56.13	65.25	52.72	66.50	74.90	93.10	76.23	90.91	68.66	82.66	77.74	104.52	62.60	99.64	72.04	90.44
44	61.51	77.20	57.72	66.69	54.20	68.39	77.01	95.74	78.72	93.42	70.69	85.05	79.47	107.52	63.79	102.61	74.05	92.71
45	63.24	79.35	59.31	68.13	55.68	70.28	79.12	98.38	81.21	95.93	72.72	87.44	81.20	110.52	64.98	105.68	76.06	94.98
46	64.97	81.50	60.90	69.57	57.16	72.17	81.23	101.02	83.70	98.44	74.75	89.83	82.89	113.52	66.17	108.75	78.07	97.25
47	66.70	83.65	62.49	71.01	58.64	74.06	83.34	103.71	86.19	100.95	76.76	92.22	84.48	116.52	67.36	111.82	80.08	99.52
48	68.43	85.80	64.08	72.45	60.12	75.95	85.45	106.40	88.68	103.46	78.77	94.61	86.07	119.52	68.55	114.89	82.09	101.79
49	70.16	87.95	65.67	73.90	61.60	77.84	87.56	109.09	91.17	106.07	80.78	96.74	87.66	122.52	69.74	117.96	84.10	104.06
50	71.89	90.10	67.26	75.34	63.08	79.73	89.67	111.78	93.66	108.68	82.79	98.87	89.25	125.52	70.93	121.03	86.11	106.33
51	73.62	92.25	68.85	76.79	64.56	81.62	91.78	114.47	96.15	111.29	84.80	100.98	90.84	128.52	72.12	124.10	88.12	108.60
52	75.35	94.40	70.44	78.23	66.04	83.51	93.89	117.16	98.64	113.90	86.81	103.09	92.43	131.52	73.31	127.17	90.13	110.87
53	77.08	96.55	72.03	79.68	67.52	85.40	95.99	120.05	101.13	116.51	88.82	105.20	94.02	134.52	74.50	130.24	92.14	113.14
54	78.81	98.70	73.62	81.12	69.00	87.29	98.10	122.94	103.62	119.12	90.83	107.31	95.61	137.52	75.69	133.31	94.15	115.41
55	80.54	100.85	75.21	82.57	70.48	89.18	100.20	125.83	106.11	121.73	92.84	109.42	97.20	140.52	76.88	136.38	96.16	117.68
56	82.27	103.00	76.80	84.01	71.96	91.07	102.30	128.72	108.60	124.34	94.85	111.53	98.79	143.52	78.07	139.45	98.17	119.95
57	84.00	105.15	78.39	85.46	73.44	92.96	104.40	131.61	111.09	126.95	96.86	113.64	100.38	146.52	79.26	142.52	100.18	122.22
58	85.73	107.30	79.98	86.91	74.92	94.85	106.50	134.92	113.58	129.56	98.87	115.75	102.07	149.52	80.45	145.59	102.19	124.49
59	87.46	109.45	81.57	88.35	76.40	96.74	108.60	138.23	116.07	132.17	100.88	117.86	103.66	152.52	81.64	148.66	104.20	126.76
60	89.19	111.60	83.16	89.80	77.88	98.63	110.70	141.54	118.56	134.78	102.89	119.97	105.17	155.52	82.83	151.73	106.21	129.03
61	90.92	113.75	84.75	91.24	79.36	100.52	112.80	144.85	121.05	137.39	104.90	122.08	106.68	158.52	84.02	154.80	108.22	131.30
62	92.65	115.90	86.34	92.69	80.84	102.41	114.90	148.16	123.54	140.00	106.91	124.19	108.19	161.52	85.21	157.87	110.23	133.57
63	94.38	118.05	87.93	94.13	82.32	104.30	117.00	151.47	126.03	142.61	108.92	126.30	109.70	164.52	86.40	160.94	112.24	135.84
64	96.11	120.20	89.52	95.58	83.80	106.19	119.10	154.78	128.52	145.12	110.93	128.41	111.21	167.52	87.59	164.01	114.25	138.11
65	97.84	122.35	91.11	97.03	85.28	108.08	121.20	158.09	131.01	147.63	112.94	130.52	112.72	170.52	88.78	167.08	116.26	140.38
66	99.57	124.50	92.70	98.48	86.76	109.97	123.30	161.40	133.50	150.14	114.95	132.63	114.23	173.52	89.97	170.15	118.27	142.65
67	101.30	126.65	94.29	99.93	88.24	111.86	125.40	164.71	135.99	152.65	116.96	134.74	115.74	176.52	91.16	173.22	120.28	144.92
68	103.03	128.80	95.88	101.38	89.72	113.75	127.50	168.02	138.48	155.16	118.97	136.85	117.25	179.52	92.35	176.29	122.29	147.19
69	104.76	130.95	97.47	102.83	91.20	115.64	129.60	171.33	140.97	157.67	120.98	138.96	118.76	182.52	93.54	179.36	124.30	149.46
70	106.49	133.10	99.06	104.28	92.68	117.53	131.70	174.64	143.46	160.18	123.09	141.07	120.27	185.52	94.73	182.43	126.31	151.73
71	108.22	135.25	100.65	105.73	94.10	119.42	133.80	177.95	145.95	162.69	125.20	143.18	121.78	188.52	95.92	185.50	128.32	154.00
72	109.95	137.40	102.24	107.18	95.52	121.31	135.90	181.26	148.44	165.20	127.31	145.29	123.27	191.52	97.11	188.57	130.33	156.27
73	111.68	139.55	103.83	108.67	96.94	123.20	138.00	184.57	150.93	167.71	129.42	147.40	124.76	194.52	98.30	191.64	132.34	158.54
74	113.41	141.70	105.42	110.12	98.36	125.09	140.10	187.88	153.42	170.22	131.53	149.51	126.25	197.52	99.49	194.71	134.35	160.81
75	115.14	143.85	107.01	111.57	99.78	126.98	142.20	191.19	155.91	172.73	133.64	151.62	127.74	200.52	100.68	197.78	136.36	163.08
76	116.87	146.00	108.60	113.02	101.20	128.87	144.30	194.50	158.40	175.24	135.75	153.73	129.23	203.52	101.87	200.85	138.37	165.35
77	118.60	148.15	110.19	114.47	102.62	130.76	146.40	197.81	160.89	177.75	137.86	155.84	130.72	206.52	103.06	204.02	140.38	167.62
78	120.33	150.30	111.78	115.92	104.04	132.65	148.50	201.12	163.38	180.26	139.97	157.95	132.21	209.52	104.25	207.09	142.39	169.89
79	122.06	152.45	113.37	117.37	105.46	134.54	150.60	204.43	165.87	182.77	142.08	160.06	133.70	212.52	105.44	210.16	144.40	172.16
80	123.79	154.60	114.96	118.82	106.88	136.43	152.70	207.74	168.36	185.28	144.19	162.17	135.19	215.52	106.63	213.23	146.41	174.43
81	125.52	156.75	116.55	120.27	108.30	138.32	154.80	211.05	170.85	187.79	146.30	164.28	136.68	218.52	107.82	216.30	148.42	176.70
82	127.25	158.90	118.14	121.72	109.72	140.21	156.90	214.36	173.34	190.30	148.41	166.39	138.17	221.52	109.01	219.37	150.43	178.97
83	128.98	161.05	119.73	123.17	111.14	142.10	159.00	217.67	175.83	192.81	150.52	168.50	139.66	224.52	110.20	222.44	152.44	181.24
84	130.71	163.2																



Policy Form Selects LTC 02  
 With 3% Compound Capped Inflation  
 Nonforfeiture - Relinquished Paid-Up  
 No Return of Premium  
 Current Annual Rates with Proposed 22.66% Increase  
 Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period			5 Year Benefit Period			7 Year Benefit Period		
	Elimination Period			Elimination Period			Elimination Period		
	Home and Community Care			Home and Community Care			Home and Community Care		
	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days
25	26.81	33.90	25.37	32.17	41.97	32.49	38.57	46.27	34.90
26	29.38	35.88	26.93	34.11	44.43	32.90	39.65	46.26	34.90
27	31.95	37.84	29.50	36.05	46.89	31.12	41.63	47.82	36.49
28	34.52	39.80	32.07	37.97	49.35	33.94	43.76	51.96	38.38
29	37.09	41.76	34.64	39.91	51.80	37.76	46.99	57.46	40.33
30	39.66	43.72	37.21	41.85	54.25	41.57	50.22	64.24	42.29
31	42.23	45.68	39.78	43.79	56.70	45.34	53.46	71.99	44.26
32	44.80	47.64	42.35	45.73	59.15	49.11	56.65	80.70	46.23
33	47.37	49.60	44.92	47.67	61.60	52.88	59.81	90.36	48.20
34	49.94	51.56	47.50	49.60	64.05	56.65	63.06	100.96	50.17
35	52.51	53.52	50.07	51.53	66.50	60.42	66.31	112.51	52.14
36	55.08	55.48	52.64	53.46	68.95	64.19	69.56	125.01	54.11
37	57.65	57.44	55.21	55.39	71.40	67.96	72.81	138.46	56.08
38	60.22	59.40	57.78	57.32	73.85	71.73	76.06	152.86	58.05
39	62.79	61.36	60.35	59.25	76.30	75.50	79.31	168.21	60.02
40	65.36	63.32	62.92	61.18	78.75	79.27	82.56	184.51	61.99
41	67.93	65.28	65.49	63.11	81.20	83.04	85.81	201.76	63.96
42	70.50	67.24	68.06	65.04	83.65	86.81	89.06	219.96	65.93
43	73.07	69.20	70.63	66.97	86.10	90.78	92.31	239.11	67.90
44	75.64	71.16	73.20	68.90	88.55	94.75	95.56	259.21	69.87
45	78.21	73.12	75.77	70.83	91.00	98.72	98.81	280.26	71.84
46	80.78	75.08	78.34	72.76	93.45	102.69	102.06	302.26	73.81
47	83.35	77.04	80.91	74.69	95.90	106.66	105.31	325.21	75.78
48	85.92	79.00	83.48	76.62	98.35	110.63	108.96	349.11	77.75
49	88.49	80.96	86.05	78.55	100.80	114.60	112.61	373.96	79.72
50	91.06	82.92	88.62	80.48	103.25	118.57	116.50	400.76	81.69
51	93.63	84.88	91.19	82.41	105.70	122.54	120.39	429.51	83.66
52	96.20	86.84	93.76	84.34	108.15	126.51	124.28	459.21	85.63
53	98.77	88.80	96.33	86.27	110.60	130.48	128.17	489.86	87.60
54	101.34	90.76	98.90	88.20	113.05	134.45	132.06	521.46	89.57
55	103.91	92.72	101.47	90.13	115.50	138.42	135.95	554.01	91.54
56	106.48	94.68	104.04	92.06	117.95	142.39	139.84	587.51	93.51
57	109.05	96.64	106.61	94.00	120.40	146.36	143.73	622.06	95.48
58	111.62	98.60	109.18	95.93	122.85	150.33	147.62	657.56	97.45
59	114.19	100.56	111.75	97.86	125.30	154.30	151.51	694.01	99.42
60	116.76	102.52	114.32	99.79	127.75	158.27	155.40	731.41	101.39
61	119.33	104.48	116.89	101.72	130.20	162.24	159.49	769.76	103.36
62	121.90	106.44	119.46	103.65	132.65	166.21	163.58	809.06	105.33
63	124.47	108.40	122.03	105.58	135.10	170.18	167.67	849.31	107.30
64	127.04	110.36	124.60	107.51	137.55	174.15	171.76	890.51	109.27
65	129.61	112.32	127.17	109.44	140.00	178.12	175.84	932.66	111.24
66	132.18	114.28	129.74	111.37	142.45	182.09	180.92	975.76	113.21
67	134.75	116.24	132.31	113.30	144.90	186.06	185.00	1019.81	115.18
68	137.32	118.20	134.88	115.23	147.35	190.03	189.08	1064.81	117.15
69	139.89	120.16	137.45	117.16	149.80	194.00	193.16	1110.76	119.12
70	142.46	122.12	140.02	119.09	152.25	198.97	197.24	1157.56	121.09
71	145.03	124.08	142.59	121.02	154.70	203.94	201.32	1205.21	123.06
72	147.60	126.04	145.16	122.95	157.15	208.91	205.40	1253.71	125.03
73	150.17	128.00	147.73	124.88	159.60	213.88	209.48	1302.96	127.00
74	152.74	130.96	150.30	126.81	162.05	218.85	213.56	1352.96	128.97
75	155.31	132.92	152.87	128.74	164.50	223.82	217.64	1403.71	130.94
76	157.88	134.88	155.44	130.67	166.95	228.79	221.72	1455.11	132.91
77	160.45	136.84	158.01	132.60	169.40	233.76	225.80	1507.16	134.88
78	163.02	138.80	160.58	134.53	171.85	238.73	229.88	1559.86	136.85
79	165.59	140.76	163.15	136.46	174.30	243.70	233.96	1613.21	138.82
80	168.16	142.72	165.72	138.39	176.75	248.67	238.04	1667.21	140.79
81	170.73	144.68	168.29	140.32	179.20	253.64	242.12	1721.86	142.76
82	173.30	146.64	170.86	142.25	181.65	258.61	246.20	1777.06	144.73
83	175.87	148.60	173.43	144.18	184.10	263.58	250.28	1832.81	146.70
84	178.44	150.56	176.00	146.11	186.55	268.55	254.36	1889.11	148.67
85	181.01	152.52	178.57	148.04	189.00	273.52	258.44	1945.96	150.64
86	183.58	154.48	181.14	150.00	191.45	278.49	262.52	2003.26	152.61
87	186.15	156.44	183.71	151.93	193.90	283.46	266.60	2061.01	154.58
88	188.72	158.40	186.28	153.86	196.35	288.43	270.68	2119.21	156.55
89	191.29	160.36	188.85	155.79	198.80	293.40	274.76	2177.96	158.52
90	193.86	162.32	191.42	157.72	201.25	298.37	278.84	2237.26	160.49
91	196.43	164.28	193.99	159.65	203.70	303.34	282.92	2297.11	162.46
92	199.00	166.24	196.56	161.58	206.15	308.31	287.00	2357.51	164.43
93	201.57	168.20	199.13	163.51	208.60	313.28	291.08	2418.46	166.40
94	204.14	170.16	201.70	165.44	211.05	318.25	295.16	2479.96	168.37

**Policy Form Serbas LTC-02**  
**With 3% Compound Cepped Inflation**  
**Nonforfeiture - Reduced Paid-Up**  
**With Return of Premiums**  
**Current Annual Rates with Proposed 22.09% Increase**  
**Rates per \$10 Daily Benefit**

Issue Age	3 Year Benefit Period						5 Year Benefit Period						7 Year Benefit Period							
	30 Days	30 Days	60 Days	60 Days	60 Days	60 Days	30 Days	30 Days	60 Days	60 Days	60 Days	60 Days	30 Days	30 Days	60 Days	60 Days	60 Days	60 Days	60 Days	60 Days
	Elimination Period						Elimination Period						Elimination Period							
	Home and Community Care						Home and Community Care						Home and Community Care							
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%
25	27.53	34.81	26.05	32.99	24.82	31.14	33.08	43.10	31.30	40.79	29.48	38.30	37.54	47.86	35.62	45.19	33.40	43.08		
26	20.15	30.66	27.58	34.92	26.06	32.93	36.08	45.84	33.19	43.19	31.24	40.81	39.89	50.79	37.71	47.65	35.42	45.85		
27	30.99	38.82	29.13	36.83	27.48	34.71	37.08	48.20	35.08	45.67	32.98	42.81	42.23	53.73	39.90	50.67	37.44	48.24		
28	32.43	40.85	30.65	38.76	28.82	36.51	39.06	50.74	36.95	47.96	34.76	45.01	44.57	56.02	42.09	53.41	39.47	50.84		
29	34.07	43.02	32.10	40.87	30.33	38.29	41.09	53.31	38.34	50.35	38.49	47.21	48.00	58.57	44.28	56.18	41.49	53.43		
30	35.69	45.05	33.73	42.80	31.78	40.07	43.11	55.85	40.75	52.73	38.24	46.43	48.28	62.45	48.47	58.89	43.53	56.02		
31	37.32	47.10	35.26	44.50	33.20	41.85	45.13	58.39	42.33	55.12	39.88	51.84	51.50	66.42	48.85	61.81	45.55	58.62		
32	38.97	49.16	36.81	46.43	34.82	43.84	47.13	60.95	44.81	57.50	41.73	53.84	53.92	68.35	50.84	64.38	47.58	61.20		
33	40.59	51.20	38.33	48.34	36.08	45.43	48.14	63.49	46.40	59.90	43.49	56.06	56.27	71.26	53.03	67.08	49.80	63.81		
34	42.23	53.25	39.88	50.27	37.48	47.21	51.14	66.06	48.49	62.28	45.25	58.25	58.62	74.20	55.22	69.85	51.83	66.40		
35	43.86	55.30	41.41	52.18	38.92	49.00	53.15	68.80	50.17	64.87	46.99	60.46	60.95	77.12	57.41	72.57	53.85	68.88		
36	45.52	58.06	44.17	55.50	41.49	52.19	55.74	73.18	53.54	69.94	50.11	64.41	65.16	82.34	61.39	77.44	57.27	73.69		
37	49.76	62.83	48.84	59.05	44.95	55.38	60.36	77.78	57.19	73.76	53.22	68.34	69.36	87.54	65.28	82.30	60.96	78.17		
38	62.73	88.30	49.70	62.47	46.82	58.65	63.98	82.37	60.29	77.50	55.33	72.29	73.50	92.76	68.18	87.10	64.50	82.77		
39	65.89	89.88	52.49	65.62	49.19	61.73	67.58	86.67	63.88	81.70	59.44	76.22	77.70	97.06	73.11	92.01	68.13	87.36		
40	69.65	73.65	55.22	69.34	61.76	64.92	71.17	91.55	67.04	88.05	62.50	80.15	81.97	103.18	77.04	98.86	71.75	91.88		
41	81.61	77.32	68.00	72.78	54.33	66.09	74.79	96.15	70.41	90.35	65.68	84.08	88.18	108.37	80.08	101.72	75.38	96.43		
42	84.67	80.99	80.78	76.22	59.90	71.28	78.39	100.74	73.79	94.82	68.70	88.03	90.37	113.80	84.88	106.59	78.98	100.88		
43	88.08	85.34	84.03	80.25	65.91	76.00	82.72	106.14	77.80	101.81	72.47	92.57	95.47	119.90	89.01	112.54	83.28	106.23		
44	71.28	88.39	87.28	84.32	62.93	78.73	87.04	111.54	81.83	104.52	78.15	97.15	100.57	126.40	94.32	116.47	87.39	111.49		
45	75.09	84.04	70.55	88.37	65.92	82.48	91.37	116.91	85.85	109.84	78.88	101.89	105.85	132.81	99.05	124.44	91.82	116.73		
46	78.58	88.39	73.81	92.43	69.83	88.19	95.99	122.31	89.67	114.63	83.54	108.28	110.76	138.19	103.76	130.37	98.23	121.99		
47	82.09	102.74	77.07	96.48	71.83	89.91	100.02	127.71	93.89	119.64	87.23	110.81	115.84	145.01	106.47	136.32	100.53	127.24		
48	86.30	107.81	80.86	101.24	75.48	94.24	105.21	134.04	98.88	125.44	91.55	116.02	121.88	153.57	114.11	143.69	105.80	133.18		
49	90.50	113.06	84.86	108.00	79.02	98.59	110.40	140.39	103.49	131.25	95.88	121.24	126.13	161.50	118.78	150.98	110.85	136.11		
50	94.72	118.20	88.75	110.74	82.58	102.88	116.86	146.72	108.29	137.08	100.29	126.84	134.25	169.08	123.99	157.72	115.72	146.63		
51	98.92	123.35	92.94	115.50	86.10	107.19	120.76	153.07	113.10	142.80	104.54	131.67	140.39	176.35	131.03	164.37	120.78	150.88		
52	103.13	128.61	98.53	120.25	89.65	111.51	125.07	159.40	117.69	148.71	108.88	139.87	146.83	183.82	136.86	171.04	125.84	156.60		
53	108.29	133.98	102.19	127.14	94.80	117.78	133.50	168.45	124.64	157.02	115.14	144.32	155.34	193.85	144.74	180.33	133.07	165.18		
54	115.09	143.44	107.84	134.04	99.68	124.04	141.03	177.52	131.70	165.31	121.49	151.76	164.15	204.07	152.80	186.65	140.31	173.47		
55	121.50	150.91	113.61	140.92	105.13	130.28	148.68	186.58	138.75	173.61	127.70	169.19	172.97	214.28	160.87	188.68	147.53	181.75		
56	127.82	158.37	119.17	147.83	110.29	136.65	156.10	195.83	145.71	181.81	133.98	168.84	181.77	224.50	168.93	208.30	154.78	180.03		
57	133.74	166.84	124.82	154.71	115.44	142.81	163.84	204.87	152.85	190.21	140.25	174.07	190.57	234.72	176.99	217.93	162.00	188.33		
58	142.26	176.92	132.09	164.12	122.83	151.37	174.21	217.06	162.44	201.59	146.08	184.29	202.77	246.08	188.19	230.38	172.04	200.89		
59	150.77	186.22	140.57	173.66	128.81	159.95	184.80	229.44	172.23	212.84	157.93	194.50	214.97	262.83	199.38	243.13	182.66	221.05		
60	159.26	198.40	148.42	182.97	137.00	168.51	198.37	241.85	182.01	224.31	168.77	204.72	227.10	278.59	210.55	255.89	192.10	232.44		
61	167.70	208.80	156.26	192.39	144.17	177.10	205.99	254.24	181.80	235.88	178.91	214.83	239.39	290.63	221.73	268.83	202.13	243.81		
62	176.81	218.78	164.18	201.80	151.39	185.67	218.52	268.62	201.56	247.04	184.45	226.16	251.58	304.49	232.98	281.38	212.17	265.17		
63	187.08	229.27	174.11	213.32	160.40	196.14	229.97	281.79	214.02	260.95	185.84	237.85	268.82	321.35	246.88	296.79	224.46	288.59		
64	197.84	241.76	184.04	224.84	169.47	209.63	243.43	296.90	228.44	274.88	206.83	250.15	281.87	338.22	260.45	312.16	238.77	282.59		
65	208.82	254.25	193.09	236.39	178.81	217.11	266.88	312.16	238.64	288.79	218.01	282.84	298.70	355.08	274.20	327.53	249.09	296.30		
66	219.38	266.74	203.91	247.88	187.58	227.98	279.32	327.35	251.28	302.69	228.21	278.19	311.78	371.98	287.67	342.93	261.38	310.01		
67	230.15	278.23	213.96	259.40	198.84	239.09	293.77	342.51	283.09	318.60	240.40	287.85	328.81	388.83	301.72	358.30	273.68	323.71		
68	248.94	300.80	231.25	276.44	212.65	258.40	307.11	369.17	295.25	341.13	259.94	309.80	352.29	418.61	325.13	385.52	294.75	348.43		
69	267.73	322.54	248.84	296.47	228.47	274.72	330.45	395.83	306.02	365.67	279.49	331.90	377.77	448.20	348.84	412.73	315.84	372.56		
70	286.52	344.19	266.03	318.52	244.40	293.03	353.70	422.50	328.38	380.20	299.02	354.12	403.27	477.00	371.86	439.97	333.91	386.96		
71	305.30	365.84	283.44	339.58	260.32	311.36	377.15	446.14	348.95	414.74	318.58	378.28	428.75	507.58	395.32	467.18	358.00	421.42		
72	324.08	387.49	300.82	359.59	278.24	329.88	400.48	475.80	371.53	439.27	338.12	399.45	454.24	537.27	418.77	494.38	378.08	445.84		
73	355.97	423.45	330.39	392.85	303.28	360.10	439.43	518.50	407.42	478.65	370.70	435.10	495.79	585.16	450.93	537.85	418.45	485.29		
74	387.84	459.40	359.86	426.14	330.33	390.52	478.38	563.00	443.32	520.45	403.27	471.87	537.59	632.49	485.12	577.54	447.88	524.73		
75	419.72	495.37	389.36	459.40	357.37	420.94	517.32	608.09	476.21	591.04	435.83	508.59	578.91	678.98	538.27	617.44	482.28	564.19		
76	461.69	531.32	418.93	492.89	384.44	451.38	558.28	652.18	515.11	610.33	468.41	545.30	620.48	721.40	571.45	687.32	516.85	603.93		
77	483.47	567.28	448.46	525.96	411.47	481.78	595.22	698.29	551.00	642.22	500.96	582.00	692.04	785.98	600.81	697.22	545.04	643.07		
78	537.63	627.45	498.67	581.70	457.85	532.97	680.31	768.50	611.11	709.81	555.78	643.42	730.85	838.87	673.00	782.63	606.42	705.04		
79	591.61	687.84	548.88	637.66	503.81	584.15	725.40	842.71	671.21	777.40	610.53	704.82	789.64	911.73	738.39	828.06	665.80	784.90		
80	645.67	747.81	609.65	698.95	548.99	635.90														

Policy Form Series: LTC.03  
 With No Inflation  
 No Nonforfeiture  
 No Return of Premium  
 Current Annual Rates with Proposed 2.00% Increase  
 Rate per \$10 Daily Benefits

Issue Age	3 Year Benefit Period				5 Year Benefit Period				7 Year Benefit Period				Unlimited Benefit Period				
	Elimination Period		Home and Community Care		Elimination Period		Home and Community Care		Elimination Period		Home and Community Care		Elimination Period		Home and Community Care		
	30 Days	90 Days	50%	100%	30 Days	90 Days	50%	100%	30 Days	90 Days	50%	100%	30 Days	90 Days	50%	100%	
44	39.08	48.44	34.63	43.26	32.87	41.52	53.83	41.52	69.85	63.03	48.44	64.01	69.20	83.04	55.26	74.38	57.08
45	38.79	50.17	36.33	44.96	34.60	43.25	53.38	43.25	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
46	41.92	51.80	38.06	46.71	36.33	44.96	53.33	44.96	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
47	43.25	53.83	39.05	48.44	38.06	46.71	53.33	46.71	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
48	44.84	55.82	40.17	50.17	39.05	48.44	53.33	48.44	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
49	46.84	58.02	41.52	51.80	40.17	50.17	53.33	50.17	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
50	49.26	60.51	43.26	53.83	41.52	51.80	53.33	53.83	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
51	51.30	63.24	45.26	55.82	43.26	53.83	53.33	55.82	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
52	53.83	65.74	46.71	57.92	44.84	55.82	53.33	57.92	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
53	56.82	70.83	50.17	62.28	48.44	58.82	55.82	62.28	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
54	62.28	78.12	55.82	67.47	50.17	62.28	55.82	67.47	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
55	67.47	81.91	59.82	70.83	53.83	65.74	58.82	70.83	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
56	70.83	84.91	61.52	73.83	55.82	67.47	59.82	73.83	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
57	73.83	88.41	63.26	76.12	58.82	70.83	61.52	76.12	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
58	76.12	91.31	65.26	78.12	61.52	73.83	63.26	78.12	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
59	81.91	100.34	70.83	85.42	65.26	78.12	67.47	85.42	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
60	95.16	116.91	81.31	100.34	73.83	88.41	73.83	88.41	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
61	102.97	124.56	88.23	107.26	81.31	100.34	81.31	100.34	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
62	107.26	131.87	95.42	114.18	85.42	107.26	85.42	107.26	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
63	114.18	141.18	100.34	121.45	88.41	114.18	88.41	114.18	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
64	121.45	151.18	107.26	132.26	91.31	121.45	91.31	121.45	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
65	128.01	163.26	107.26	143.58	95.42	128.01	95.42	128.01	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
66	148.77	178.91	121.45	153.86	107.26	143.58	107.26	143.58	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
67	159.15	192.02	132.26	164.34	114.18	153.86	114.18	153.86	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
68	178.18	214.91	152.23	183.37	132.26	178.18	132.26	178.18	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
69	195.48	235.27	167.80	200.67	148.77	195.48	148.77	195.48	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
70	214.91	252.27	180.61	214.91	167.80	214.91	167.80	214.91	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
71	235.27	280.26	200.67	235.27	180.61	235.27	180.61	235.27	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
72	252.27	302.74	214.91	252.27	195.48	252.27	195.48	252.27	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
73	287.17	342.53	245.65	290.63	214.91	287.17	214.91	287.17	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
74	323.50	392.31	275.05	325.23	235.27	323.50	235.27	323.50	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
75	365.10	452.10	308.30	368.83	267.44	365.10	267.44	365.10	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
76	420.92	520.02	339.02	427.26	290.63	420.92	290.63	420.92	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
77	489.57	600.86	370.81	496.11	321.45	489.57	321.45	489.57	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
78	560.12	698.34	408.81	573.18	359.07	560.12	359.07	560.12	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
79	642.85	807.31	450.34	661.44	400.34	642.85	400.34	642.85	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
80	741.18	933.26	500.34	764.21	450.34	741.18	450.34	741.18	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
81	859.07	1079.91	560.34	884.21	500.34	859.07	500.34	859.07	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
82	992.31	1249.91	630.34	1029.91	560.34	992.31	560.34	992.31	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
83	1143.58	1444.48	710.34	1194.48	630.34	1143.58	630.34	1143.58	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
84	1314.48	1668.91	790.34	1384.91	710.34	1314.48	710.34	1314.48	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
85	1509.91	1929.91	880.34	1604.91	790.34	1509.91	790.34	1509.91	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
86	1734.91	2229.91	980.34	1864.91	880.34	1734.91	880.34	1734.91	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
87	2004.48	2604.48	1090.34	2184.48	980.34	2004.48	980.34	2004.48	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
88	2334.91	3084.91	1220.34	2564.91	1090.34	2334.91	1090.34	2334.91	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
89	2744.48	3664.48	1370.34	3004.48	1220.34	2744.48	1220.34	2744.48	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
90	3234.91	4364.91	1540.34	3504.91	1370.34	3234.91	1370.34	3234.91	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
91	3814.48	5204.48	1740.34	4104.48	1540.34	3814.48	1540.34	3814.48	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
92	4494.91	6244.91	1980.34	4864.91	1740.34	4494.91	1740.34	4494.91	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
93	5294.48	7524.48	2280.34	5804.48	1980.34	5294.48	1980.34	5294.48	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
94	6234.91	9084.91	2640.34	6944.91	2280.34	6234.91	2280.34	6234.91	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
95	7354.48	10944.48	3080.34	8324.48	2640.34	7354.48	2640.34	7354.48	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
96	8674.91	13264.91	3620.34	9884.91	3080.34	8674.91	3080.34	8674.91	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08
97	10214.48	16144.48	4280.34	11684.48	3620.34	10214.48	3620.34	10214.48	69.55	62.58	48.44	64.01	69.20	83.04	55.26	74.38	57.08

Policy Form Series: LTCs  
With Competitive Bidson  
No Non-Attendant  
No Return of Premium  
Current Annual Rates with Proposed 22.65% Increase  
Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period				5 Year Benefit Period				7 Year Benefit Period				Unlimited Benefit Period				
	30 Days				30 Days				30 Days				30 Days				
	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	50%	100%	
44	159.15	192.02	138.39	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
45	160.88	195.75	140.12	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
46	162.61	199.48	141.85	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
47	164.34	203.21	143.58	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
48	166.07	206.94	145.31	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
49	167.80	210.67	147.04	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
50	169.53	214.40	148.77	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
51	171.26	218.13	150.50	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
52	172.99	221.86	152.23	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
53	174.72	225.59	153.96	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
54	176.45	229.32	155.69	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
55	178.18	233.05	157.42	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
56	179.91	236.78	159.15	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
57	181.64	240.51	160.88	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
58	183.37	244.24	162.61	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
59	185.10	247.97	164.34	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
60	186.83	251.70	166.07	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
61	188.56	255.43	167.80	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
62	190.29	259.16	169.53	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
63	192.02	262.89	171.26	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
64	193.75	266.62	172.99	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
65	195.48	270.35	174.72	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
66	197.21	274.08	176.45	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
67	198.94	277.81	178.18	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
68	200.67	281.54	179.91	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
69	202.40	285.27	181.64	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
70	204.13	289.00	183.37	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
71	205.86	292.73	185.10	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
72	207.59	296.46	186.83	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
73	209.32	300.19	188.56	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
74	211.05	303.92	190.29	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
75	212.78	307.65	192.02	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
76	214.51	311.38	193.75	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
77	216.24	315.11	195.48	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
78	217.97	318.84	197.21	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
79	219.70	322.57	198.94	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
80	221.43	326.30	200.67	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
81	223.16	330.03	202.40	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
82	224.89	333.76	204.13	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
83	226.62	337.49	205.86	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24
84	228.35	341.22	207.59	167.80	163.60	198.28	156.69	197.21	242.12	197.21	242.12	286.41	330.87	228.35	286.30	181.63	216.24

Policy Form Series: LTC-03  
With No Inflation  
Nonforfeiture - Shortened Benefit Period  
No Return of Premium  
Current Annual Rates with Proposed 22.85% Increase  
Rate per \$10 Daily Benefits

Issue Age	3 Year Benefit Period			5 Year Benefit Period			7 Year Benefit Period			Unlimited Benefit Period				
	Elimination Period			Elimination Period			Elimination Period			Elimination Period				
	90 Days	90 Days	100%	90 Days	90 Days	100%	90 Days	90 Days	100%	30 Days	30 Days	100%		
44	65.50	39.70	48.44	51.50	44.58	51.82	58.32	65.74	67.82	50.17	60.35	78.98	81.98	100%
45	64.98	38.76	48.44	51.00	43.65	51.30	57.82	65.24	67.30	49.65	59.83	78.46	81.46	100%
46	64.46	37.82	48.44	50.50	42.72	50.80	57.30	64.72	66.80	49.15	59.35	77.98	80.98	100%
47	63.94	36.88	48.44	50.00	41.79	50.30	56.80	64.22	66.30	48.65	58.87	77.50	80.50	100%
48	63.42	35.94	48.44	49.50	40.86	49.80	56.30	63.72	65.80	48.15	58.39	77.02	80.02	100%
49	62.90	35.00	48.44	49.00	39.93	49.30	55.80	63.22	65.30	47.65	57.91	76.54	79.54	100%
50	62.38	34.06	48.44	48.50	39.00	48.80	55.30	62.72	64.80	47.15	57.43	76.06	79.06	100%
51	61.86	33.12	48.44	48.00	38.07	48.30	54.80	62.22	64.30	46.65	56.95	75.58	78.58	100%
52	61.34	32.18	48.44	47.50	37.14	47.80	54.30	61.72	63.80	46.15	56.47	75.10	78.10	100%
53	60.82	31.24	48.44	47.00	36.21	47.30	53.80	61.22	63.30	45.65	55.99	74.62	77.62	100%
54	60.30	30.30	48.44	46.50	35.28	46.80	53.30	60.72	62.80	45.15	55.51	74.14	77.14	100%
55	59.78	29.36	48.44	46.00	34.35	46.30	52.80	60.22	62.30	44.65	55.03	73.66	76.66	100%
56	59.26	28.42	48.44	45.50	33.42	45.80	52.30	59.72	61.80	44.15	54.55	73.18	76.18	100%
57	58.74	27.48	48.44	45.00	32.49	45.30	51.80	59.22	61.30	43.65	54.07	72.70	75.70	100%
58	58.22	26.54	48.44	44.50	31.56	44.80	51.30	58.72	60.80	43.15	53.59	72.22	75.22	100%
59	57.70	25.60	48.44	44.00	30.63	44.30	50.80	58.22	60.30	42.65	53.11	71.74	74.74	100%
60	57.18	24.66	48.44	43.50	29.70	43.80	50.30	57.72	59.80	42.15	52.63	71.26	74.26	100%
61	56.66	23.72	48.44	43.00	28.77	43.30	49.80	57.22	59.30	41.65	52.15	70.78	73.78	100%
62	56.14	22.78	48.44	42.50	27.84	42.80	49.30	56.72	58.80	41.15	51.67	70.30	73.30	100%
63	55.62	21.84	48.44	42.00	26.91	42.30	48.80	56.22	58.30	40.65	51.19	69.82	72.82	100%
64	55.10	20.90	48.44	41.50	25.98	41.80	48.30	55.72	57.80	40.15	50.71	69.34	72.34	100%
65	54.58	19.96	48.44	41.00	25.05	41.30	47.80	55.22	57.30	39.65	50.23	68.86	71.86	100%
66	54.06	19.02	48.44	40.50	24.12	40.80	47.30	54.72	56.80	39.15	49.75	68.38	71.38	100%
67	53.54	18.08	48.44	40.00	23.19	40.30	46.80	54.22	56.30	38.65	49.27	67.90	70.90	100%
68	53.02	17.14	48.44	39.50	22.26	39.80	46.30	53.72	55.80	38.15	48.79	67.42	70.42	100%
69	52.50	16.20	48.44	39.00	21.33	39.30	45.80	53.22	55.30	37.65	48.31	66.94	69.94	100%
70	51.98	15.26	48.44	38.50	20.40	38.80	45.30	52.72	54.80	37.15	47.83	66.46	69.46	100%
71	51.46	14.32	48.44	38.00	19.47	38.30	44.80	52.22	54.30	36.65	47.35	65.98	68.98	100%
72	50.94	13.38	48.44	37.50	18.54	37.80	44.30	51.72	53.80	36.15	46.87	65.50	68.50	100%
73	50.42	12.44	48.44	37.00	17.61	37.30	43.80	51.22	53.30	35.65	46.39	65.02	68.02	100%
74	49.90	11.50	48.44	36.50	16.68	36.80	43.30	50.72	52.80	35.15	45.91	64.54	67.54	100%
75	49.38	10.56	48.44	36.00	15.75	36.30	42.80	50.22	52.30	34.65	45.43	64.06	67.06	100%
76	48.86	9.62	48.44	35.50	14.82	35.80	42.30	49.72	51.80	34.15	44.95	63.58	66.58	100%
77	48.34	8.68	48.44	35.00	13.89	35.30	41.80	49.22	51.30	33.65	44.47	63.10	66.10	100%
78	47.82	7.74	48.44	34.50	12.96	34.80	41.30	48.72	50.80	33.15	43.99	62.62	65.62	100%
79	47.30	6.80	48.44	34.00	12.03	34.30	40.80	48.22	50.30	32.65	43.51	62.14	65.14	100%
80	46.78	5.86	48.44	33.50	11.10	33.80	40.30	47.72	49.80	32.15	43.03	61.66	64.66	100%
81	46.26	4.92	48.44	33.00	10.17	33.30	39.80	47.22	49.30	31.65	42.55	61.18	64.18	100%
82	45.74	3.98	48.44	32.50	9.24	32.80	39.30	46.72	48.80	31.15	42.07	60.70	63.70	100%
83	45.22	3.04	48.44	32.00	8.31	32.30	38.80	46.22	48.30	30.65	41.59	60.22	63.22	100%
84	44.70	2.10	48.44	31.50	7.38	31.80	38.30	45.72	47.80	30.15	41.11	59.74	62.74	100%
85	44.18	1.16	48.44	31.00	6.45	31.30	37.80	45.22	47.30	29.65	40.63	59.26	62.26	100%
86	43.66	0.22	48.44	30.50	5.52	30.80	37.30	44.72	46.80	29.15	40.15	58.78	61.78	100%
87	43.14	0.28	48.44	30.00	4.59	30.30	36.80	44.22	46.30	28.65	39.67	58.30	61.30	100%
88	42.62	0.34	48.44	29.50	3.66	29.80	36.30	43.72	45.80	28.15	39.19	57.82	60.82	100%
89	42.10	0.40	48.44	29.00	2.73	29.30	35.80	43.22	45.30	27.65	38.71	57.34	60.34	100%
90	41.58	0.46	48.44	28.50	1.80	28.80	35.30	42.72	44.80	27.15	38.23	56.86	59.86	100%
91	41.06	0.52	48.44	28.00	0.87	28.30	34.80	42.22	44.30	26.65	37.75	56.38	59.38	100%
92	40.54	0.58	48.44	27.50	0.94	27.80	34.30	41.72	43.80	26.15	37.27	55.90	58.90	100%
93	40.02	0.64	48.44	27.00	1.01	27.30	33.80	41.22	43.30	25.65	36.79	55.42	58.42	100%
94	39.50	0.70	48.44	26.50	1.08	26.80	33.30	40.72	42.80	25.15	36.31	54.94	57.94	100%
95	38.98	0.76	48.44	26.00	1.15	26.30	32.80	40.22	42.30	24.65	35.83	54.46	57.46	100%
96	38.46	0.82	48.44	25.50	1.22	25.80	32.30	39.72	41.80	24.15	35.35	53.98	56.98	100%
97	37.94	0.88	48.44	25.00	1.29	25.30	31.80	39.22	41.30	23.65	34.87	53.50	56.50	100%

Policy Form Series: LTC-03  
With 5% Compound Inflation  
Nonforfeitable - Shortened Benefit Period

Current Annual Benefit Rate of 22.525% Increase  
Rates per \$10 Daily Benefits

Issue Age	3 Year Benefit Period			5 Year Benefit Period			7 Year Benefit Period			Unlimited Benefit Period		
	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days	30 Days	60 Days	90 Days
44	171.26	205.86	241.04	191.91	231.43	275.06	245.65	302.74	359.59	265.44	363.23	442.19
45	176.88	214.61	256.56	197.91	241.33	291.49	256.03	317.21	381.01	272.44	374.52	457.28
46	182.91	224.47	273.50	204.29	251.94	308.64	268.36	330.04	400.28	282.49	387.86	474.20
47	189.42	235.46	292.07	211.81	263.15	327.49	282.32	345.07	421.81	294.92	404.70	493.79
48	196.47	247.69	311.45	220.00	275.68	348.05	298.11	362.18	446.48	309.18	430.86	515.29
49	204.13	261.26	332.41	229.62	289.47	370.34	315.60	382.85	474.51	326.62	459.81	540.00
50	212.47	276.29	355.01	240.64	305.87	394.80	335.96	403.59	505.36	345.60	491.26	568.80
51	221.54	292.78	380.26	253.14	324.11	421.55	358.57	429.42	539.67	365.70	525.85	600.48
52	231.39	310.85	408.28	267.23	344.42	452.07	384.99	460.46	577.96	388.06	564.59	635.40
53	242.06	330.61	439.16	283.00	366.87	480.30	414.48	493.19	619.91	413.84	605.95	674.28
54	253.59	352.20	473.45	300.54	392.41	514.60	448.99	528.54	666.84	441.83	651.19	716.35
55	266.03	375.74	511.45	320.00	421.28	556.55	488.99	569.74	719.55	471.89	701.71	761.35
56	279.47	401.37	554.36	341.44	453.72	602.96	533.07	615.32	777.41	504.25	758.40	811.23
57	293.91	429.14	602.38	365.00	490.99	654.80	583.56	666.38	837.51	540.65	816.93	868.31
58	309.35	459.26	656.61	390.80	532.58	714.24	635.46	723.36	905.27	581.18	877.24	931.17
59	325.79	491.74	717.26	418.84	580.00	782.83	693.19	786.18	979.51	627.09	944.04	990.00
60	343.23	526.69	784.95	450.20	634.39	860.29	758.88	854.24	1059.68	677.65	1018.25	1056.17
61	361.67	564.15	859.85	485.00	695.15	948.88	829.94	929.26	1156.73	734.30	1094.00	1113.17
62	381.11	604.20	942.50	523.20	764.39	1050.38	907.99	1009.04	1268.09	796.15	1183.00	1202.50
63	401.55	646.95	1034.01	565.00	842.80	1167.18	989.55	1094.40	1396.17	863.50	1285.00	1304.17
64	423.99	692.48	1134.60	610.40	930.00	1294.04	1077.94	1186.84	1541.37	937.00	1380.00	1411.17
65	448.43	740.87	1244.59	659.60	1021.29	1433.55	1168.91	1285.48	1701.38	1015.00	1480.00	1516.17
66	474.87	792.16	1365.24	712.00	1118.40	1593.14	1259.42	1392.10	1888.33	1100.00	1580.00	1631.17
67	502.31	846.45	1497.00	768.40	1221.60	1776.44	1347.33	1507.56	2091.77	1190.00	1670.00	1738.17
68	531.75	903.74	1641.30	829.00	1342.80	1986.35	1412.00	1630.00	2324.17	1280.00	1760.00	1851.17
69	563.19	965.03	1808.60	895.00	1475.20	2221.17	1484.00	1766.00	2598.17	1380.00	1850.00	1971.17
70	596.63	1031.32	1999.40	967.00	1620.00	2487.00	1565.00	1916.00	2918.17	1490.00	1950.00	2091.17
71	632.07	1102.61	2215.30	1045.00	1780.00	2791.00	1656.00	2054.00	3288.17	1610.00	2050.00	2311.17
72	669.51	1178.90	2457.80	1130.00	1956.00	3140.00	1757.00	2200.00	3728.17	1740.00	2150.00	2541.17
73	709.95	1260.19	2728.50	1223.00	2150.00	3538.00	1869.00	2364.00	4258.17	1880.00	2250.00	2791.17
74	753.39	1347.48	3029.00	1323.00	2364.00	4001.00	1993.00	2538.00	4898.17	2030.00	2350.00	3051.17
75	800.83	1441.77	3361.00	1430.00	2598.00	4536.00	2130.00	2722.00	5658.17	2190.00	2450.00	3321.17
76	852.27	1544.06	3736.00	1545.00	2856.00	5150.00	2282.00	2926.00	6558.17	2360.00	2550.00	3601.17
77	907.71	1655.35	4155.00	1670.00	3150.00	5860.00	2450.00	3142.00	7618.17	2540.00	2650.00	3901.17
78	967.15	1776.64	4620.00	1806.00	3480.00	6680.00	2640.00	3372.00	8868.17	2740.00	2750.00	4211.17
79	1030.59	1907.93	5134.00	1954.00	3850.00	7640.00	2860.00	3618.00	10328.17	2960.00	2850.00	4541.17
80	1098.03	2049.22	5699.00	2116.00	4260.00	8780.00	3100.00	3880.00	12038.17	3190.00	2950.00	4891.17
81	1170.47	2201.51	6318.00	2292.00	4710.00	10020.00	3360.00	4160.00	13998.17	3440.00	3050.00	5251.17
82	1247.91	2364.80	7004.00	2484.00	5200.00	11440.00	3640.00	4460.00	16268.17	3710.00	3150.00	5631.17
83	1330.35	2539.09	7770.00	2692.00	5740.00	13080.00	3940.00	4780.00	18918.17	4000.00	3250.00	6031.17
84	1417.79	2724.38	8620.00	2918.00	6340.00	14960.00	4260.00	5120.00	22018.17	4310.00	3350.00	6451.17

Policy Form Series LTC-04  
With No Inflation  
No Nonforfeiture  
No Return of Premium  
Current Annual Rates with Proposed 2.65% Increase  
Rates per \$10 Daily Benefits

Table with columns for Issue Age, 30 Days, 50%, 100%, 5% Year Benefit Period, 30 Days, 50%, 100%, 100% Elimination Period, 30 Days, 50%, 100%, 5% 7 Year Benefit Period, 30 Days, 50%, 100%, 100% Elimination Period, 30 Days, 50%, 100%, 5% Unlimited Benefit Period, 30 Days, 50%, 100%, 100% Elimination Period. Rows represent issue ages from 25 to 97.

Policy Form Series: LTC-04  
- With 5% Compound Interest  
No Nonforfeiture  
No Return of Premium  
Rate per \$100 Daily Benefits

Current Annual Rate  
Home and Community Care  
Rate per \$100 Daily Benefits

7 Year Benefit Period  
Elimination Period  
Home and Community Care

30 Days 50% 100%

30 Days 50% 100%

30 Days 50% 100%

30 Days 50% 100%

30 Days 50% 100%

30 Days 50% 100%

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30 Days 50% 100%

30 Days 50% 100%

3 Year Benefit Period  
Elimination Period  
Home and Community Care

30 Days 50% 100%

30 Days 50% 100%

30 Days 50% 100%

30 Days 50% 100%

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7 Year Benefit Period  
Elimination Period  
Home and Community Care

30 Days 50% 100%

30 Days 50% 100%

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30 Days 50% 100%

Unlimited Benefit Period  
Elimination Period  
Home and Community Care

30 Days 50% 100%

30 Days 50% 100%

30 Days 50% 100%

30 Days 50% 100%

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30 Days 50% 100%

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Policy Form Selects LTC 44  
With Six Contingent Inflation  
Nonforfeiture - Shortened Benefit Period  
No Return of Premium  
Current Annual Rates with Proposed 22.5% Increase  
Rate per \$10 Daily Benefit

Issue Age	3 Year Benefit Period			5 Year Benefit Period			7 Year Benefit Period			Unlimited Benefit Period		
	30 Days			30 Days			30 Days			30 Days		
	50%	100%	100%	50%	100%	100%	50%	100%	100%	50%	100%	100%
	Home and Community Care	Home and Community Care	Home and Community Care	Home and Community Care	Home and Community Care	Home and Community Care	Home and Community Care	Home and Community Care	Home and Community Care	Home and Community Care	Home and Community Care	Home and Community Care
25	122.82	147.04	165.63	128.01	152.23	168.93	128.74	150.89	166.88	127.47	149.86	165.87
26	124.65	150.20	170.28	131.47	156.68	171.45	131.65	154.32	170.26	130.32	153.66	169.53
27	126.51	153.49	173.97	135.29	160.83	175.35	135.49	158.26	173.82	134.21	156.53	173.21
28	128.42	156.93	178.17	139.44	165.34	180.20	139.44	162.81	177.77	138.11	160.51	176.94
29	130.39	160.54	182.95	143.96	170.15	185.30	143.96	167.44	182.54	141.99	164.55	181.54
30	132.52	164.33	188.10	148.88	175.39	190.70	148.88	172.45	187.79	146.99	168.77	186.23
31	134.82	168.34	193.72	154.21	181.08	196.50	154.21	177.67	193.41	151.93	173.18	191.87
32	137.29	172.68	199.85	160.05	187.34	202.78	160.05	183.31	199.79	157.41	179.20	197.66
33	139.94	177.39	206.52	166.31	194.10	209.58	166.31	189.69	206.67	163.43	185.53	203.63
34	142.78	182.48	213.77	173.10	201.41	216.95	173.10	196.64	213.63	170.00	191.86	210.00
35	145.81	187.97	221.60	180.46	209.40	224.94	180.46	204.16	221.14	177.14	198.57	216.84
36	149.04	193.88	229.99	188.41	217.92	233.42	188.41	212.31	228.68	184.18	205.63	223.16
37	152.48	199.93	238.96	196.97	226.93	242.44	196.97	220.54	236.74	190.74	212.46	230.08
38	156.14	206.15	248.45	206.18	236.43	251.96	206.18	229.20	245.38	197.36	219.85	237.53
39	160.04	212.58	258.49	216.05	246.48	262.01	216.05	238.32	254.58	205.03	227.38	245.51
40	164.19	219.26	269.12	226.60	257.03	272.63	226.60	247.79	264.27	213.71	235.40	253.93
41	168.60	226.20	280.39	237.84	268.19	283.94	237.84	257.71	274.64	221.11	243.94	262.81
42	173.28	233.44	292.34	249.78	279.90	296.27	249.78	269.99	285.49	228.60	252.95	272.16
43	178.24	241.01	305.00	262.44	292.28	309.75	262.44	282.82	296.22	236.18	262.48	281.93
44	183.49	248.94	318.41	275.84	305.29	324.14	275.84	296.22	307.90	243.87	272.30	292.02
45	189.05	257.26	332.61	290.00	318.98	339.50	290.00	311.15	323.39	251.78	282.66	303.38
46	194.94	266.00	347.65	304.97	333.39	355.84	304.97	326.30	340.05	260.26	293.26	315.87
47	201.18	275.20	363.58	320.78	348.52	373.19	320.78	340.05	357.34	268.84	305.11	329.48
48	207.78	284.89	380.44	337.48	364.33	391.64	337.48	355.84	375.75	277.53	316.44	344.24
49	214.76	295.09	398.27	355.10	380.74	410.79	355.10	371.72	394.44	286.44	328.26	360.26
50	222.14	305.84	417.12	373.68	397.24	430.64	373.68	388.74	413.64	296.54	341.64	377.44
51	230.05	317.17	437.03	393.10	414.34	451.14	393.10	406.64	432.94	307.14	355.64	395.94
52	238.50	329.14	458.05	413.54	439.44	473.34	413.54	429.14	454.24	318.24	370.14	415.84
53	247.51	341.76	480.34	435.04	469.94	497.64	435.04	451.64	478.64	330.04	385.44	437.54
54	257.10	355.05	503.96	458.64	500.74	523.14	458.64	479.14	504.14	342.64	401.64	459.94
55	267.28	368.98	528.96	484.44	532.94	548.34	484.44	509.64	530.64	355.24	418.24	483.14
56	278.06	384.50	555.31	511.44	568.64	575.94	511.44	538.14	557.14	368.44	435.64	507.64
57	289.55	401.64	584.16	541.64	606.54	605.84	541.64	578.14	596.14	384.24	454.84	533.64
58	302.74	420.44	614.61	574.04	646.64	637.64	574.04	617.64	636.64	404.44	475.64	563.64
59	317.74	440.84	647.84	610.64	689.44	672.14	610.64	653.64	676.64	426.64	498.64	595.64
60	334.54	462.84	684.04	650.44	734.64	710.14	650.44	692.64	723.64	450.64	524.64	632.64
61	353.14	486.44	723.44	693.64	782.64	759.64	693.64	734.64	774.64	476.64	554.64	674.64
62	373.64	511.64	765.14	740.44	834.64	804.64	740.44	784.64	829.64	504.64	588.64	721.64
63	396.14	539.44	810.24	790.64	889.64	858.64	790.64	838.64	896.64	534.64	628.64	773.64
64	420.64	569.84	868.84	844.44	948.64	913.64	844.44	894.64	954.64	566.64	674.64	830.64
65	447.24	603.04	930.94	902.64	1012.64	973.64	902.64	954.64	1022.64	602.64	724.64	890.64
66	476.04	639.14	1007.44	965.44	1082.64	1039.64	965.44	1016.64	1096.64	642.64	778.64	954.64
67	507.14	678.44	1098.14	1033.64	1168.64	1115.64	1033.64	1084.64	1188.64	688.64	838.64	1034.64
68	540.64	720.84	1204.64	1107.64	1260.64	1194.64	1107.64	1158.64	1288.64	738.64	904.64	1124.64
69	576.64	766.44	1328.64	1188.64	1368.64	1288.64	1188.64	1246.64	1402.64	798.64	984.64	1224.64
70	616.64	815.44	1471.64	1286.64	1494.64	1394.64	1286.64	1342.64	1512.64	864.64	1080.64	1344.64
71	660.64	868.44	1635.64	1402.64	1628.64	1516.64	1402.64	1458.64	1654.64	944.64	1184.64	1494.64
72	709.64	926.44	1821.64	1538.64	1786.64	1664.64	1538.64	1594.64	1822.64	1044.64	1314.64	1664.64
73	764.64	990.44	2033.64	1696.64	1980.64	1834.64	1696.64	1722.64	2024.64	1164.64	1474.64	1874.64
74	825.64	1060.44	2276.64	1880.64	2212.64	2024.64	1880.64	1882.64	2262.64	1304.64	1644.64	2104.64
75	893.64	1137.44	2556.64	2094.64	2482.64	2262.64	2094.64	2074.64	2534.64	1464.64	1844.64	2364.64
76	968.64	1222.44	2879.64	2344.64	2802.64	2544.64	2344.64	2294.64	2854.64	1644.64	2084.64	2664.64
77	1051.64	1315.44	3249.64	2636.64	3254.64	2934.64	2636.64	2594.64	3334.64	1844.64	2394.64	3104.64
78	1143.64	1417.44	3671.64	2966.64	3754.64	3344.64	2966.64	2914.64	3854.64	2064.64	2744.64	3574.64
79	1245.64	1529.44	4151.64	3442.64	4314.64	3844.64	3442.64	3374.64	4414.64	2314.64	3124.64	4074.64
80	1358.64	1651.44	4695.64	4074.64	4944.64	4454.64	4074.64	3944.64	4944.64	2604.64	3514.64	4634.64
81	1484.64	1784.44	5313.64	4874.64	5654.64	5194.64	4874.64	4744.64	5554.64	2924.64	3944.64	5264.64
82	1624.64	1928.44	6021.64	5844.64	6454.64	5994.64	5844.64	5644.64	6354.64	3284.64	4434.64	6014.64
83	1779.64	2084.44	6837.64	6994.64	7464.64	6964.64	6994.64	6644.64	7354.64	3784.64	5054.64	6894.64
84	1951.64	2253.44	7781.64	8354.64	8624.64	8084.64	8354.64	7944.64	8544.64	4344.64	5814.64	8014.64
85	2141.64	2437.44	8875.64	9944.64	9984.64	9344.64	9944.64	9344.64	9944.64	5064.64	6744.64	9314.64
86	2351.64	2637.44	10244.64	11744.64	11544.64	10744.64	11744.64	10744.64	11544.64	5944.64	7884.64	10844.64
87	2584.64	2854.44	11314.64	13844.64	13144.64	12244.64	13844.64	12244.64	13144.64	7004.64	9244.64	12444.64
88	2844.64	3094.44	12544.64	16344.64	14944.64	13544.64	16344.64	13544.64	14944.64	8184.64	10744.64	14344.64
89	3124.64	3354.44	13944.64	19244.64	16344.64	15244.64	19244.64	15244.64	16344.64	9544.64	12444.64	16544.64
90	3434.64	3634.44	15544.64	22644.64	18344.64	17244.64	22644.64	17244.64	18344.64	11144.64	14344.64	19244.64
91	3774.64	3934.44	17444.64	26644.64	20944.64	19144.64	26644.64	19144.64	20944.64	12944.64	16544.64	22244.64
92	4144.64	4254.44	19644.64	31444.64	24244.64	22244.64	31444.64	22244.64	24244.64	15044.64	19244.64	25844.64
93	4544.64	4604.44	22244.64	37144.64	28344.64	25944.64	37144.64	25944.64	28344.64	17444.64	22444.64	30344.64
94	5074.64	4984.44	25244.64	44044.64	33444.64	30444.64	44044.64	30444.64	33444.64	20144.64	26344.64	35444.64
95	5644.64	5404.44	28744.64	52444.64	39744.64	36244.64	52444.64	36244.64	39744.64	23244.64	30944.64	41344.64
96	6254.64	5864.44	32744.64	62744.64	46744.64	42244.64	62744.64	42244.64	46744.64	26844.64	36144.64	4

Metropolitan Life Insurance Company  
1300 Hall Boulevard  
Bloomfield, CT 06002  
Phone: 860-656-3813; Fax 860-656-3815  
Treilly1@metlife.com



**Thomas G. Reilly**  
Director  
Product Management & Compliance

August 29, 2014

Washington State Office of the Insurance Commissioner  
Insurance 5000 Building  
5000 Capitol Way  
Tumwater, WA 98501

Re: Teachers Insurance and Annuity Association ("TIAA")  
Individual Long-Term Care Insurance – Premium Rate Schedule Increase Filing  
TIAA NAIC Company No. is 69345  
TIAA FEIN is 13-1624203

Dear Sir/Madam:

The referenced filing is being submitted by Metropolitan Life Insurance Company ("MetLife") as administrator on behalf of TIAA, under an administrative agreement between MetLife and TIAA that became effective on May 1, 2004. A letter authorizing MetLife to submit this filing on behalf of TIAA is included in this filing.

#### **Background on Reinsurance Transactions**

On May 1, 2004, MetLife entered into indemnity reinsurance agreements with each of TIAA and TIAA-CREF Life Insurance Company ("T-C Life" and together with TIAA, "Teachers"), pursuant to which MetLife agreed to reinsure all of Teachers' long-term care insurance business on an indemnity reinsurance basis.

Concurrently with entering into the indemnity reinsurance agreements, MetLife entered into assumption reinsurance agreements with each of TIAA and T-C Life, pursuant to which MetLife agreed to assume Teachers' direct obligations under their long-term care insurance policies on the terms and conditions set forth in the assumption reinsurance agreements.

All required approvals were obtained for these transactions.

This filing for approval only pertains to those long-term care insurance policies issued by TIAA in your state that MetLife reinsures on an indemnity reinsurance basis. Concurrently with this filing, we are submitting the following filings:

- a filing to request approval of premium rate schedule increases for the long-term care policies that MetLife indemnity reinsures for T-C Life (policy form series TCL-LTC.04); and
- a filing to request approval of premium rate schedule increases for the TIAA and T-C Life long-term care policies assumed by MetLife.

**Although we are submitting three separate filings for rate increases related to the Teachers long-term care business, we are requesting that the policies to which the three filings relate be treated as one block of business for purposes of review and approval of our premium rate schedule increase filings and consistency in the amount of the rate increase which is ultimately approved.**

Please note that previously, a premium rate increase of 41% was filed by your Department on 8/17/11.

## Request for Approval of Inforce Premium Rate Schedule Increase

We are filing, for your review and approval, a request for a 22.69% premium rate schedule increase with respect to the policy form numbers listed below.

- LTC-WA.02 Ed. 2-94 and LTC-E-WA.02 Ed.2-94, initially approved by your Department on February 1, 1995, LTC-WA.02 Ed. 4-97 and LTC-E-WA.02 Ed. 4-97, initially approved by your Department on December 30, 1997, and QLTC-WA.02 Ed. 4-97 and QLTC-E-WA.02 Ed. 4-97, initially approved by your Department on December 30, 1997, along with any rider and endorsement forms that were contemporaneously or subsequently approved for use with the above listed policy forms. This policy series is no longer being marketed to new policyholders in any state.
- LTC.03(WA) (originally issued by TIAA), initially approved by your Department on January 7, 2000, along with any rider and endorsement forms that were contemporaneously or subsequently approved for use with that policy form. This policy series is no longer being marketed to new policyholders in any state.

We are submitting an actuarial memorandum and rates in support of our request.

## Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained approval of the premium rate increase, the rate increase will become effective on each policy's anniversary date, following at least 60 days advance written notice to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase approved by your Department;
- If the full amount of the requested increase is approved by your Department, a statement that the policy may be subject to rate increases in the future. If the amount of the increase approved by your Department is less than the amount requested in this filing, the notice will include the same statement and may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of this additional statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's anniversary date.
- Information regarding each premium rate increase on this policy form or similar policy forms over the past ten (10) years for this state or any other state that identifies:
  1. The policy forms for which premium rates have been increased;
  2. The calendar years when the form was available for purchase; and
  3. The percent range of each increase;
- The following options available to the policyholder:
  - the policyholder can continue his/her current coverage by paying the new premium amount when due;
  - the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or
  - if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage.
    - If the policyholder's coverage includes Reduced Paid-Up Insurance and coverage lapses during the Election Period, the policyholder will be offered the choice of nonforfeiture coverage

under the Reduced Paid-Up Insurance provision or the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL") described below. LCUL will only be issued and apply if specifically elected by the policyholder instead of Reduced Paid-Up Insurance.

- If the policyholder's coverage includes the Nonforfeiture Benefit Option Rider (Shortened Benefit Period) and coverage lapses during the Election Period, the nonforfeiture coverage will be provided under that feature.
- In all other cases, we will automatically issue the policyholder LCUL. Note that if the policyholder qualifies for coverage under Contingent Benefit Upon Lapse, we will instead provide coverage under LCUL since the benefit payable under LCUL is equal to the benefit payable under Contingent Benefit Upon Lapse.

We will not provide coverage under more than one nonforfeiture coverage provision.

We have included a copy of our policyholder notification letter for informational purposes.

#### **Limited Coverage Upon Lapse Following Premium Increase Endorsement**

In connection with our request for approval of a premium rate schedule increase, we are extending the use of the following forms, which were previously approved by your Department on 8/17/11. Please refer to the section above titled Notification to Policyholders of Premium Rate Schedule Increase for additional information on how we intend to use these forms.

Form Number:	Description:
LCUL.02-TIAA	LIMITED COVERAGE UPON LAPSE FOLLOWING PREMIUM INCREASE ENDORSEMENT. Endorsement to be issued to TIAA LTC.02 policyholders whose policies lapsed during the Election Period and whose policies do not include Reduced Paid-Up Insurance or the Nonforfeiture Benefit Option Rider (Shortened Benefit Period).
LCUL.02-RPU-TIAA	LIMITED COVERAGE UPON LAPSE FOLLOWING PREMIUM INCREASE ENDORSEMENT. Endorsement to be issued to TIAA LTC.02 policyholders whose policies include Reduced Paid-Up Insurance and lapsed during the Election Period. This endorsement will only be issued to policyholders who have elected LCUL instead of Reduced Paid-Up Insurance.
LCUL.03-TIAA	LIMITED COVERAGE UPON LAPSE FOLLOWING PREMIUM INCREASE ENDORSEMENT. Endorsement to be issued to TIAA LTC.03 policyholders whose policies lapsed during the Election Period and whose policies do not include the Nonforfeiture Benefit Option Rider (Shortened Benefit Period).

The contact person for this filing is:

Gina Jisonna  
1300 Hall Boulevard  
Bloomfield, CT 06002  
Telephone: 860-656-3809  
gjisonna@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,



Thomas G. Reilly  
Director  
Product Management & Compliance

Metropolitan Life Insurance Company  
as insurer, or as administrator for TIAA-CREF Life  
Insurance Company and Teachers Insurance  
and Annuity Association of America\*  
P.O. Box 990028, Hartford, CT 06199-0028]



[DATE]

[First Name][Last Name]  
[Address]  
[Address2]  
[City, State, Zip]

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

Dear [First Name][Last Name]:

This letter is to inform you that we are implementing a [XX%] premium increase on your long term care insurance policy which was issued in [STATE]. This premium increase was filed jointly by Metropolitan Life Insurance Co. (MetLife), as well as TIAA-CREF Life Insurance Company and Teachers Insurance and Annuity Association of America (jointly referred to as TIAA-CREF) and approved by the appropriate state regulator. The increase affects a broad group of policyholders and does not target individuals based on personal factors such as age, health status or claims history. [This increase does not distinguish between insureds whose coverage transferred to MetLife and insureds whose coverage remained with TIAA-CREF.] The decision to implement [a][an additional] premium increase was a difficult one and not taken lightly.

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

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

**Your current and new premium amounts**

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

<b>Current Premium Amount</b>	<b>New Premium Amount beginning on [COMPLETE</b>
<b>DATE]</b>	
[\$0.00]/[mode]	[\$0.00]/[mode]

[Should you prefer to modify your policy benefits to reduce the impact of the increased premium, we are providing you with an option (or options) to consider.]

[Please note that under the Agreement for Periodic Inflation Additions Rider you purchased with your policy, you may be eligible to increase your coverage on your Policy Anniversary date, without having to provide proof of good health. You will be receiving a separate communication regarding the optional increase offer.]

[Please note that if you qualify for Waiver of Premium at the time the increase becomes effective, there will be no impact to your coverage or premiums unless your obligation to make payment resumes.]

**[Options to consider**

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

**1. Continue your current coverage by paying the new premium amount when due.**  
No additional action is required by you.

**2. Reduce your coverage:**

**[Insert for insureds who are provided decrease options as applicable:**

- **Reduce your Nursing Facility Care Daily Benefit from [\$\$\$] to [\$\$\$].** This will bring you to a revised premium of approximately [\$\$\$]/[mode].
- **Reduce your Lifetime Benefit Maximum from [#] years to [#] years.** This will bring you to a revised premium of approximately [\$\$\$]/[mode].

(Please note that the Lifetime Benefit Maximum above does not reflect claims paid or payable. In addition, for certain optional riders to remain in effect, both policyholders must maintain identical coverage.)

**[Insert for insureds who are not provided decrease options:**

**Please contact our customer service team at 1-888-748-4824 if you wish to discuss whether there are coverage decrease options available to you.]**

**3. Cancel your coverage:**

**[Insert for No NonForfeiture/RPU feature letters (applies to insureds with CBUL):**

If you elect to cancel your coverage at any time between the date of this letter and 120 days following the due date for the New Premium Amount, you will be issued a Limited Coverage Upon Lapse Endorsement ("LCUL") which provides limited coverage. *(Please note that this limited coverage is not intended to replace coverage you currently have.)* The amount of coverage will be the greater of the sum of all premiums paid prior to cancellation **or** 30 times the amount of the nursing facility care daily benefit in effect immediately prior to your cancellation date. The limited coverage provided under LCUL will not exceed the remaining Lifetime Benefit Maximum in effect immediately prior to your cancellation date.

Note: If your policy includes the Contingent Benefit Upon Lapse Nonforfeiture Feature ("CBUL"), the LCUL Endorsement pays the same benefits as those provided for if you are eligible for benefits under CBUL. We will not pay benefits under both CBUL and the LCUL endorsement. Once this limited coverage rider goes into effect, your policy will be considered "paid-up" with no further premiums due.]

**[Insert for letters to LTC.02 insureds with Reduced Paid-up (RPU) & MD NF:**

Our records indicate your policy includes the Reduced Paid-Up Feature, in the form of a policy provision, providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. Please refer to your policy for

additional information. If you elect to cancel your coverage you are eligible for the limited coverage as described in your policy under the Reduced Paid-Up Feature.

Alternatively, if you elect to cancel your coverage at any time between the date of this letter and 120 days following the due date for the New Premium Amount, you may instead select in writing limited coverage under a Limited Coverage Upon Lapse Endorsement ("LCUL"). *(Please note that both options provide limited coverage and are not intended to replace coverage you currently have.)* The amount of coverage under the LCUL Endorsement will be the greater of the sum of all premiums paid prior to cancellation **or** 30 times the amount of the nursing facility care daily benefit in effect immediately prior to your cancellation date. The limited coverage provided under LCUL will not exceed the remaining Lifetime Benefit Maximum in effect immediately prior to your cancellation date. Once this limited coverage rider goes into effect, your policy will be considered "paid-up" with no further premiums due. Please call our customer service team at (888) 748-4824 if you are planning to cancel your coverage and have questions regarding your RPU benefit.

If you cancel your coverage between the date of this letter and 120 days following the due date for the New Premium Amount and we do **not** receive your written response by the response date of xx/xx/xxxx to select the LCUL Endorsement, we will automatically provide coverage under the Reduced Paid-Up Feature included in your policy.]

**[Insert for letters to insureds with Nonforfeiture Shortened Benefit Period (SBP):**

Our records indicate your policy includes a Nonforfeiture Feature in the form of a policy provision, endorsement or rider that provides for reduced or limited coverage in the event that your policy Lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage you are eligible for the limited coverage as described in your policy under the Nonforfeiture Feature. *(Please note that this limited coverage is not intended to replace coverage you currently have.)*]

**4. Call the customer service team at (888) 748-4824** between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, to discuss other options that may be available to you.

**Next Steps**

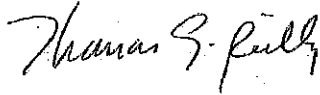
As you consider any coverage changes, it is important that you review the current costs of long term care in your area. We have enclosed information to help you with this process.

- If you choose to maintain your current coverage at the new premium, you do not need to take any action at this time. Simply pay your new premium when it becomes due.
- [If you choose to decrease or cancel your coverage, we request that you return your Coverage Change Form to us by [COMPLETE DATE] so we can process your request to coincide with the premium increase date. Should you need more time to decide on a coverage decrease, you may request a decrease in writing at any time.]



[Please note that any changes in your coverage between now and your policy anniversary date when the new premium goes into effect will be calculated at the **new** rates. Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. We want to thank you for choosing to plan for your future long term care insurance needs.]

Sincerely,



Thomas Reilly  
Direction, Product Management & Compliance

Encl: [Coverage Change Form  
Cost of Care Chart  
Business Reply Envelope]

\*Metropolitan Life Insurance Company ("MetLife") is the insurer only for those TIAA-CREF Life Insurance Company ("T-C Life") and Teachers Insurance and Annuity Association of America ("TIAA") policyholders who have accepted the transfer of their Long Term Care coverage to MetLife. MetLife is the administrator for all other T-C Life and TIAA policyholders.

L0714381767[exp0715][All States][DC,PR,VI]

**MetLife's Long-Term Care Inforce Rate Increase History**

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

Policy Type	Individual Policy Series*	Years Available	Years Increase Began	Percentage of Increase
Individual LTC	1LTC-97, 2LTC-97	1997 – 2001	2009 2013	0-18% 0-58%
Individual LTC	LTC-VAL, LTC-IDEAL, LTC-PREM, LTC-FAC	2002-2006	2009 2013	0-42% 0-102%
Individual LTC	LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC	2005-2011	2013	0-88%
Individual LTC	LTC2007	2008-2011	2013	0- 58%
Individual LTC	LTC-TIAA-02	1991-2001	2012	0- 41%
Individual LTC	LTC-TIAA-03	1992-2003	2012	0- 41%
Individual LTC	LTC-TCLI-O4	2000-2004	2012	0- 41%
Group LTC	G.LTC197	1998 – 2003**	2012	0-45%
Group LTC	GPNP99-LTC	2000 – 2010***	2012	0- 45%

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

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

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

**Life, Accident & Health, Annuity, Credit Transmittal Document**

1.	Prepared for the State of	WASHINGTON
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2.	<b>Department Use Only</b>
	State Tracking ID

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Metropolitan Life Insurance Company 1095 Avenue of the Americas New York, NY 10036-6796	NY		1216	69345	13-1624203	

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

5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
----	-----------------------	--

6.	Company Tracking Number	CT14-75 (TIAA-Rate)
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission                      Previous file # _____
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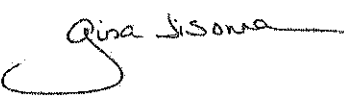
8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise Group: <input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large <input checked="" type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input checked="" type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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9.	Type of Insurance (TOI)	LTC06
----	-------------------------	-------

10.	Sub-Type of Insurance (Sub-TOI)	LTC06.000
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11.	Submitted Documents	<input type="checkbox"/> <b>FORMS</b> <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Rate Disclosure & Personal Worksheet <b>Rates</b> <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate <input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATE:</b> Please explain: _____ <b>SUPPORTING DOCUMENTATION</b> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____
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12.	<b>Filing Submission Date</b>	<b>August 29, 2014</b>	
13.	<b>Filing Fee (If required)</b>	Amount _____ Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Date _____ Check Number _____
14.	<b>Date of Domiciliary Approval</b>	<b>Not Applicable</b>	
15.	<b>Filing Description:</b>		
	<p><b>This is a premium rate schedule increase filing for individual long-term care insurance policies. Please see our filing letter for details.</b></p>		

16.	<b>Certification (If required)</b>		
	<p><b>I HEREBY CERTIFY</b> that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Washington</u>.</p>		
	Print Name <u>Gina Jisonna</u>	Title <u>Sr. Product Consultant</u>	
	Signature 	Date <u>August 29, 2014</u>	

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

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

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		22.69%		
	Document Name Description	Affected Form Numbers		Previous State Filing Number
01	Actuarial Memorandum and Rates	LTC-WA.02 Ed.2-94	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +22.69% - ___% <input type="checkbox"/> Other _____	
02	Actuarial Memorandum and Rates	LTC-E-WA.02 Ed. 2-94	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +22.69% - ___% <input type="checkbox"/> Other _____	
03	Actuarial Memorandum and Rates	LTC-WA.02 Ed.4-97	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +22.69% - ___% <input type="checkbox"/> Other _____	
04	Actuarial Memorandum and Rates	LTC-E-WA.02 Ed. 4-97	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +22.69% - ___% <input type="checkbox"/> Other _____	
05	Actuarial Memorandum and Rates	QLTC-WA.02 Ed. 4-97	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +22.69% - ___% <input type="checkbox"/> Other _____	
06	Actuarial Memorandum and Rates	QLTC-E-WA.02 Ed. 4-97	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +22.69% - ___% <input type="checkbox"/> Other _____	
07	Actuarial Memorandum and Rates	LTC.03(WA)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request +22.69% - ___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	

LH RFA-1



FINANCIAL SERVICES  
FOR THE GREATER GOOD™

Todd Sagmoe, FSA, MAAA  
Teachers Insurance & Annuity Association of America  
8500 Andrew Carnegie Boulevard  
Charlotte, NC 28262  
Tel: 704-988-3553  
[TSagmoe@ttaa-cref.org](mailto:TSagmoe@ttaa-cref.org)

July 23, 2014

RE: Teachers Insurance and Annuity Association of America ("TIAA")  
Company NAIC # 69345  
Individual Long Term Care Insurance – Premium Rate Schedule Increase Filing

TO: All State Insurance Departments

This letter sets forth the conditions under which Metropolitan Life Insurance Company ("MetLife"), or any designee thereof, is authorized to act on behalf of Teachers Insurance and Annuity Association of America ("TIAA") with respect to the individual long-term care insurance rate filing referenced above (the "LTC Rate Filings"), and outlines the relationship between MetLife and TIAA with respect to the LTC Rate Filings.

Please be advised that MetLife is the reinsurer of the TIAA long-term care insurance policies ("Reinsured Policies"), which are the subject of the LTC Rate Filings, pursuant to an Indemnity Reinsurance Agreement and an Assumption Reinsurance Agreement entered into by MetLife and TIAA on May 1, 2004. In addition, pursuant to the terms of that Assumption Reinsurance Agreement, MetLife has used its reasonable best efforts to effectuate the novation of the Reinsured Policies subject to required and appropriate regulatory approval. The Reinsured Policies that have not been novated and are the subject of the LTC Rate Filings, are currently reinsured by MetLife on a 100% indemnity coinsurance basis. MetLife also serves as the administrator of those policies pursuant to an Administration Agreement entered into by MetLife and TIAA on May 1, 2004.

In connection with the LTC Rate Filings, and subject to MetLife's agreement to act in accordance with the applicable terms and conditions of the Indemnity Reinsurance Agreement, the Administration Agreement, and the Assumption Reinsurance Agreement referenced above, TIAA hereby authorizes MetLife to enter into written and/or oral communication, including the submission and receipt of written materials, with all state insurance departments, for the purpose of completing the rate filing process with respect to the LTC Rate Filings for the Reinsured Policies and responding to each department's review of the LTC Rate Filings.

Sincerely,

SERFF Tracking #:

META-129700982

State Tracking #:

275019

Company Tracking #:

CT14-75 (TIAA-RATE) CC

**State:** Washington **Filing Company:** Teachers Insurance and Annuity Association of America  
**TOI/Sub-TOI:** LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
**Product Name:** Long Term Care Insurance  
**Project Name/Number:** 2014 TIAA Rate Increase/CT14-75 (TIAA-Rate)

### Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/29/2014	Filed 07/10/2015	Rate	TIAA Rates WA CURRENT 41% with 22.69% Increase	08/29/2014	TIAA_Rates_WA_CURRENT41%_with_22.69%Increase.pdf