

John Hancock Life Insurance Company (U.S.A.)
Actuarial Memorandum for Inforce Rate Increase – Custom Care II 2007
February 2, 2018

<u>Product Name</u>	<u>Form Number</u>	<u>Issue Date Range</u>
Custom Care II (2007)	LTC-03 MD (2007)	Nov 2007 - Jan 2010

These policy form rates were originally priced with a margin for moderately adverse experience in accordance with the NAIC model rate stability regulations.

1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the above captioned Policy series forms. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Benefit Description

A brief policy description for each of the policy forms:

LTC-03 MD (2007)

Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility, home health care, hospice care, respite care, or attendance at an Adult Day Care Center providing Adult Day Care.

Provides reimbursement of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily/monthly amount. The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits.

3. Renewability

All policy forms are guaranteed renewable.

4. Applicability

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

5. Actuarial Assumptions

[REDACTED]

6. Trend Assumptions

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

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7. Marketing Method

This product was typically marketed through our traditional agency system and brokers involving a personal contact with each applicant.

8. Underwriting

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

9. Premium Classes

The base policy premium rates vary by Issue age, Benefit Period and Inflation Option, as in the initial rate filing.

All premium factors related to the insured elected benefit design options, underwriting class or any eligible discount remain unchanged from the initial rate filing.

10. Premium Modalization Rules

Frequency	Multiple of Annual Premium
Semiannual	.52
Quarterly	.27
Monthly	.09

11. Issue Age Range

The issue age range is 18-84 for all policy forms.

12. Area Factors

Area factors are not applicable to any of the policy forms or riders.

13. Average Annual Premium

The table below summarizes the average annual premium per policy before and after the requested increase.

Form	Nationwide	Maryland	
	before the rate increase	before the rate increase	after the rate increase
LTC-03 MD (2007)	2,760	3,190	4,148

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14. Number of Policyholders

The table below summarizes, as of 12/31/2015, the number of policies inforce and their 2015 annualized premium that will be affected by this rate increase in your state.

Form	Number of Policies	2015 Annualized Premium
LTC-03 MD (2007)	1,166	3,718,605

15. Reserves

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2015 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2015 have also been allocated to the calendar year of incurral and included in historic incurred claims.

16. Analysis Performed

Original Pricing Assumptions

[REDACTED]

Recent Experience

As part of the inforce management of the business, the Company monitored the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates, and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2010 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience:

Morbidity

Experience period: Inception through 9/30/2014. Duration 10+ are used for incidence, duration 5+ for claim termination, and all durations for utilization. The following charts show key experience compared to revised assumptions.

Incidence

Duration	A/E
1-3	101%
4-6	101%
7-9	99%
10+	97%
Total	98%

Claim Terminations

Benefit Period	A/E
<10 years	99%
10+ years	97%
Total	99%

Utilization

Inflation	A/E
None / GPO	98%
Simple	98%
Compound	98%
Total	98%

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Voluntary Lapses

Experience period: 12/31/2009 - 12/31/2014

Duration	Lapse A/E by Amount	
	Without Inflation	With Inflation
1	100%	100%
2	103%	100%
3-5	100%	101%
6-10	99%	100%
11-15	100%	101%
16+	96%	97%
Total per inflation	100%	100%
TOTAL	100%	

Note that the lapse study removed all policies which had undergone prior rate increases except for the 2008 re-rate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase.

Mortality

Experience period: 12/31/2009 - 12/31/2014

Duration	A/E by Amount
1-5	96%
6-10	96%
11+	101%
Total	99%

17. Requested Rate Increase

The Company is requesting an average rate increase of 29.0%, ranging from 25.9% to 29.5%. Rate increases were derived as follows:

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming the prior rate increase request was approved in full and within three months of the original filing date. We then determined the amount of rate increase (25.9%) that would be needed in order to revert to the lifetime loss ratio certified to in our 2010 inforce rate increase filing for this form.
2. We ensured that the proposed rate increases did not result in premium rates that exceed rates for older issue ages or the most recent traditional LTC rates that have been filed with the Interstate Compact for new business under the ICC12-LTC-12 policy form, adjusted for benefit differences and changes in underwriting guidelines and risk classification (this is demonstrated in **Appendix A** using LTC-03 as an example). As this product (ICC12-LTC-12) is no longer open for new business, the most recently filed new business LTC rates for this product were adjusted to account for the average impact of the assumption updates due to the 2016 Experience Studies. An adjustment of 9.5% was applied to all rates to reflect

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these updates. After the application of this restriction the average rate increase for the forms listed in this memo is 25.9%, ranging from 22.6% to 25.9%.

3. Unapproved rate increases initially requested in our 2010 inforce rate filings (SERFF Tracking No. MULF-129013760) were included in this filing. Your state approved a portion of these rate increases on September 11, 2013. Approval included the premium increases capped at 0.9%. These rate increases continue to be actuarially justified and are unchanged from our original request. After taking the unapproved amount into account, the average rate increase for the forms listed in this memo is 29.0%, ranging from 25.9% to 29.5%.
4. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.

As per the request of the Maryland Department of Insurance, the rate increase will be phased-in over 2 years, at no more than 15% per year. The resulting ultimate average rate increase is 30.4%, ranging from 27.0% to 30.9%, which produces the same lifetime loss ratio as the equivalent one-time rate increase.

Appendix B1 contains the new proposed rate tables for all policy forms included with this filing for those policyholders that *did not* elect an inflation reduction option as part of the 2010 rate increase filings.

Please note that the actual rates implemented may vary slightly from those in Appendix B1 due to implementation rounding algorithms.

Exhibit 1 contains nationwide past premium and claims experience and future premium and claim projections and illustrates that the anticipated lifetime loss ratio with both the one-time and phased-in requested rate increases and the previously-stated margin for moderately adverse experience is 86.7%, well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 85.7%. The lifetime loss ratio as of 12/31/2015 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

In addition, **Exhibit 1** contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the calculated loss ratio respects the applicable pre or post stability form requirements:

Post-stability form requirements:

The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

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Pre-stability form requirements:

The sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 60%),
2. 80% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 80% of the present value of future projected premium in excess of the projected initial earned premium.

Exhibit 2 contains similar information as **Exhibit 1**, but reflects Maryland-only experience. This experience is not credible and was not used to develop the proposed rate increases.

18. New inflation options that will allow policyholders to avoid the rate increase

Although this is a closed block of business, we are filing new future inflation options that will allow policyholders that have Simple or Compound Inflation coverage the option to completely avoid the rate increase.

Under these new options, the policyholders get to keep their current accumulated Daily or Monthly benefit and their current remaining Lifetime Maximum Benefit, but the future indexation rate will be reduced from an annual rate of 5% to an annual rate of 3.3%.

The 3.3% indexation rate was determined to be actuarially equivalent to the requested rate increases in aggregate and therefore this option is only available if the full rate increase requested is accepted.

The premium rate schedules for these options are included in this filing as **Appendix C1**.

19. History of Previous Rate Revisions

A 14.4% rate increase on these policy forms was accepted by your state on September 13, 2012.

A 0.9% rate increase on these policy forms was accepted by your state on September 11, 2013.

20. Data Credibility

Regarding the credibility of data for younger blocks of business such as Custom Care II 2007, the Company would like to draw attention to the American Academy of Actuaries Issue Brief “*Understanding Premium Rate Increases on Private LTCI Policyholders 060216.pdf*”, which has been included with this filing. The brief provides guidance on determining the need for premium rate increases on pages 4 and 5. This guidance includes a discussion on determining assumptions used for projections, particularly in situations where experience credibility may be low. Because of the long duration nature of Long Term Care policies, claims are often not seen in early durations which leads to lower credibility in actual experience for younger groups of policies. In situations where this is the case, the Actuarial Standards of Practice require that industry data or company data for older, similar business be used to set assumptions. Specifically, the brief states the following:

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“Section 3.2.1 of Actuarial Standard of Practice No. 18, Long-Term Care Insurance, requires actuaries to use alternative data sources such as public data or experience from the insurance company’s older, similar policy forms for identifying reasonable assumptions. Waiting until there is adequate claim information on each policy form could result in much larger, less affordable rate increases.”

Since Custom Care II 2007 is a younger block of business, our proposed rate increases on this form are based on our experience from this form as well as similar forms where we have over 20 years of experience. Overall, our unfavorable morbidity experience is at later durations and older attained ages, where we have significant data on our older plans and less on younger ones. With our combined data we are able to make credible decisions regarding future assumptions, in accordance with ASOP 18. Focusing solely on past experience for this product discredits our future projections and prevents us from acting on this information in a timely manner. Delaying rate increases until we have amassed similar experience on this particular policy form would take a considerable amount of time and would result in much higher rate increases for our customers which would be more difficult to manage and would require larger reductions in benefits in order to mitigate them. For example, if we were to delay rate increases on the Custom Care II 2007 plan for 10 years, with experience continuing as currently expected, we would require an average rate increase of 86.2% compared to the current proposed rate increase of 29.0%.

21. Ensuring No Cross-Subsidization Between States

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior requested rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 19). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be re-filing for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

22. Past Losses Testing

Preventing companies from recouping past losses was the subject of a discussion by the NAIC in late 2013. The accepted methodology which was incorporated into the 2014 Long Term Care Model Regulation defines past losses as actual past claims less expected past claims when determining loss ratio compliance. Expected past claims are defined as the following:

“Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase [regardless of whether or not the rate increase is approved]. Expected claims are calculated for each calendar year based on the in-force at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing.”

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We apply this methodology in **Exhibit 1A**. The ‘Adjusted Expected Incurred Claims’ are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1A**.

23. Proposed Effective Date

These rates will be effective on the next policy anniversary date, following at least a 90 day policyholder notification period.

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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 rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

- a) the assumptions on which this certification is based;
- b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
- c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
- d) disclosure of the manner, if any, in which reserves have been recognized.

If the requested premium rate schedule increase is implemented and the underlying assumptions which reflect moderately adverse conditions are realized, no further premium rate schedule increases are anticipated.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



Ilya Kagan, FSA, MAAA
Actuary
John Hancock Life Insurance Company

Exhibit 1: Nationwide Loss Ratio Exhibit
Custom Care II (LTC-03) - 2007 Rates

Original Assumptions				Historical & Projected Experience										
Calendar Year				Before Proposed Increase			With Proposed One-Time Rate Increase			With Proposed Phased-In Rate Increase			Policy Count	
	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio		
Historical Experience	1999	-	-	-	87	0%	-	87	0%	-	87	0%	0	
	2000	-	-	-	3,188	0%	-	3,188	0%	-	3,188	0%	1	
	2001	-	-	-	3,188	0%	-	3,188	0%	-	3,188	0%	1	
	2002	-	-	-	4,678	0%	-	4,678	0%	-	4,678	0%	2	
	2003	-	-	-	6,520	0%	-	6,520	0%	-	6,520	0%	4	
	2004	-	-	-	9,205	0%	-	9,205	0%	-	9,205	0%	6	
	2005	-	-	-	9,954	0%	-	9,954	0%	-	9,954	0%	7	
	2006	-	-	-	-	25,245	0%	-	25,245	0%	-	25,245	0%	15
	2007	7,182	269,016	3%	-	335,869	0%	-	335,869	0%	-	335,869	0%	150
	2008	660,144	22,790,933	3%	185,514	22,542,785	1%	185,514	22,542,785	1%	185,514	22,542,785	1%	9,414
	2009	1,775,508	41,795,991	4%	2,115,391	40,729,378	5%	2,115,391	40,729,378	5%	2,115,391	40,729,378	5%	16,661
	2010	3,164,363	47,224,167	7%	1,433,959	45,843,844	3%	1,433,959	45,843,844	3%	1,433,959	45,843,844	3%	18,581
	2011	4,586,777	46,923,797	10%	2,066,934	45,391,258	5%	2,066,934	45,391,258	5%	2,066,934	45,391,258	5%	18,424
	2012	6,031,873	46,029,949	13%	4,981,637	43,360,126	11%	4,981,637	43,360,126	11%	4,981,637	43,360,126	11%	17,860
	2013	7,018,207	45,231,624	16%	5,753,762	43,447,956	13%	5,753,762	43,447,956	13%	5,753,762	43,447,956	13%	17,387
2014	7,987,822	44,413,496	18%	7,446,738	46,045,781	16%	7,446,738	46,045,781	16%	7,446,738	46,045,781	16%	17,034	
2015	9,226,278	43,539,726	21%	9,342,200	45,433,739	21%	9,342,200	45,433,739	21%	9,342,200	45,433,739	21%	16,763	
Projected Future Experience	2016	10,663,383	42,610,468	25%	8,230,288	44,281,913	19%	8,230,288	44,281,913	19%	8,230,288	44,281,913	19%	16,427
	2017	12,291,844	41,623,856	30%	10,220,906	43,465,740	24%	10,205,967	44,470,227	23%	10,203,401	43,943,408	23%	16,126
	2018	13,698,033	40,579,992	34%	12,404,530	42,594,014	29%	12,260,947	51,832,089	24%	12,222,253	47,523,664	26%	15,810
	2019	15,329,845	39,479,650	39%	14,651,780	41,633,990	35%	14,473,651	52,472,639	28%	14,467,118	51,972,115	28%	15,471
	2020	17,446,495	38,326,730	46%	17,041,710	40,596,630	42%	16,849,891	51,170,523	33%	16,859,210	51,722,348	33%	15,111
	2021	19,903,622	37,126,247	54%	20,024,321	39,506,350	51%	19,798,628	49,801,700	40%	19,809,603	50,339,244	39%	14,731
	2022	22,594,644	35,879,672	63%	23,530,778	38,384,668	61%	23,257,829	48,393,299	48%	23,270,413	48,916,136	48%	14,336
	2023	25,340,443	34,585,917	73%	27,473,112	37,232,640	74%	27,142,616	46,946,554	58%	27,156,812	47,454,262	57%	13,927
	2024	28,476,461	33,239,843	86%	31,683,812	36,044,034	88%	31,288,779	45,453,497	69%	31,304,564	45,945,557	68%	13,504
	2025	32,103,544	31,842,244	101%	36,141,679	34,807,317	104%	35,675,389	43,899,412	81%	35,692,724	44,375,133	80%	13,062
	2026	35,800,361	30,393,012	118%	41,333,157	33,521,578	123%	40,778,545	42,283,029	96%	40,797,428	42,741,694	95%	12,598
	2027	39,373,776	28,897,996	136%	46,680,502	32,184,180	145%	46,036,355	40,601,025	113%	46,056,908	41,041,881	112%	12,108
	2028	43,030,791	27,366,547	157%	52,239,455	30,791,463	170%	51,499,884	38,848,756	133%	51,522,065	39,270,999	131%	11,592
	2029	46,822,612	25,797,847	181%	57,931,419	29,330,169	198%	57,090,544	37,009,404	154%	57,114,222	37,412,037	153%	11,049
	2030	50,616,027	24,185,681	209%	63,481,414	27,799,363	228%	62,538,530	35,081,757	178%	62,563,515	35,463,768	176%	10,479
	2031	53,870,678	22,534,067	239%	67,805,726	26,204,061	259%	66,785,399	33,072,104	202%	66,811,512	33,432,546	200%	9,881
	2032	56,452,440	20,850,705	271%	71,847,904	24,538,434	293%	70,753,737	30,973,117	228%	70,780,835	31,310,964	226%	9,256
	2033	58,348,872	19,157,420	305%	76,290,400	22,823,893	334%	75,107,563	28,811,796	261%	75,135,375	29,126,318	258%	8,609
	2034	59,887,461	17,489,168	342%	80,435,511	21,076,277	382%	79,163,061	26,608,125	298%	79,191,208	26,898,806	294%	7,951
	2035	61,135,043	15,870,524	385%	83,835,181	19,321,094	434%	82,482,106	24,394,338	338%	82,510,187	24,661,017	335%	7,290
	2036	61,553,781	14,313,966	430%	83,474,114	17,581,650	475%	82,120,585	22,199,895	370%	82,148,273	22,442,738	366%	6,634
	2037	61,126,864	12,830,350	476%	82,020,603	15,864,281	517%	80,685,781	20,032,859	403%	80,712,779	20,252,125	399%	5,987
	2038	60,193,879	11,429,627	527%	81,470,427	14,199,574	574%	80,126,699	17,931,891	447%	80,152,676	18,128,264	442%	5,360
	2039	58,839,066	10,120,124	581%	80,835,155	12,616,409	641%	79,478,095	15,933,510	499%	79,502,738	16,108,079	494%	4,765
	2040	57,058,653	8,906,527	641%	79,622,670	11,135,131	715%	78,260,324	14,063,478	556%	78,283,373	14,217,621	551%	4,209
	2041	54,496,462	7,790,142	700%	74,953,526	9,767,699	767%	73,663,286	12,336,961	597%	73,684,619	12,472,227	591%	3,695
	2042	51,349,910	6,772,534	758%	69,438,414	8,510,657	816%	68,238,592	10,749,653	635%	68,258,145	10,867,549	628%	3,223
	2043	48,035,581	5,854,523	820%	65,224,712	7,367,824	885%	64,084,577	9,306,424	689%	64,102,316	9,408,514	681%	2,793
	2044	44,676,659	5,034,531	887%	61,571,508	6,336,684	972%	60,478,453	8,004,137	756%	60,494,391	8,091,956	748%	2,405
	2045	41,352,972	4,307,944	960%	57,995,224	5,415,810	1071%	56,948,449	6,841,032	832%	56,962,631	6,916,098	824%	2,058
	2046	37,822,608	3,668,274	1031%	52,703,171	4,603,001	1145%	51,744,505	5,814,367	890%	51,757,037	5,878,170	880%	1,751
	2047	34,200,092	3,109,779	1100%	47,399,203	3,888,996	1219%	46,531,230	4,912,463	947%	46,542,222	4,966,371	937%	1,480
	2048	30,814,352	2,626,814	1173%	42,896,200	3,266,838	1313%	42,103,066	4,126,552	1020%	42,112,645	4,171,834	1009%	1,243
	2049	27,766,815	2,212,486	1255%	38,658,054	2,726,934	1418%	37,936,620	3,444,532	1101%	37,944,929	3,482,326	1090%	1,037
	2050	25,041,372	1,859,152	1347%	34,551,230	2,262,395	1527%	33,900,968	2,857,709	1186%	33,908,130	2,889,061	1174%	859
	2051	22,401,880	1,559,267	1437%	30,902,839	1,865,969	1656%	30,315,519	2,356,931	1286%	30,321,646	2,382,785	1273%	707
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)														
Past :	44,250,470	392,139,914	11.3%	35,997,160	385,736,841	9.3%	35,997,160	385,736,841	9.3%	35,997,160	385,736,841	9.3%		
Future :	707,479,020	484,669,134	146.0%	874,405,732	532,251,390	164.3%	861,160,820	648,644,209	132.8%	861,418,312	648,941,086	132.7%		
Lifetime :	751,729,491	876,809,048	85.7%	910,402,892	917,988,230	99.2%	897,157,980	1,034,381,050	86.7%	897,415,472	1,034,677,926	86.7%		
Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)														
				Accum Value of Past Initial Prm x 85.7% =			318,514,655			318,514,655				
Accum. Value of Past Incurred Claims =				35,997,160			Present Value of Future Initial Prm x 85.7% =			388,585,997				
Present Value of Future Incurred Claims =				861,418,312			Accum Value of Prior Increases x 85.7% =			12,195,617				
Total =				897,415,472			Present Value of Future Increases x 85.7% =			167,527,084				
				>=			Total =			886,823,353				

Exhibit 1A: Demonstation of not Recouping Past Losses
Custom Care II (LTC-03) - 2007 Rates

		Historical & Projected Experience									
		Loss Ratios to Apply to Actual Premium			Adjusted Expected Incurred Claims	Before Proposed Increase			With Proposed Rate Increase		
		Incurred Claims	Earned Premium	Incurred Loss Ratio		Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio
Calendar Year											
Original Pricing	1988	0	0	0%	-	0	0	-	0	0	-
	1989	0	0	0%	-	0	0	-	0	0	-
	1990	0	0	0%	-	0	0	-	0	0	-
	1991	0	0	0%	-	0	0	-	0	0	-
	1992	0	0	0%	-	0	0	-	0	0	-
	1993	0	0	0%	-	0	0	-	0	0	-
	1994	0	0	0%	-	0	0	-	0	0	-
	1995	0	0	0%	-	0	0	-	0	0	-
	1996	0	0	0%	-	0	0	-	0	0	-
	1997	0	0	0%	-	0	0	-	0	0	-
	1998	0	0	0%	-	0	0	-	0	0	-
	1999	0	0	0%	-	0	87	0%	0	87	0%
	2000	0	0	0%	-	0	3,188	0%	0	3,188	0%
	2001	0	0	0%	-	0	3,188	0%	0	3,188	0%
	2002	0	0	0%	-	0	4,678	0%	0	4,678	0%
	2003	0	0	0%	-	0	6,520	0%	0	6,520	0%
	2004	0	0	0%	-	0	9,205	0%	0	9,205	0%
	2005	0	0	0%	-	0	9,954	0%	0	9,954	0%
	2006	0	0	0%	-	0	25,245	0%	0	25,245	0%
	2007	7,182	269,016	3%	8,967	0	335,869	0%	0	335,869	0%
2008	660,144	22,790,933	3%	652,956	185,514	22,542,785	1%	185,514	22,542,785	1%	
2009	1,775,508	41,795,991	4%	1,730,198	2,115,391	40,729,378	5%	2,115,391	40,729,378	5%	
2010 RI	2010	1,875,171	44,055,773	4%	1,875,171	1,433,959	45,843,844	3%	1,433,959	45,843,844	3%
	2011	2,581,746	49,430,990	5%	2,581,746	2,066,934	45,391,258	5%	2,066,934	45,391,258	5%
	2012	3,348,532	48,570,571	7%	3,348,532	4,981,637	43,360,126	11%	4,981,637	43,360,126	11%
	2013	4,393,117	47,773,894	9%	4,393,117	5,753,762	43,447,956	13%	5,753,762	43,447,956	13%
	2014	5,692,537	46,959,568	12%	5,692,537	7,446,738	46,045,781	16%	7,446,738	46,045,781	16%
	2015	7,120,007	46,108,882	15%	7,120,007	9,342,200	45,433,739	21%	9,342,200	45,433,739	21%
Projected Future Experience	2016					8,230,288	44,281,913	19%	8,230,288	44,281,913	19%
	2017					10,220,906	43,465,740	24%	10,205,967	44,470,227	23%
	2018					12,404,530	42,594,014	29%	12,260,947	51,832,089	24%
	2019					14,651,780	41,633,990	35%	14,473,651	52,472,639	28%
	2020					17,041,710	40,596,630	42%	16,849,891	51,170,523	33%
	2021					20,024,321	39,506,350	51%	19,798,628	49,801,700	40%
	2022					23,530,778	38,384,668	61%	23,257,829	48,393,299	48%
	2023					27,473,112	37,232,640	74%	27,142,616	46,946,554	58%
	2024					31,683,812	36,044,034	88%	31,288,779	45,453,497	69%
	2025					36,141,679	34,807,317	104%	35,675,389	43,899,412	81%
	2026					41,333,157	33,521,578	123%	40,778,545	42,283,029	96%
	2027					46,680,502	32,184,180	145%	46,036,355	40,601,025	113%
	2028					52,239,455	30,791,463	170%	51,499,884	38,848,756	133%
	2029					57,931,419	29,330,169	198%	57,090,544	37,009,404	154%
	2030					63,481,414	27,799,363	228%	62,538,530	35,081,757	178%
	2031					67,805,726	26,204,061	259%	66,785,399	33,072,104	202%
	2032					71,847,904	24,538,434	293%	70,753,737	30,973,117	228%
	2033					76,290,400	22,823,893	334%	75,107,563	28,811,796	261%
	2034					80,435,511	21,076,277	382%	79,163,061	26,608,125	298%
	2035					83,835,181	19,321,094	434%	82,482,106	24,394,338	338%
	2036					83,474,114	17,581,650	475%	82,120,585	22,199,895	370%
	2037					82,020,603	15,864,281	517%	80,685,781	20,032,859	403%
2038					81,470,427	14,199,574	574%	80,126,699	17,931,891	447%	
2039					80,835,155	12,616,409	641%	79,478,095	15,933,510	499%	
2040					79,622,670	11,135,131	715%	78,260,324	14,063,478	556%	
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)											
	Past				29,920,963	35,997,160	385,736,841	9.3%	35,997,160	385,736,841	9.3%
	Future					874,405,732	532,251,390	164.3%	861,160,820	648,644,209	132.8%
	Lifetime					910,402,892	917,988,230	99.2%	897,157,980	1,034,381,050	86.7%

Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)

Accum Value of Minimum(Past Incurred Claims, Adjusted Originally Expected Incurred Claims) =	29,920,963	Accum Value of Past Initial Prm x 85.5% =	318,514,655
Present Value of Future Incurred Claims =	861,160,820	Present Value of Future Initial Prm x 85.5% =	388,585,997
Total =	891,081,783	Accum Value of Prior Increases x 85.5% =	12,195,617
		Present Value of Future Increases x 85.5% =	167,527,084
		Total =	886,823,353

Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)

Accum Value of Minimum(Past Incurred Claims, Adjusted Originally Expected Incurred Claims) =	29,920,963	Accum Value of Past Initial Prm x 85.5% =	318,514,655
Present Value of Future Incurred Claims =	861,160,820	Present Value of Future Initial Prm x 85.5% =	388,585,997
Total =	891,081,783	Accum Value of Prior Increases x 85.5% =	12,195,617
		Present Value of Future Increases x 85.5% =	167,527,084
		Total =	886,823,353

Exhibit 2: Maryland Loss Ratio Exhibit
Custom Care II (LTC-03) - 2007 Rates

Original Assumptions				Historical & Projected Experience									
Calendar Year				Before Proposed Increase			With Proposed One-Time Rate Increase			With Proposed Phased-In Rate Increase			Policy Count
	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	Incurred Claims	Earned Premium	Incurred Loss Ratio	
Historical Experience	2006	-	-	-	606	0%	-	606	0%	-	606	0%	0
	2007	61	2,159	-	13,526	0%	-	13,526	0%	-	13,526	0%	5
	2008	15,684	597,137	-	604,139	0%	-	604,139	0%	-	604,139	0%	225
	2009	65,008	1,876,119	-	1,879,420	0%	-	1,879,420	0%	-	1,879,420	0%	687
	2010	148,745	3,273,016	237,056	3,259,991	7%	237,056	3,259,991	7%	237,056	3,259,991	7%	1,208
	2011	238,793	3,385,723	92,758	3,379,818	3%	92,758	3,379,818	3%	92,758	3,379,818	3%	1,252
	2012	333,544	3,309,297	3,135	3,282,907	0%	3,135	3,282,907	0%	3,135	3,282,907	0%	1,224
	2013	416,569	3,250,448	-	3,287,644	0%	-	3,287,644	0%	-	3,287,644	0%	1,186
	2014	482,612	3,196,105	604,257	3,396,380	18%	604,257	3,396,380	18%	604,257	3,396,380	18%	1,144
	2015	542,929	3,139,063	110,251	3,341,292	3%	110,251	3,341,292	3%	110,251	3,341,292	3%	1,121
Projected Future Experience	2016	631,505	3,078,591	452,172	3,276,854	14%	452,172	3,276,854	14%	452,172	3,276,854	14%	1,101
	2017	734,276	3,014,698	568,109	3,221,693	18%	567,281	3,296,552	17%	567,138	3,257,098	17%	1,083
	2018	839,305	2,947,409	696,477	3,164,767	22%	688,412	3,854,860	18%	686,243	3,531,309	19%	1,063
	2019	946,721	2,876,383	838,000	3,103,319	27%	827,766	3,915,487	21%	827,380	3,876,364	21%	1,043
	2020	1,068,155	2,801,932	988,902	3,036,270	33%	977,702	3,831,213	26%	978,219	3,871,194	25%	1,021
	2021	1,230,164	2,724,096	1,160,863	2,964,486	39%	1,147,770	3,740,971	31%	1,148,382	3,780,038	30%	998
	2022	1,415,058	2,643,038	1,373,384	2,889,803	48%	1,357,380	3,647,066	37%	1,358,085	3,685,181	37%	974
	2023	1,614,381	2,558,616	1,629,819	2,813,208	58%	1,610,024	3,550,736	45%	1,610,828	3,587,873	45%	948
	2024	1,832,219	2,470,483	1,908,129	2,734,425	70%	1,884,178	3,451,637	55%	1,885,088	3,487,767	54%	922
	2025	2,066,658	2,378,387	2,214,062	2,652,523	83%	2,185,395	3,348,585	65%	2,186,414	3,383,664	65%	895
	2026	2,339,923	2,282,053	2,549,497	2,566,753	99%	2,515,497	3,240,625	78%	2,516,630	3,274,600	77%	866
	2027	2,620,796	2,181,711	2,934,123	2,476,600	118%	2,893,768	3,127,110	93%	2,895,020	3,159,920	92%	836
	2028	2,895,167	2,077,663	3,367,324	2,382,010	141%	3,319,599	3,007,968	110%	3,320,974	3,039,553	109%	804
	2029	3,178,925	1,970,384	3,803,115	2,282,058	167%	3,748,001	2,882,030	130%	3,749,503	2,912,316	129%	770
	2030	3,475,801	1,859,698	4,232,472	2,176,361	194%	4,169,924	2,748,808	152%	4,171,544	2,777,717	150%	734
	2031	3,761,476	1,745,301	4,622,534	2,065,005	224%	4,553,158	2,608,405	175%	4,554,881	2,635,858	173%	696
	2032	4,009,834	1,627,535	4,977,971	1,948,018	256%	4,902,301	2,460,855	199%	4,904,116	2,486,774	197%	657
	2033	4,202,425	1,507,514	5,306,781	1,825,941	291%	5,225,163	2,306,838	227%	5,227,057	2,331,151	224%	615
	2034	4,361,139	1,386,973	5,666,279	1,699,788	333%	5,577,559	2,147,635	260%	5,579,511	2,170,286	257%	573
	2035	4,485,569	1,268,293	6,005,637	1,571,193	382%	5,909,669	1,985,311	298%	5,911,651	2,006,263	295%	529
	2036	4,585,712	1,153,165	6,209,839	1,441,892	431%	6,109,167	1,822,060	335%	6,111,152	1,841,299	332%	486
	2037	4,630,918	1,042,347	6,215,076	1,313,211	473%	6,113,790	1,659,556	368%	6,115,753	1,677,089	365%	442
	2038	4,611,722	936,574	6,127,149	1,186,353	516%	6,026,901	1,499,326	402%	6,028,820	1,515,172	398%	399
	2039	4,556,637	836,608	6,161,977	1,063,486	579%	6,059,428	1,344,113	451%	6,061,278	1,358,324	446%	358
	2040	4,472,066	743,009	6,171,550	946,793	652%	6,066,788	1,196,680	507%	6,068,546	1,209,338	502%	319
	2041	4,345,313	656,117	6,032,318	837,635	720%	5,928,415	1,058,752	560%	5,930,065	1,069,954	554%	282
	2042	4,166,056	576,057	5,725,047	736,553	777%	5,625,697	931,014	604%	5,627,229	940,867	598%	248
	2043	3,941,416	502,942	5,342,064	643,680	830%	5,248,950	813,641	645%	5,250,361	822,253	639%	217
	2044	3,708,455	436,875	5,098,751	558,943	912%	5,008,606	706,542	709%	5,009,894	714,022	702%	188
	2045	3,475,582	377,711	4,875,078	482,205	1011%	4,787,433	609,547	785%	4,788,596	616,000	777%	162
	2046	3,234,236	325,089	4,578,978	413,381	1108%	4,495,575	522,552	860%	4,496,618	528,085	851%	139
	2047	2,982,658	278,559	4,208,519	352,225	1195%	4,131,209	445,246	928%	4,132,137	449,961	918%	118
	2048	2,724,120	237,728	3,775,892	298,236	1266%	3,706,277	376,998	983%	3,707,098	380,990	973%	100
	2049	2,484,444	202,199	3,454,819	250,823	1377%	3,390,487	317,062	1069%	3,391,208	320,419	1058%	83
	2050	2,269,486	171,474	3,125,557	209,483	1492%	3,066,872	264,804	1158%	3,067,502	267,607	1146%	69
	2051	2,067,752	145,043	2,803,241	173,716	1614%	2,750,199	219,590	1252%	2,750,744	221,915	1240%	57
	2052	1,874,652	122,423	2,513,567	143,071	1757%	2,465,564	180,850	1363%	2,466,032	182,765	1349%	47
	2053	1,683,843	103,146	2,215,680	116,987	1894%	2,173,085	147,877	1470%	2,173,485	149,443	1454%	38
	2054	1,517,616	86,786	1,920,192	94,873	2024%	1,883,139	119,924	1570%	1,883,479	121,193	1554%	30
	2055	1,376,117	72,910	1,593,443	76,185	2092%	1,562,812	96,301	1623%	1,563,099	97,320	1606%	24
	2056	1,254,693	61,099	1,351,610	60,505	2234%	1,325,568	76,480	1733%	1,325,809	77,289	1715%	19
	2057	1,149,196	51,012	1,134,782	47,507	2389%	1,112,861	60,050	1853%	1,113,061	60,685	1834%	15
	2058	1,055,348	42,391	927,215	36,852	2516%	909,302	46,581	1952%	909,465	47,074	1932%	11
Values as of 12/31/2015 (discounted at maximum statutory valuation rates)													
Past :	2,433,903	25,199,801	9.7%	1,139,133	25,634,696	4.4%	1,139,133	25,634,696	4.4%	1,139,133	25,634,696	4.4%	
Future :	51,693,756	36,388,465	142.1%	62,853,479	40,881,386	153.7%	61,882,499	49,925,722	123.9%	61,900,526	49,948,201	123.9%	
Lifetime :	54,127,659	61,588,266	87.9%	63,992,612	66,516,082	96.2%	63,021,632	75,560,419	83.4%	63,039,658	75,582,898	83.4%	

Inflation Option: GPO Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period						Life
	2	3	4	5	6	10	
18-29	13.85	15.43	17.10	18.60	21.92	24.12	26.31
30	14.64	16.23	18.12	19.63	22.95	27.54	29.84
31	15.04	16.62	18.76	20.26	23.59	27.87	30.02
32	15.43	17.25	19.55	21.05	24.61	29.09	31.33
33	15.67	17.65	20.18	21.92	25.41	29.64	31.76
34	16.07	18.28	20.82	22.72	26.28	30.66	32.85
35	16.46	18.68	21.61	23.59	27.31	31.51	33.61
36	16.86	19.47	22.24	24.38	28.33	32.38	34.41
37	17.25	20.10	23.03	25.41	28.97	35.18	37.24
38	17.89	20.50	24.06	26.28	30.00	35.18	37.24
39	18.28	21.13	24.69	27.31	31.26	35.18	37.24
40	18.68	21.92	25.49	28.33	32.29	36.09	37.99
41	19.31	22.56	26.36	28.97	33.32	37.02	38.87
42	19.71	23.19	27.15	29.76	34.35	40.07	41.98
43	20.34	23.82	27.78	30.39	35.22	40.78	42.64
44	21.13	24.46	28.65	31.42	36.25	41.69	43.50
45	21.77	25.09	29.28	32.05	37.28	44.73	46.60
46	22.40	25.72	30.31	33.08	38.31	45.60	47.43
47	23.19	26.51	30.95	33.72	39.34	46.49	48.28
48	23.82	27.38	31.98	34.75	40.60	49.83	51.68
49	24.46	28.02	32.85	35.62	41.63	52.49	54.30
50	25.25	28.81	33.64	36.41	42.90	53.62	55.41
51	26.28	29.68	34.90	38.07	44.72	57.24	59.03
52	26.91	30.71	35.93	39.34	46.62	59.17	62.75
53	27.94	31.90	37.20	41.00	48.68	65.52	69.27
54	28.97	33.16	38.62	42.42	50.58	69.31	73.05
55	29.76	34.19	39.89	44.09	52.63	73.31	77.07
56	31.03	36.25	42.34	46.78	55.72	76.15	81.72
57	32.45	38.31	45.03	49.47	58.65	80.64	86.14
58	34.11	40.37	47.49	52.16	61.97	83.22	88.53
59	35.54	42.66	50.42	55.24	65.30	88.24	95.30
60	37.20	45.11	53.50	58.57	69.02	91.45	100.07
61	39.81	48.60	56.99	62.68	74.16	98.31	106.93
62	42.50	52.08	60.71	67.04	79.94	106.01	116.43
63	45.75	56.19	64.82	71.79	85.95	115.77	124.55
64	48.99	60.31	68.94	76.93	92.76	126.65	137.36
65	52.47	64.98	73.69	82.31	99.80	135.45	146.14
66	57.54	71.15	80.65	90.31	108.27	144.95	155.43
67	63.08	78.28	88.65	98.93	117.30	154.70	164.89
68	69.41	85.64	97.27	108.59	127.35	165.89	177.62
69	76.14	94.03	106.93	119.28	138.27	177.31	187.07
70	83.90	102.97	117.53	130.75	150.14	190.07	199.66
71	91.97	112.94	127.74	144.44	162.41	199.53	211.91
72	100.91	123.47	139.14	159.17	175.71	210.25	225.27
73	111.04	135.26	151.57	175.71	190.03	222.19	239.73
74	121.97	147.85	165.02	193.67	205.94	234.35	254.23
75	133.92	162.01	179.66	213.70	222.72	247.62	271.14
76	148.16	187.67	210.25	231.42	252.58	282.22	309.03
77	164.39	207.95	233.24	257.12	279.60	311.92	342.83
78	181.48	231.74	258.27	283.40	308.52	346.22	379.72
79	201.43	257.00	286.17	313.95	341.74	383.41	420.92
80	330.28	424.65	469.78	514.91	560.04	631.84	693.39
81	356.40	459.09	507.42	555.74	604.07	682.60	749.05
82	384.50	494.92	546.18	599.42	650.69	735.48	806.46
83	415.44	533.31	589.35	645.39	701.42	792.24	869.54
84	447.82	574.41	634.88	693.45	753.92	852.17	935.31

LTC-03 Rates after Requested Rate Increases

excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period						Life
	2	3	4	5	6	10	
18-29	12.59	13.85	16.37	17.63	18.88	20.14	22.66
30	12.59	13.85	17.63	18.88	20.14	21.40	23.92
31	12.59	13.85	17.63	18.88	20.14	21.40	23.92
32	12.59	13.85	17.63	18.88	20.14	22.66	25.18
33	12.59	15.11	18.88	20.14	21.40	22.66	25.18
34	12.59	15.11	18.88	20.14	21.40	22.66	25.18
35	13.85	15.11	18.88	20.14	21.40	22.66	25.18
36	13.85	16.37	20.14	21.40	22.66	23.92	26.44
37	13.85	16.37	20.14	21.40	22.66	23.92	26.44
38	13.85	16.37	20.14	21.40	22.66	23.92	26.44
39	13.85	16.37	20.14	21.40	22.66	25.18	27.70
40	13.85	16.37	20.14	21.40	22.66	25.18	27.70
41	13.85	16.37	20.14	21.40	22.66	25.18	27.70
42	15.11	17.63	21.40	22.66	23.92	26.44	30.21
43	15.11	17.63	21.40	22.66	23.92	27.64	30.21
44	15.11	18.88	21.40	22.66	25.12	28.90	31.47
45	15.11	18.88	22.59	23.92	25.18	30.11	31.47
46	16.37	20.14	22.66	25.12	26.38	31.42	32.73
47	16.37	20.14	23.85	26.38	27.64	32.63	33.95
48	16.37	21.40	25.05	26.38	27.64	33.89	35.21
49	17.63	21.40	25.12	27.64	28.90	36.51	37.63
50	17.63	22.66	26.31	28.84	30.11	37.58	38.90
51	18.88	23.78	27.58	30.11	31.42	39.43	41.38
52	18.88	23.78	27.58	31.31	32.63	40.89	43.91
53	20.14	25.05	28.84	31.42	32.68	42.35	46.58
54	20.14	25.12	28.84	32.63	33.89	43.81	48.19
55	21.40	26.38	30.11	33.89	35.16	45.27	51.11
56	22.66	27.64	32.63	36.37	37.68	48.19	54.03
57	23.78	30.11	33.95	38.90	40.21	51.11	58.42
58	25.05	31.42	36.42	41.42	43.95	54.03	62.80
59	27.58	33.89	38.90	43.91	46.47	59.88	65.72
60	28.84	36.37	41.42	46.43	50.22	62.80	70.10
61	31.42	38.90	45.17	50.22	54.04	67.18	74.48
62	33.89	42.64	47.70	54.01	57.79	73.02	81.78
63	37.63	45.21	51.48	57.79	61.58	80.32	87.62
64	40.16	48.96	56.50	61.61	65.47	86.16	93.46
65	43.91	52.78	60.29	66.72	70.31	92.00	102.23
66	47.70	57.83	66.72	72.89	77.89	102.23	112.05
67	52.71	64.21	72.74	80.41	86.68	112.45	121.60
68	57.79	71.48	80.32	87.98	95.54	124.13	132.94
69	62.95	77.84	87.90	96.81	107.01	135.82	144.31
70	69.00	86.59	96.73	107.01	118.09	149.82	157.37
71	76.63	96.69	108.27	119.40	131.89	162.41	171.97
72	85.42	108.27	120.53	133.23	147.30	175.67	188.84
73	95.51	120.57	134.37	149.82	163.30	191.36	205.94
74	105.75	134.45	151.07	165.87	182.15	207.21	224.91
75	118.09	149.82	168.26	186.01	202.69	224.95	246.28
76	131.89	167.13	187.16	206.11	224.87	251.28	275.71
77	147.30	186.01	208.47	230.00	249.98	279.49	306.62
78	163.34	208.55	232.91	255.19	278.23	311.63	341.78
79	179.78	228.69	249.84	284.21	304.04	342.37	375.42
80	190.10	244.24	266.90	302.15	322.29	363.84	399.09
81	211.50	270.68	295.85	334.88	358.80	405.38	444.41
82	235.42	302.15	331.11	373.91	400.35	450.71	496.03
83	263.12	337.40	368.87	417.97	445.67	503.58	552.68
84	293.34	376.43	410.42	464.55	497.29	561.49	615.63

LTC-03 Rates after Requested Rate Increases

including additional rate increase due to cost of delay :

Issue Age	Benefit Period						Life
	2	3	4	5	6	10	
18-29	12.59	13.85	16.37	17.63	18.88	20.14	22.66
30	12.59	13.85	17.63	18.88	20.14	21.40	23.92
31	12.59	13.85	17.63	18.88	20.14	21.40	23.92
32	12.59	13.85	17.63	18.88	20.14	22.66	25.18
33	12.59	15.11	18.88	20.14	21.40	22.66	25.18
34	12.59	15.11	18.88	20.14	21.40	22.66	25.18
35	13.85	15.11	18.88	20.14	21.40	22.66	25.18
36	13.85	16.37	20.14	21.40	22.66	23.92	26.44
37	13.85	16.37	20.14	21.40	22.66	23.92	26.44
38	13.85	16.37	20.14	21.40	22.66	23.92	26.44
39	13.85	16.37	20.14	21.40	22.66	25.18	27.70
40	13.85	16.37	20.14	21.40	22.66	25.18	27.70
41	13.85	16.37	20.14	21.40	22.66	25.18	27.70
42	15.11	17.63	21.40	22.66	23.92	26.44	30.21
43	15.11	17.63	21.40	22.66	23.92	27.64	30.21
44	15.11	18.88	21.40	22.66	25.12	28.90	31.47
45	15.11	18.88	22.59	23.92	25.18	30.11	31.47
46	16.37	20.14	22.66	25.12	26.38	31.42	32.73
47	16.37	20.14	23.85	26.38	27.64	32.63	33.95
48	16.37	22.53	25.05	26.38	27.64	33.89	35.21
49	17.63	22.66	25.12	27.64	28.90	37.30	37.63
50	17.63	23.78	26.31	28.84	30.11	37.58	38.90
51	18.88	23.78	27.58	30.11	31.42	40.56	41.38
52	18.88	23.78	27.58	31.31	32.63	42.06	43.91
53	20.14	25.05	28.84	31.42	32.68	43.56	47.63
54	20.14	25.12	28.84	32.63	33.89	45.07	49.57
55	22.53	26.38	30.11	33.89	35.16	46.57	52.58
56	23.78	27.64	32.63	36.37	37.68	49.57	55.58
57	23.78	30.11	33.95	38.90	40.21	52.58	60.09
58	25.05	31.42	36.42	41.42	43.95	55.58	64.59
59	27.58	33.89	38.90	43.91	46.47	61.59	67.60
60	28.84	36.37	41.42	46.43	50.22	64.59	72.10
61	31.42	38.90	45.17	50.22	54.04	69.10	76.61
62	33.89	42.64	47.70	54.01	57.79	75.11	84.12
63	37.63	45.21	51.48	57.79	61.58	82.62	90.13
64	40.16	48.96	56.50	61.61	66.62	88.63	96.14
65	43.91	52.78	60.29	67.86	70.31	94.64	105.15
66	47.70	57.83	67.80	72.89	77.89	105.15	115.67
67	52.71	65.33	72.74	80.41	86.68	115.67	121.60
68	57.79	71.48	80.32	87.98	95.54	127.56	132.94
69	64.07	77.84	87.90	96.81	108.05	139.70	144.31
70	69.00	86.59	96.73	108.09	118.09	154.72	158.17
71	76.63	96.69	109.28	119.40	131.89	163.11	171.97
72	85.42	109.28	120.53	133.23	148.22	175.67	189.60
73	95.51	120.57	134.37	150.78	163.30	192.09	205.94
74	106.79	134.45	151.97	165.87	182.15	207.21	224.91
75	118.09	150.81	168.26	186.01	203.52	224.95	246.28
76	131.89	167.13	187.16	206.11	224.87	251.28	276.43
77	148.25	186.01	208.47	230.00	249.98	280.26	306.62
78	163.34	208.55	233.59	255.19	278.88	311.63	341.78
79	182.22	233.71	258.69	285.37	309.11	346.83	380.73
80	202.29	260.11	288.94	316.83	343.05	387.04	424.72
81	222.51	287.82	317.86	347.10	377.11	426.14	467.61
82	245.18	316.83	348.21	382.46	414.99	469.03	514.35
83	270.46	347.18	383.53	420.42	456.66	515.80	567.35
84	298.23	382.54	422.63	464.55	502.17	568.83	622.96

Appendix A - Comparison to New Business Rates (Custom Care II 2007 Series)
Rates shown are for a 90-day EP, single, Standard policyholder, and are per \$100 monthly benefit

Inflation Option: 5% Simple Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period					
	2	3	4	5	6	10
18-29	32.22	37.99	43.92	47.80	56.48	81.90
30	33.28	39.17	44.32	48.27	57.03	81.90
31	34.91	40.85	45.90	49.98	58.94	83.05
32	35.00	40.85	47.49	51.60	60.75	87.17
33	36.48	42.61	48.98	53.23	62.58	88.65
34	36.57	44.18	50.49	54.76	64.30	92.59
35	38.09	45.76	50.49	56.32	66.12	96.64
36	40.43	47.15	51.21	57.84	70.27	97.88
37	41.85	49.49	54.68	59.26	71.90	101.65
38	41.85	50.94	56.04	60.71	73.43	105.25
39	43.23	52.29	57.31	64.20	77.41	108.86
40	44.49	53.60	58.62	65.57	78.84	112.29
41	45.97	55.12	60.36	67.43	81.49	117.44
42	46.34	56.51	62.08	71.31	86.47	122.50
43	47.80	57.98	65.79	73.03	89.14	127.68
44	50.27	60.43	68.56	75.88	91.73	130.36
45	51.68	61.74	70.26	79.81	96.95	138.16
46	51.68	65.18	73.96	81.62	99.65	143.40
47	53.47	66.55	75.84	85.52	103.62	146.99
48	54.83	67.90	79.50	89.39	108.94	152.52
49	57.30	71.16	81.24	91.17	111.65	160.20
50	58.62	72.45	85.00	95.01	116.94	165.66
51	60.10	73.77	88.37	97.43	120.83	171.58
52	63.56	77.10	89.89	101.01	123.24	175.38
53	66.32	80.39	92.16	103.17	126.91	180.96
54	67.74	81.88	95.42	106.57	131.47	184.52
55	71.24	85.11	98.81	108.77	134.94	189.83
56	73.12	87.24	100.87	112.59	139.79	196.15
57	74.27	90.69	104.88	116.19	144.37	199.89
58	76.01	92.72	106.84	119.79	149.11	206.12
59	79.01	96.76	109.30	121.73	151.95	211.88
60	80.62	98.85	113.06	125.01	156.51	217.84
61	83.38	103.95	117.95	129.84	161.99	225.56
62	85.94	110.12	124.75	134.75	163.63	228.68
63	90.06	115.44	128.54	141.10	169.14	235.66
64	92.74	119.14	136.80	146.08	172.53	242.27
65	96.61	126.01	142.37	152.58	177.55	248.57
66	103.69	137.23	153.40	165.05	193.67	267.20
67	112.10	147.37	165.40	179.80	212.94	286.92
68	121.37	159.50	177.76	197.11	233.43	310.02
69	129.83	172.00	192.46	213.99	253.56	332.57
70	139.98	186.91	206.12	233.29	278.85	358.79
71	155.94	205.45	223.59	254.05	300.15	379.23
72	173.50	226.01	240.89	274.16	325.67	402.72
73	192.77	246.60	259.55	298.88	350.49	423.29
74	215.80	270.65	281.09	326.36	379.27	448.23
75	240.74	296.95	304.10	353.64	409.18	474.46
76	260.20	337.42	387.79	436.47	471.72	548.94
77	279.34	361.49	417.36	468.30	506.09	589.89
78	301.34	389.97	447.99	502.78	544.68	634.92
79	325.59	418.84	482.06	538.96	584.80	684.37
80	515.10	663.25	761.26	850.15	923.08	1082.63
81	546.11	701.83	804.91	899.22	978.17	1147.05
82	579.43	744.38	854.35	953.74	1038.33	1215.96
83	613.26	788.48	904.61	1010.56	1100.20	1289.68
84	649.16	835.47	957.07	1070.82	1164.96	1365.00

LTC-03 Rates after Requested Rate Increases

excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period					
	2	3	4	5	6	10
18-29	17.63	23.92	26.44	28.96	30.21	37.77
30	18.88	25.18	27.70	30.21	31.47	39.03
31	18.88	25.18	27.70	30.21	31.47	39.03
32	18.88	26.44	28.96	31.47	32.73	41.51
33	21.40	26.44	28.96	31.47	32.73	42.73
34	21.40	26.44	28.96	31.47	32.73	45.21
35	21.40	26.44	28.96	31.47	32.73	47.66
36	22.66	27.70	30.21	32.73	35.25	48.92
37	23.85	27.70	32.63	33.95	36.47	49.65
38	23.85	28.90	33.84	35.16	37.68	49.65
39	25.05	30.16	35.11	37.68	40.16	51.11
40	26.29	31.37	36.51	38.90	41.38	51.11
41	26.29	32.58	37.58	40.16	42.64	52.57
42	27.51	33.84	37.97	42.35	45.27	54.03
43	27.75	35.05	40.89	43.81	45.27	56.96
44	27.75	36.51	42.35	45.27	46.73	59.88
45	29.21	36.51	42.35	46.73	48.19	61.34
46	29.21	37.97	43.81	48.19	49.65	62.80
47	30.67	37.97	45.27	48.19	51.11	65.72
48	30.67	40.89	45.27	49.65	52.57	67.18
49	32.13	40.89	46.73	51.11	54.03	68.64
50	32.13	42.35	48.19	52.57	56.96	73.02
51	32.13	43.81	49.65	54.03	58.42	74.48
52	33.59	45.27	51.11	58.42	61.34	77.40
53	33.59	46.73	52.57	59.88	64.26	78.86
54	35.05	49.65	54.03	62.80	67.18	81.78
55	35.05	51.11	56.96	64.26	68.64	83.24
56	37.97	54.03	59.88	67.18	74.48	89.08
57	40.89	56.96	62.80	73.02	78.86	93.46
58	43.81	59.88	67.18	75.94	83.24	99.31
59	46.73	62.80	70.10	80.32	89.08	105.15
60	49.65	65.72	75.94	84.70	92.82	110.99
61	52.57	68.64	80.32	90.54	99.31	116.83
62	56.96	74.48	83.24	94.93	104.12	124.13
63	59.88	78.86	89.08	100.77	109.53	129.97
64	64.26	83.24	93.46	106.61	113.91	138.74
65	67.18	89.08	97.85	112.45	118.29	146.04
66	74.48	96.39	108.07	124.13	129.97	159.18
67	80.32	106.61	118.29	134.36	143.12	175.25
68	89.08	115.37	129.97	147.50	157.72	191.31
69	96.39	127.05	143.12	162.10	173.74	208.84
70	106.61	138.74	157.37	174.32	188.84	227.82
71	116.83	153.34	174.99	195.14	210.25	252.65
72	129.97	170.87	192.77	215.69	234.17	277.47
73	144.58	188.39	213.22	241.72	260.60	305.22
74	159.18	208.84	238.04	269.42	290.82	337.35
75	176.71	230.39	262.87	299.63	323.51	370.94
76	194.23	253.05	289.16	327.33	353.77	407.45
77	211.38	276.53	315.62	358.80	387.65	444.47
78	222.96	290.82	330.98	378.06	411.30	466.69
79	232.65	305.36	347.66	395.25	432.26	489.10
80	244.24	318.52	362.58	414.20	451.96	512.39
81	266.90	349.99	399.09	455.74	497.29	562.75
82	293.34	385.24	439.38	499.80	545.13	618.15
83	322.29	423.01	482.18	550.16	599.26	678.58
84	355.03	465.81	528.76	604.30	658.43	745.30

LTC-03 Rates after Requested Rate Increases

including additional rate increase due to cost of delay :

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	17.63	23.92	26.44	28.96	30.21	37.77	39.03
30	18.88	25.18	27.70	30.21	31.47	39.03	40.29
31	18.88	25.18	27.70	30.21	31.47	39.03	42.73
32	18.88	26.44	28.96	31.47	32.73	41.51	43.99
33	21.40	26.44	28.96	31.47	32.73	42.73	46.43
34	21.40	26.44	28.96	31.47	32.73	45.21	48.92
35	21.40	26.44	28.96	31.47	32.73	47.66	51.07
36	22.66	27.70	30.21	32.73	35.25	48.92	52.58
37	23.85	27.70	32.63	33.95	36.47	51.07	52.58
38	23.85	28.90	33.84	35.16	37.68	51.07	54.08
39	25.05	30.16	35.11	37.68	40.16	52.58	54.08
40	26.98	31.37	37.30	38.90	41.38	52.58	55.58
41	27.04	32.58	37.58	40.16	42.64	54.08	58.58
42	27.51	33.84	39.06	43.56	46.38	55.58	61.59
43	28.54	36.05	42.06	45.07	46.57	58.58	63.09
44	28.54	37.30	43.56	46.38	48.07	61.59	64.59
45	30.04	37.55	43.56	48.07	49.57	63.09	67.60
46	30.04	39.06	45.07	49.57	51.07	64.59	69.10
47	31.55	39.06	46.57	49.57	52.58	67.60	72.10
48	31.55	42.06	46.57	51.07	54.08	69.10	76.61
49	33.05	42.06	48.07	52.58	55.58	70.60	78.11
50	33.05	43.56	49.57	54.08	58.58	75.11	81.12
51	33.05	45.07	51.07	55.58	60.09	76.61	84.12
52	34.55	46.57	52.58	60.09	63.09	79.62	87.13
53	34.55	48.07	54.08	61.59	66.10	81.12	93.13
54	36.05	51.07	55.58	64.59	69.10	84.12	96.14
55	36.05	52.58	58.58	66.10	70.60	85.62	100.65
56	39.06	55.58	61.59	69.10	76.61	91.63	105.15
57	42.06	58.58	64.59	75.11	81.12	96.14	112.66
58	45.07	61.59	69.10	78.11	85.62	102.15	117.17
59	48.07	64.59	72.10	82.62	91.51	108.16	124.68
60	51.07	67.60	78.11	87.13	92.82	114.16	130.69
61	54.08	70.60	82.62	93.13	101.83	120.17	138.20
62	58.58	76.61	85.62	97.64	104.12	127.68	147.21
63	61.59	81.12	91.63	103.65	112.66	133.69	154.72
64	66.10	85.62	96.14	109.66	117.17	142.71	165.24
65	69.10	91.63	100.65	115.67	121.68	150.22	175.75
66	76.61	99.14	111.16	127.68	133.69	163.74	190.78
67	82.62	109.66	121.68	138.20	147.21	180.26	204.30
68	91.63	118.67	133.69	151.72	162.23	196.78	223.82
69	99.14	130.69	147.21	166.74	177.69	214.81	241.85
70	109.66	142.71	162.23	174.32	189.36	234.34	261.38
71	120.17	157.73	178.94	200.84	210.77	259.88	285.41
72	133.69	175.19	198.29	215.69	234.53	285.41	313.95
73	148.21	193.78	219.32	248.47	267.87	313.95	344.00
74	163.74	214.81	244.85	275.45	290.95	347.00	375.54
75	181.76	235.65	270.39	308.00	323.51	381.55	411.59
76	199.79	260.37	297.43	335.91	353.77	419.11	452.15
77	219.32	284.53	327.47	360.01	387.65	461.17	497.22
78	241.85	313.00	359.02	392.62	425.23	506.23	545.29
79	264.38	333.59	394.50	428.98	465.43	555.80	599.37
80	291.42	366.11	431.81	469.18	509.38	611.38	627.27
81	318.46	414.83	474.11	515.61	560.82	671.47	690.05
82	350.01	455.89	523.56	568.24	618.46	737.57	757.72
83	384.56	501.01	575.27	624.74	679.98	809.67	832.93
84	423.61	551.14	630.91	687.48	747.61	889.28	915.69

Appendix A - Comparison to New Business Rates (Custom Care II 2007 Series)
Rates shown are for a 90-day EP, single, Standard policyholder, and are per \$100 monthly benefit

Inflation Option: 5% Compound Inflation

New Business Rates adjusted for Benefit Differences* :

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	91.70	116.51	126.89	143.40	169.45	231.58	257.00
30	92.71	117.51	128.29	144.80	171.08	233.53	260.69
31	93.10	117.75	128.52	145.19	171.46	233.53	263.06
32	93.33	118.13	128.91	145.42	171.70	235.09	263.06
33	93.48	118.37	129.14	145.81	172.08	235.09	263.83
34	93.72	118.60	129.53	146.04	172.32	235.09	263.83
35	94.10	118.99	129.76	146.43	172.94	236.52	264.49
36	94.34	118.99	130.15	146.81	173.17	236.52	266.71
37	94.72	119.22	130.38	147.05	173.56	238.02	267.77
38	94.96	119.61	130.77	147.43	173.79	238.02	267.77
39	95.11	119.84	131.00	147.67	174.18	239.49	268.52
40	95.34	120.07	131.39	148.05	174.41	239.49	270.63
41	96.12	120.85	132.78	149.60	177.36	242.07	273.22
42	96.89	121.39	134.18	151.00	180.15	247.40	276.22
43	97.67	122.16	135.57	152.32	183.09	250.55	279.46
44	98.44	122.94	137.12	153.87	185.88	255.89	284.86
45	99.22	123.48	138.52	155.42	189.06	259.35	288.44
46	99.99	124.26	139.92	156.97	192.01	264.92	291.65
47	100.77	125.03	141.70	158.52	195.18	265.06	291.65
48	101.55	125.81	143.09	160.07	198.52	271.15	297.78
49	102.32	126.51	144.64	161.62	201.46	274.28	300.98
50	103.10	127.28	146.27	163.17	204.64	280.16	304.53
51	104.18	128.13	147.28	164.41	205.42	282.75	306.92
52	105.27	129.14	148.52	165.65	206.19	282.75	306.92
53	106.51	130.15	149.76	166.66	206.81	282.75	308.67
54	107.59	131.39	150.77	167.74	207.59	282.75	308.67
55	108.83	132.40	152.01	168.98	208.13	283.60	308.76
56	109.68	133.64	153.17	169.84	209.68	286.34	313.39
57	110.46	135.11	154.57	170.53	211.00	290.95	317.61
58	111.23	136.35	155.73	171.39	212.70	293.84	322.34
59	112.09	137.98	156.89	171.85	214.02	293.84	326.01
60	112.86	139.45	158.29	172.55	215.73	298.21	329.93
61	114.65	143.79	162.39	176.58	217.35	301.42	332.18
62	116.27	147.98	166.89	180.22	218.83	303.60	332.18
63	117.90	152.78	171.39	184.25	220.45	305.97	332.18
64	119.92	157.20	175.88	188.29	222.08	308.34	332.18
65	121.54	162.01	180.77	192.32	223.71	310.71	332.18
66	128.83	170.30	190.53	205.11	240.30	326.37	351.48
67	136.12	178.83	201.08	218.67	258.05	341.06	369.93
68	144.02	187.74	212.00	233.24	277.20	359.26	392.09
69	152.55	197.04	223.71	248.82	297.66	376.67	413.42
70	161.39	207.12	235.80	265.18	319.75	395.97	438.73
71	177.51	225.49	252.55	283.55	337.89	415.17	456.51
72	195.18	245.96	270.61	302.85	357.19	437.73	479.76
73	214.56	267.97	289.91	323.78	377.58	458.85	501.18
74	236.19	291.85	310.68	346.18	398.97	482.71	523.75
75	259.52	318.05	332.93	369.98	421.92	507.89	547.70
76	278.67	359.25	424.72	459.97	488.51	585.87	634.56
77	299.05	386.14	455.15	494.59	524.17	627.69	683.55
78	320.68	414.15	488.27	533.39	562.40	673.59	736.44
79	344.56	444.13	524.74	575.31	605.34	723.88	793.43
80	542.45	699.72	827.36	911.69	957.27	1141.89	1258.13
81	574.62	741.31	875.09	965.01	1013.26	1208.46	1331.28
82	609.04	786.68	928.36	1023.52	1074.28	1281.52	1412.63
83	645.86	833.30	984.07	1083.90	1138.91	1358.95	1497.50
84	684.46	882.54	1041.40	1147.31	1206.14	1439.53	1586.62

LTC-03 Rates after Requested Rate Increases

excluding additional rate increase due to cost of delay :

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	31.54	46.27	52.57	60.99	67.29	84.12	92.00
30	34.76	47.02	53.16	63.38	69.51	85.87	96.39
31	34.76	47.02	53.16	63.38	69.51	87.92	97.85
32	36.80	49.07	53.16	65.43	71.56	87.92	99.31
33	36.80	49.07	57.25	65.43	71.56	89.96	100.77
34	36.80	49.07	59.29	67.47	73.60	89.96	102.23
35	36.80	49.07	61.34	69.51	73.60	92.00	105.15
36	38.85	51.11	61.34	69.51	75.65	92.00	106.61
37	38.85	51.11	61.34	71.56	75.65	94.05	108.07
38	38.85	51.11	63.38	71.56	75.65	94.05	109.53
39	40.89	51.11	63.38	71.56	75.65	94.05	110.99
40	41.40	51.26	65.06	72.95	78.86	94.63	112.45
41	41.40	51.26	65.06	72.95	78.86	98.58	113.91
42	43.37	55.20	65.06	76.89	80.83	98.58	115.37
43	43.37	55.20	67.03	76.89	80.83	100.55	116.83
44	43.37	55.20	67.03	76.89	82.80	102.52	118.29
45	44.67	56.33	67.98	77.69	83.52	102.94	121.21
46	44.67	58.27	67.98	79.63	85.46	102.94	122.67
47	44.67	58.27	69.92	79.63	85.46	104.89	125.59
48	44.67	60.21	69.92	81.58	85.46	104.89	127.05
49	44.67	60.21	69.92	81.58	85.46	104.89	128.51
50	45.56	60.75	70.24	81.64	85.43	106.32	129.97
51	45.56	62.65	74.04	83.53	87.33	108.21	132.90
52	47.10	64.05	75.36	84.78	88.54	109.27	138.74
53	47.10	64.05	77.24	84.78	94.19	109.27	141.66
54	48.60	65.43	78.51	85.99	95.33	110.29	144.58
55	52.34	67.29	80.38	87.86	97.20	114.03	148.96
56	53.36	71.76	80.96	92.00	99.36	117.77	154.80
57	54.76	74.84	83.97	96.75	102.23	124.13	160.64
58	55.68	77.24	86.22	100.59	105.98	129.33	165.02
59	57.01	80.18	90.87	103.34	112.25	135.41	172.33
60	57.83	82.37	92.88	108.65	115.66	140.20	178.17
61	60.83	86.89	97.32	112.96	121.65	149.46	186.93
62	67.21	91.33	105.12	117.18	127.52	155.09	192.77
63	71.15	94.87	110.11	123.67	132.14	164.32	201.53
64	75.58	99.09	115.88	129.32	141.07	171.30	210.30
65	79.91	104.89	123.20	134.85	146.51	181.47	219.06
66	87.46	112.22	132.02	146.87	158.42	194.73	230.74
67	94.06	123.77	143.57	160.07	173.27	211.23	245.35
68	103.04	130.85	153.75	173.38	186.46	227.35	261.41
69	111.22	143.94	165.20	188.84	203.95	246.98	276.01
70	119.96	154.85	178.31	198.85	216.47	264.23	293.54
71	129.68	169.96	197.66	217.78	236.68	286.92	316.90
72	142.65	184.80	217.80	238.90	256.51	309.62	340.27
73	155.82	200.80	240.46	261.54	280.75	334.14	368.02
74	171.89	221.69	263.98	285.78	305.30	363.05	395.76
75	187.95	242.57	290.17	312.95	333.62	393.57	426.43
76	205.62	266.67	318.52	344.13	366.36	433.74	467.32
77	222.51	287.21	347.83	378.95	401.60	467.12	509.62
78	233.97	301.90	366.81	403.03	424.17	492.09	534.55
79	241.27	314.08	381.18	419.73	439.72	511.10	561.81
80	254.26	327.68	399.74	437.81	459.57	534.35	589.19
81	278.73	360.31	439.17	481.32	504.44	586.02	648.36
82	307.29	397.02	481.32	527.55	554.75	644.48	713.83
83	337.20	435.09	528.91	580.58	609.13	707.03	785.59
84	369.83	477.24	581.94	637.69	668.96	777.73	863.64

LTC-03 Rates after Requested Rate Increases

including additional rate increase due to cost of delay :

Issue Age	Benefit Period						
	2	3	4	5	6	10	Life
18-29	32.45	47.59	54.08	62.73	69.22	86.53	94.64
30	35.75	48.37	54.68	65.19	71.50	88.33	99.14
31	35.75	48.37	54.68	65.19	71.50	90.43	100.65
32	37.85	50.47	54.68	67.30	73.61	90.43	102.15
33	37.85	50.47	58.89	67.30	73.61	92.53	103.65
34	37.85	50.47	60.99	69.40	75.71	92.53	105.15
35	37.85	50.47	63.09	71.50	75.71	94.64	108.16
36	39.96	52.58	63.09	71.50	77.81	94.64	109.66
37	39.96	52.58	63.09	73.61	77.81	96.74	111.16
38	39.96	52.58	65.19	73.61	77.81	96.74	112.66
39	42.06	52.58	65.19	73.61	77.81	96.74	114.16
40	42.59	52.73	66.92	75.03	81.12	97.34	115.67
41	42.59	52.73	66.92	75.03	81.12	101.40	117.17
42	44.61	56.78	66.92	79.09	83.15	101.40	118.67
43	44.61	56.78	68.95	79.09	83.15	103.42	120.17
44	44.61	56.78	68.95	79.09	85.17	105.45	121.68
45	45.95	57.94	69.93	79.92	85.91	105.89	124.68
46	45.95	59.94	69.93	81.91	87.88	105.89	126.18
47	45.95	59.94	71.92	81.91	87.88	107.89	129.19
48	45.95	61.93	71.92	83.91	87.88	107.89	130.69
49	45.95	61.93	71.92	83.91	87.88	107.89	132.19
50	46.87	62.49	72.25	83.97	87.88	109.36	133.69
51	46.87	64.44	76.16	85.92	89.83	111.31	136.70
52	48.44	65.89	77.51	87.20	91.08	112.39	142.71
53	48.44	65.89	79.45	87.20	96.89	112.39	145.71
54	49.99	67.30	80.76	88.45	98.06	113.44	148.71
55	53.84	69.22	82.68	90.37	99.98	117.29	153.22
56	54.89	73.82	83.28	94.64	102.21	121.14	159.23
57	56.33	76.99	86.37	99.52	105.15	127.68	165.24
58	57.28	79.45	88.69	103.47	109.01	133.03	169.75
59	58.64	82.47	93.47	106.29	115.46	139.28	177.26
60	59.49	84.72	95.54	111.76	118.97	144.21	183.26
61	62.57	89.38	100.10	116.19	125.13	153.73	192.28
62	69.13	93.95	108.13	120.53	131.17	159.53	198.29
63	73.19	97.58	113.26	127.20	135.92	169.02	207.30
64	77.74	101.92	119.20	133.02	145.11	176.20	216.31
65	82.20	107.89	126.72	138.71	150.70	186.66	225.33
66	89.96	115.43	135.80	151.07	162.96	200.30	237.34
67	96.75	127.31	147.68	164.65	178.23	217.27	252.36
68	105.99	134.59	158.15	178.34	191.80	233.86	268.89
69	114.41	148.05	169.93	195.16	209.37	254.05	283.91
70	123.39	159.33	183.42	198.85	216.47	271.79	301.94
71	133.39	174.98	203.05	217.78	237.85	295.13	325.97
72	146.73	190.08	223.56	238.90	256.51	318.48	350.01
73	160.28	206.55	246.63	261.54	281.60	343.70	378.55
74	176.81	228.03	263.98	286.76	305.30	373.44	407.09
75	193.33	249.51	290.17	312.95	334.19	404.83	438.63
76	211.51	274.30	319.06	344.13	366.62	446.14	480.69
77	230.87	298.00	347.83	379.35	401.60	484.66	528.76
78	253.79	327.47	381.80	416.81	439.45	533.78	579.84
79	274.18	356.92	429.20	458.08	494.74	580.80	638.42
80	303.38	390.98	456.86	503.07	543.67	637.58	674.76
81	332.58	429.92	501.89	553.12	597.84	699.23	742.56
82	366.65	473.72	551.90	626.14	656.92	768.99	817.90
83	402.34	519.15	606.98	687.66	724.38	843.62	900.79
84	441.28	569.44	668.35	757.57	794.78	927.98	991.05

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-03 MD (2007 Rates) Year 1 of 2
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per \$100 of Monthly Benefit
90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	11.50	12.65	14.95	16.10	17.25	18.40	21.85	16.10	23.00	25.30	27.60	28.75	35.65	36.80	28.81	44.18	49.94	57.63	63.39	78.76	86.71
30	11.50	12.65	16.10	17.25	18.40	20.70	23.00	17.25	24.15	26.45	28.75	29.90	36.80	37.95	33.62	44.82	50.43	59.76	65.37	80.31	90.71
31	11.50	12.65	16.10	17.25	18.40	20.70	23.00	17.25	24.15	26.45	28.75	29.90	36.80	40.25	33.62	44.82	50.43	59.76	65.37	82.17	92.05
32	11.50	12.65	16.10	17.25	18.40	21.85	24.15	17.25	25.30	27.60	29.90	31.05	39.10	41.40	35.48	46.69	50.43	61.63	67.23	82.17	93.38
33	11.50	13.80	17.25	18.40	20.70	21.85	24.15	20.70	25.30	27.60	29.90	31.05	40.25	43.70	35.48	46.69	54.16	61.63	67.23	84.04	94.71
34	11.50	13.80	17.25	18.40	20.70	21.85	24.15	20.70	25.30	27.60	29.90	31.05	42.55	46.00	35.48	46.69	56.03	63.50	69.10	84.04	96.05
35	12.65	13.80	17.25	18.40	20.70	21.85	24.15	20.70	25.30	27.60	29.90	31.05	44.85	46.69	35.48	46.69	57.90	65.37	69.10	85.91	98.72
36	12.65	14.95	18.40	20.70	21.85	23.00	25.30	21.85	26.45	28.75	31.05	33.35	46.00	48.02	37.35	48.56	57.90	65.37	70.97	85.91	100.05
37	12.65	14.95	18.40	20.70	21.85	23.00	25.30	23.00	26.45	31.05	32.20	34.50	46.69	48.02	37.35	48.56	57.90	67.23	70.97	87.78	101.38
38	12.65	14.95	18.40	20.70	21.85	23.00	25.30	23.00	27.60	32.20	33.35	35.65	46.69	49.36	37.35	48.56	59.76	67.23	70.97	87.78	102.72
39	12.65	14.95	18.40	20.70	21.85	24.15	26.45	24.15	28.75	33.35	35.65	37.95	48.02	49.36	39.22	48.56	59.76	67.23	70.97	87.78	104.05
40	12.65	14.95	18.40	20.70	21.85	24.15	26.45	25.30	29.90	34.50	36.80	39.10	48.02	50.69	39.62	48.62	61.23	68.43	73.84	88.24	105.39
41	12.65	14.95	18.40	20.70	21.85	24.15	26.45	25.35	31.05	35.65	37.95	40.25	49.36	53.36	39.62	48.62	61.23	68.43	73.84	93.65	106.72
42	13.80	16.10	20.70	21.85	23.00	25.30	28.75	26.45	32.20	36.02	40.02	42.55	50.69	56.03	41.42	52.23	61.23	72.04	75.64	93.65	108.05
43	13.80	16.10	20.70	21.85	23.00	26.45	28.75	26.68	33.35	38.69	41.35	42.69	53.36	57.36	41.42	52.23	63.03	72.04	75.64	95.45	109.39
44	13.80	17.25	20.70	21.85	24.15	27.60	29.90	26.68	34.50	40.02	42.55	44.02	56.03	58.70	41.42	52.23	63.03	72.04	77.44	97.25	110.72
45	13.80	17.25	21.85	23.00	24.15	28.75	29.90	28.01	34.68	40.02	44.02	45.36	57.36	61.36	42.58	53.23	63.87	72.74	78.07	97.58	113.39
46	14.95	18.40	21.85	24.15	25.30	29.90	31.05	28.01	36.02	41.35	45.36	46.69	58.70	62.70	42.58	55.00	63.87	74.52	79.84	97.58	116.06
47	14.95	18.40	23.00	25.30	26.45	31.05	32.20	29.35	36.02	42.69	45.36	48.02	61.36	65.37	42.58	55.00	65.65	74.52	79.84	99.36	118.73
48	14.95	20.01	24.15	25.30	26.45	32.20	33.35	29.35	38.69	42.69	46.69	49.36	62.70	70.70	42.58	56.78	65.65	76.29	79.84	99.36	120.06
49	16.10	20.70	24.15	26.45	27.60	34.50	35.65	30.68	38.69	44.02	48.02	50.69	64.03	72.04	42.58	56.78	65.65	76.29	79.84	99.36	121.39
50	16.10	21.34	25.30	27.60	28.75	35.65	36.80	30.68	40.02	45.36	49.36	53.36	69.37	74.70	43.36	57.23	65.90	76.30	79.77	100.58	122.73
51	17.25	23.00	26.45	28.75	29.90	37.35	39.10	30.68	41.35	46.69	50.69	54.69	70.70	77.37	43.36	58.96	69.37	78.04	81.51	102.32	125.40
52	17.25	23.00	26.45	29.90	31.05	38.69	41.40	32.02	42.69	48.02	54.69	57.36	73.37	80.04	44.74	60.23	70.56	79.16	82.60	103.25	130.73
53	18.40	24.15	27.60	29.90	31.05	40.02	43.70	32.02	44.02	49.36	56.03	60.03	74.70	85.38	44.74	60.23	72.28	79.16	89.48	103.25	133.40
54	18.40	24.15	27.60	31.05	32.20	41.35	45.36	33.35	46.69	50.69	58.70	62.70	77.37	88.04	46.10	61.47	73.42	80.25	90.50	104.16	136.07
55	20.01	25.30	28.75	32.20	33.35	42.69	48.02	33.35	48.02	53.36	60.03	64.03	78.71	92.05	49.52	63.18	75.13	81.96	92.21	107.57	140.07
56	21.34	26.45	31.05	34.50	35.65	45.36	50.69	36.02	50.69	56.03	62.70	70.70	84.04	96.05	50.43	67.23	75.64	87.40	94.13	110.94	145.41
57	23.00	28.75	32.20	36.80	37.95	48.02	54.69	38.69	53.36	58.70	69.37	74.70	88.04	102.72	51.69	70.04	78.37	91.71	96.72	116.73	150.74
58	24.15	29.90	34.50	39.10	41.40	50.69	58.70	41.35	56.03	62.70	72.04	78.71	93.38	106.72	52.51	72.20	80.40	95.17	100.09	121.42	154.74
59	26.45	32.20	36.80	41.40	43.70	56.03	61.36	44.02	58.70	65.37	76.04	83.95	98.72	113.39	53.71	74.86	86.26	97.65	105.79	126.94	162.75
60	27.60	34.50	39.10	43.70	47.15	58.70	65.37	46.69	61.36	72.04	80.04	87.40	104.05	120.06	54.43	76.84	88.04	102.45	108.85	131.27	168.08
61	29.90	36.80	42.55	47.15	50.60	62.70	70.70	49.36	64.03	76.04	85.38	93.15	109.39	126.73	57.15	82.55	92.07	106.36	114.30	141.28	176.09
62	32.20	40.25	44.85	50.60	54.05	69.37	77.37	53.36	70.70	78.71	89.38	97.75	117.39	134.73	62.96	86.58	99.17	110.19	119.63	146.39	181.42
63	35.65	42.55	48.30	54.05	57.50	76.04	82.71	56.03	74.70	84.04	94.71	102.72	122.73	141.40	66.54	89.75	103.68	116.06	123.80	154.74	189.43
64	37.95	46.00	52.90	57.50	62.10	81.37	88.04	60.03	78.71	88.04	100.05	106.72	130.73	150.74	70.57	93.58	108.92	121.19	133.47	161.08	197.43
65	41.40	49.45	56.35	63.25	66.70	86.71	96.05	62.70	84.04	92.05	105.39	110.72	137.40	161.41	74.52	98.85	115.58	126.22	138.39	170.33	206.77
66	44.85	54.05	63.25	69.00	73.60	96.05	105.39	70.70	90.71	101.38	117.39	122.73	149.41	174.75	82.91	105.52	123.61	138.68	149.23	183.91	217.44
67	49.45	60.95	69.00	75.90	81.65	105.39	115.00	76.04	100.05	110.72	126.73	134.73	165.42	186.76	88.94	116.07	135.67	150.74	162.80	198.98	230.78
68	54.05	67.85	75.90	82.80	89.70	117.30	125.35	84.04	108.05	122.73	138.74	148.07	180.09	204.10	97.12	122.51	144.93	162.85	174.81	213.65	245.46
69	59.80	73.60	82.80	90.85	101.20	128.06	135.70	90.71	120.06	134.73	152.08	163.30	196.10	221.44	104.59	135.96	155.38	177.80	192.05	233.08	260.13
70	65.55	81.65	90.85	101.20	111.55	141.40	148.35	100.05	130.73	148.07	164.45										

Appendix B1
John Hancock Life Insurance Company (U.S.A.)
LTC-03 MD (2007 Rates) Year 2 of 2 (Ultimate Rates)
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per \$100 of Monthly Benefit
90 Day Elimination Period

Age	GPO Inflation							5% Simple Inflation							5% Compound Inflation						
	Benefit Period							Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	12.70	13.97	16.51	17.78	19.05	20.32	24.13	17.78	25.40	27.93	30.47	31.74	39.36	40.63	32.81	50.30	56.87	65.61	72.18	89.67	98.73
30	12.70	13.97	17.78	19.05	20.32	22.86	25.40	19.05	26.67	29.20	31.74	33.01	40.63	41.90	38.28	51.03	57.41	68.04	74.42	91.43	103.28
31	12.70	13.97	17.78	19.05	20.32	22.86	25.40	19.05	26.67	29.20	31.74	33.01	40.63	44.44	38.28	51.03	57.41	68.04	74.42	93.56	104.80
32	12.70	13.97	17.78	19.05	20.32	24.13	26.67	19.05	27.93	30.47	33.01	34.28	43.17	45.71	40.40	53.16	57.41	70.17	76.55	93.56	106.32
33	12.70	15.24	19.05	20.32	22.86	24.13	26.67	22.86	27.93	30.47	33.01	34.28	44.44	48.25	40.40	53.16	61.67	70.17	76.55	95.69	107.84
34	12.70	15.24	19.05	20.32	22.86	24.13	26.67	22.86	27.93	30.47	33.01	34.28	46.98	50.79	40.40	53.16	63.79	72.30	78.68	95.69	109.36
35	13.97	15.24	19.05	20.32	22.86	24.13	26.67	22.86	27.93	30.47	33.01	34.28	49.52	53.16	40.40	53.16	65.92	74.42	78.68	97.81	112.40
36	13.97	16.51	20.32	22.86	24.13	25.40	27.93	24.13	29.20	31.74	34.28	36.82	50.79	54.68	42.53	55.29	65.92	74.42	80.80	97.81	113.91
37	13.97	16.51	20.32	22.86	24.13	25.40	27.93	25.40	29.20	34.28	35.55	38.09	53.16	54.68	42.53	55.29	65.92	76.55	80.80	99.94	115.43
38	13.97	16.51	20.32	22.86	24.13	25.40	27.93	25.40	30.47	35.55	36.82	39.36	53.16	56.20	42.53	55.29	68.04	76.55	80.80	99.94	116.95
39	13.97	16.51	20.32	22.86	24.13	26.67	29.20	26.67	31.74	36.82	39.36	41.90	54.68	56.20	44.65	55.29	68.04	76.55	80.80	99.94	118.47
40	13.97	16.51	20.32	22.86	24.13	26.67	29.20	28.79	33.01	39.22	40.63	43.17	54.68	57.72	45.11	55.36	69.72	77.92	84.07	100.47	119.99
41	13.97	16.51	20.32	22.86	24.13	26.67	29.20	28.86	34.28	39.36	41.90	44.44	56.20	60.75	45.11	55.36	69.72	77.92	84.07	106.62	121.51
42	15.24	17.78	22.86	24.13	25.40	27.93	31.74	29.20	35.55	41.01	45.57	48.40	57.72	63.79	47.16	59.46	69.72	82.02	86.12	106.62	123.03
43	15.24	17.78	22.86	24.13	25.40	29.20	31.74	30.38	37.97	44.05	47.08	48.60	60.75	65.31	47.16	59.46	71.77	82.02	86.12	108.67	124.55
44	15.24	19.05	22.86	24.13	26.67	30.47	33.01	30.38	39.22	45.57	48.40	50.12	63.79	66.83	47.16	59.46	71.77	82.02	88.17	110.72	126.06
45	15.24	19.05	24.13	25.40	26.67	31.74	33.01	31.90	39.49	45.57	50.12	51.64	65.31	69.87	48.48	60.60	72.72	82.82	88.88	111.10	129.10
46	16.51	20.32	24.13	26.67	27.93	33.01	34.28	31.90	41.01	47.08	51.64	53.16	66.83	71.39	48.48	62.62	72.72	84.84	90.87	111.10	132.14
47	16.51	20.32	25.40	27.93	29.20	34.28	35.55	33.41	41.01	48.60	51.64	54.68	69.87	74.42	48.48	62.62	74.74	84.84	90.87	113.12	135.18
48	16.51	22.78	26.67	27.93	29.20	35.55	36.82	33.41	44.05	48.60	53.16	56.20	71.39	80.50	48.48	64.64	74.74	86.86	90.87	113.12	136.70
49	17.78	22.86	26.67	29.20	30.47	39.22	39.36	34.93	44.05	50.12	54.68	57.72	72.90	82.02	48.48	64.64	74.74	86.86	90.87	113.12	138.22
50	17.78	24.02	27.93	30.47	31.74	39.36	40.63	34.93	45.57	51.64	56.20	60.75	78.98	85.06	49.36	65.16	75.03	86.88	90.83	114.52	139.73
51	19.05	25.40	29.20	31.74	33.01	42.53	43.17	34.93	47.08	53.16	57.72	62.27	80.50	88.09	49.36	67.13	78.98	88.85	92.80	116.50	142.77
52	19.05	25.40	29.20	33.01	34.28	44.05	45.71	36.45	48.60	54.68	62.27	65.31	83.54	91.13	50.94	68.58	80.33	90.13	94.05	117.56	148.85
53	20.32	26.67	30.47	33.01	34.28	45.57	49.66	36.45	50.12	56.20	63.79	68.35	85.06	97.21	50.94	68.58	82.29	90.13	101.88	117.56	151.89
54	20.32	26.67	30.47	34.28	35.55	47.08	51.64	37.97	53.16	57.72	66.83	71.39	88.09	100.24	52.49	69.99	83.60	91.37	103.04	118.59	154.92
55	22.78	27.93	31.74	35.55	36.82	48.60	54.68	37.97	54.68	60.75	68.35	72.90	89.61	104.80	56.38	71.93	85.54	93.32	104.98	122.48	159.48
56	24.02	29.20	34.28	38.09	39.36	51.64	57.72	41.01	57.72	63.79	71.39	80.50	95.69	109.36	57.41	76.55	86.12	99.52	107.17	126.31	165.55
57	25.40	31.74	35.55	40.63	41.90	54.68	62.27	44.05	60.75	66.83	78.98	85.06	100.24	116.95	58.86	79.74	89.23	104.42	110.12	132.90	171.63
58	26.67	33.01	38.09	43.17	45.71	57.72	66.83	47.08	63.79	71.39	82.02	89.61	106.32	121.51	59.78	82.20	91.54	108.35	113.96	138.25	176.19
59	29.20	35.55	40.63	45.71	48.25	63.79	69.87	50.12	66.83	74.42	86.57	95.55	112.40	129.10	61.15	85.24	98.21	111.18	120.45	144.53	185.30
60	30.47	38.09	43.17	48.25	52.06	66.83	74.42	53.16	69.87	82.02	91.13	96.50	118.47	136.70	61.97	87.49	100.24	116.65	123.94	149.46	191.38
61	33.01	40.63	46.98	52.06	55.87	71.39	80.50	56.20	72.90	86.57	97.21	105.99	124.55	144.29	65.07	93.99	104.83	121.10	130.14	160.86	200.49
62	35.55	44.44	49.52	55.87	59.68	78.98	88.09	60.75	80.50	89.61	101.76	107.93	133.66	153.40	71.69	98.57	112.91	125.46	136.21	166.68	206.56
63	39.36	46.98	53.33	59.68	63.49	86.57	94.17	63.79	85.06	95.69	107.84	116.95	139.73	161.00	75.76	102.19	118.05	132.14	140.95	176.19	215.68
64	41.90	50.79	58.41	63.49	68.57	92.65	100.24	68.35	89.61	100.24	113.91	121.51	148.85	171.63	80.35	106.55	124.01	137.99	151.96	183.40	224.79
65	45.71	54.60	62.22	69.84	73.65	98.73	109.36	71.39	95.69	104.80	119.99	126.06	156.44	183.78	84.84	112.55	131.59	143.71	157.57	193.93	235.42
66	49.52	59.68	69.84	76.19	81.26	109.36	119.99	80.50	103.28	115.43	133.66	139.73	170.11	198.97	94.40	120.14	140.74	157.90	169.91	209.39	247.57
67	54.60	67.30	76.19	83.80	90.15	119.99	126.98	86.57	113.91	126.06	144.29	153.40	188.34	212.64	101.26	132.16	154.47	171.63	185.36	226.55	262.76
68	59.68	74.92	83.80	91.42	99.04	133.53	138.40	95.69	123.03	139.73	157.96	168.59	205.05	232.38	110.57	139.49	165.01	185.42	199.03	243.26	279.47
69	66.03	81.26	91.42	100.31	111.74	145.81	149.83	103.28	136.70	153.40	173.15	185.68	223.27	252.13	119.08	154.80	176.92	202.43	218.45	265.37	296.18
70	72.38	90.15	100.31	111.74	123.17	161.00	163.80</														

Appendix C1
John Hancock Life Insurance Company (U.S.A.)
LTC-03 MD (2007 Rates) (Ultimate Rates, Same as Year 1)
Premiums to be used only with those
that have not previously elected an inflation decrease option

Standard rates per \$100 of Monthly Benefit
90 Day Elimination Period

Age	3.3% Simple Inflation							3.3% Compound Inflation						
	Benefit Period							Benefit Period						
	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life	2 Years	3 Years	4 Years	5 Years	6 Years	10 Years	Life
18-29	14.00	20.00	22.00	24.00	25.00	31.00	32.00	25.06	38.42	43.43	50.11	55.12	68.49	75.40
30	15.00	21.00	23.00	25.00	26.00	32.00	33.00	29.23	38.98	43.85	51.97	56.84	69.83	78.88
31	15.00	21.00	23.00	25.00	26.00	32.00	35.00	29.23	38.98	43.85	51.97	56.84	71.46	80.04
32	15.00	22.00	24.00	26.00	27.00	34.00	36.00	30.86	40.60	43.85	53.59	58.46	71.46	81.20
33	18.00	22.00	24.00	26.00	27.00	35.00	38.00	30.86	40.60	47.10	53.59	58.46	73.08	82.36
34	18.00	22.00	24.00	26.00	27.00	37.00	40.00	30.86	40.60	48.72	55.22	60.09	73.08	83.52
35	18.00	22.00	24.00	26.00	27.00	39.00	40.60	30.86	40.60	50.34	56.84	60.09	74.70	85.84
36	19.00	23.00	25.00	27.00	29.00	40.00	41.76	32.48	42.22	50.34	56.84	61.71	74.70	87.00
37	20.00	23.00	27.00	28.00	30.00	40.60	41.76	32.48	42.22	50.34	58.46	61.71	76.33	88.16
38	20.00	24.00	28.00	29.00	31.00	40.60	42.92	32.48	42.22	51.97	58.46	61.71	76.33	89.32
39	21.00	25.00	29.00	31.00	33.00	41.76	42.92	34.10	42.22	51.97	58.46	61.71	76.33	90.48
40	22.00	26.00	30.00	32.00	34.00	41.76	44.08	34.45	42.28	53.24	59.51	64.21	76.73	91.64
41	22.04	27.00	31.00	33.00	35.00	42.92	46.40	34.45	42.28	53.24	59.51	64.21	81.43	92.80
42	23.00	28.00	31.32	34.80	37.00	44.08	48.72	36.02	45.41	53.24	62.64	65.77	81.43	93.96
43	23.20	29.00	33.64	35.96	37.12	46.40	49.88	36.02	45.41	54.81	62.64	65.77	83.00	95.12
44	23.20	30.00	34.80	37.00	38.28	48.72	51.04	36.02	45.41	54.81	62.64	67.34	84.56	96.28
45	24.36	30.16	34.80	38.28	39.44	49.88	53.36	37.03	46.28	55.54	63.25	67.88	84.85	98.60
46	24.36	31.32	35.96	39.44	40.60	51.04	54.52	37.03	47.83	55.54	64.80	69.43	84.85	100.92
47	25.52	31.32	37.12	39.44	41.76	53.36	56.84	37.03	47.83	57.08	64.80	69.43	86.40	103.24
48	25.52	33.64	37.12	40.60	42.92	54.52	61.48	37.03	49.37	57.08	66.34	69.43	86.40	104.40
49	26.68	33.64	38.28	41.76	44.08	55.68	62.64	37.03	49.37	57.08	66.34	69.43	86.40	105.56
50	26.68	34.80	39.44	42.92	46.40	60.32	64.96	37.70	49.76	57.30	66.35	69.37	87.46	106.72
51	26.68	35.96	40.60	44.08	47.56	61.48	67.28	37.70	51.27	60.32	67.86	70.88	88.97	109.04
52	27.84	37.12	41.76	47.56	49.88	63.80	69.60	38.91	52.37	61.35	68.83	71.83	89.78	113.68
53	27.84	38.28	42.92	48.72	52.20	64.96	74.24	38.91	52.37	62.85	68.83	77.81	89.78	116.00
54	29.00	40.60	44.08	51.04	54.52	67.28	76.56	40.09	53.45	63.85	69.79	78.69	90.57	118.32
55	29.00	41.76	46.40	52.20	55.68	68.44	80.04	43.06	54.94	65.33	71.27	80.18	93.54	121.80
56	31.32	44.08	48.72	54.52	61.48	73.08	83.52	43.85	58.46	65.77	76.00	81.85	96.47	126.44
57	33.64	46.40	51.04	60.32	64.96	76.56	89.32	44.95	60.90	68.15	79.75	84.10	101.50	131.08
58	35.96	48.72	54.52	62.64	68.44	81.20	92.80	45.66	62.78	69.91	82.75	87.03	105.58	134.56
59	38.28	51.04	56.84	66.12	73.00	85.84	98.60	46.70	65.10	75.01	84.91	91.99	110.39	141.52
60	40.60	53.36	62.64	69.60	76.00	90.48	104.40	47.33	66.82	76.56	89.09	94.66	114.14	146.16
61	42.92	55.68	66.12	74.24	81.00	95.12	110.20	49.69	71.78	80.06	92.49	99.39	122.86	153.12
62	46.40	61.48	68.44	77.72	85.00	102.08	117.16	54.75	75.28	86.23	95.82	104.03	127.30	157.76
63	48.72	64.96	73.08	82.36	89.32	106.72	122.96	57.86	78.04	90.16	100.92	107.65	134.56	164.72
64	52.20	68.44	76.56	87.00	92.80	113.68	131.08	61.36	81.37	94.71	105.39	116.06	140.07	171.68
65	54.52	73.08	80.04	91.64	96.28	119.48	140.36	64.80	85.96	100.50	109.76	120.34	148.11	179.80
66	61.48	78.88	88.16	102.08	106.72	129.92	151.96	72.09	91.76	107.49	120.59	129.77	159.92	189.08
67	66.12	87.00	96.28	110.20	117.16	143.84	162.40	77.34	100.93	117.97	131.08	141.57	173.03	200.68
68	73.08	93.96	106.72	120.64	128.76	156.60	177.48	84.45	106.53	126.02	141.61	152.01	185.79	213.44
69	78.88	104.40	117.16	132.24	142.00	170.52	192.56	90.94	118.23	135.12	154.60	167.00	202.68	226.20
70	87.00	113.68	128.76	143.00	155.00	186.76	207.64	97.86	127.00	145.50	163.00	177.00	216.32	240.12
71	95.12	125.28	143.00	160.00	172.00	206.48	227.36	105.58	139.00	162.00	178.00	194.00	234.34	259.84
72	106.72	140.00	157.76	177.00	192.00	227.36	249.40	117.17	150.65	178.00	196.00	210.00	253.66	278.40
73	118.00	154.28	174.00	198.00	213.00	249.40	273.76	127.60	164.60	197.00	214.00	230.00	273.06	301.60
74	129.92	170.52	194.88	220.00	238.00	276.08	299.28	140.36	181.19	216.00	234.00	250.00	297.31	323.64
75	145.00	188.00	214.60	245.00	265.00	303.92	327.12	154.40	199.06	238.00	256.00	273.00	321.55	349.16
76	158.92	207.00	236.64	268.00	289.00	332.92	359.60	168.43	218.20	261.00	282.00	300.00	354.73	382.80
77	174.00	227.00	261.00	294.00	317.00	366.56	395.56	183.34	236.44	285.00	310.00	329.00	385.64	421.08
78	192.56	249.00	285.36	321.00	348.00	402.52	433.84	202.30	260.47	312.00	341.00	359.00	424.84	461.68
79	209.96	273.00	314.00	351.00	381.00	441.96	476.76	217.99	284.39	342.00	375.00	394.00	462.28	508.08
80	232.00	300.00	344.00	384.00	417.00	486.04		241.79	310.69	374.00	412.00	433.00	507.38	
81	252.88	330.00	378.00	422.00	459.00	533.60		264.34	342.01	411.00	453.00	476.00	556.24	
82	278.40	363.00	416.00	465.00	506.00	586.96		291.90	377.09	452.00	499.00	523.00	611.37	
83	306.24	399.00	457.00	511.00	556.00	643.80		319.46	413.42	497.00	548.00	576.00	671.50	
84	336.40	439.00	502.28	562.00	612.00	707.60		350.78	453.51	547.00	603.00	633.00	737.90	
85	370.04		552.16	617.74	671.04	777.20		384.61		601.58	661.68	695.43	810.56	
86	406.00		605.52	678.04	738.03	853.76		423.45		661.11	729.09	764.09	890.74	
87	446.60		667.00	745.16	810.70	938.44		464.79		725.61	800.25	839.01	978.44	
88	489.52		731.96	819.11	890.18	1030.08		511.14		797.55	877.66	922.66	1074.90	
89	539.40		802.72	898.74	978.75	1131.00		561.25		875.70	965.05	1013.80	1178.88	
90	592.76							615.12						
91+														

Rates shown below the line apply only to attained age GPO Inflation Adjustment offers, Shared Care 2-year purchases on exhaustion of benefits, and/or Family Care purchases. Compound rates reflect rates with a 5% annual increase in monthly/daily benefits and a 3% increase in policy limit; rates reflecting a 5% annual increase in both benefit and are calculated by multiplying the rates in the table by the factors listed to the right