Filing at a Glance

Company:	New York Life Insurance Company
Product Name:	Long Term Care
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate
Date Submitted:	03/12/2013
SERFF Tr Num:	NWLT-128855883
SERFF Status:	Closed-Approved
State Tr Num:	NWLT-128855883
State Status:	Approved
Co Tr Num:	4.0 RS
Implementation Date Requested:	On Approval
Author(s):	Jeanette Slabaugh, Marlyse Tritt
Reviewer(s):	Janet Houser (primary)
Disposition Date:	03/24/2015
Disposition Status:	Approved
Implementation Date:	

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

General Information

Project Name: 2013 Rate Increase
Project Number:
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 31.5%

Deemer Date:
Submitted By: Jeanette Slabaugh

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: This filing was submitted to New York on January 14, 2013.

Market Type: Individual
Individual Market Type:
Filing Status Changed: 03/25/2015
State Status Changed: 03/24/2015
Created By: Mike Bergerson
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

These forms are existing individual policy forms providing comprehensive and nursing home only long-term care coverage. These policy forms were issued in Virginia from July 1998 through November 2004 and are no longer being marketed in any jurisdiction.

New York Life is requesting the approval of an average premium rate increase of 31.5% on the above-listed policy forms for policies issued on or after October 1, 2003. A separate filing is being made for polices issued prior to October 1, 2003 on the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses.

The company calculated the actuarially justified amount but limited the rate increase to 40%, as we are sensitive to the impact a rate increase will have on our policyholders. In addition, the company is exempting all policyholders with an attained age of 75 or above from this increase. This results in a requested increase of approximately 40% for all policyholders under attained age 75 and 0% for all policyholders with an attained age 75 and above. The increased premium will be further limited to the new business premium rate schedule currently marketed in Virginia by New York Life.

Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including future purchase option elections). The premium rate increase will apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

New York Life will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

As New York Life is a mutual company and it is our intention to make these forms participating policy forms, improvement in the performance of the product could lead to dividends being paid in the future.

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

Company and Contact

Filing Contact Information

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Jeanette Slabaugh, Senior Associate - Compliance
6200 Bridge Point Parkway, Suite 400
Austin, TX 78730-5006

jslabaugh@newyorklifeltc.com

800-723-5555 [Phone] 5823 [Ext]
770-406-4614 [FAX]

Filing Company Information

New York Life Insurance Company
6200 Bridge Point Parkway
Suite 400
Austin, TX 78730-5006
(800) 723-5555 ext. [Phone]

CoCode: 66915
Group Code: 826
Group Name:
FEIN Number: 13-5582869

State of Domicile: New York
Company Type: Long-Term Care
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Janet Houser	03/25/2015	03/25/2015
Approved	Janet Houser	03/16/2015	03/24/2015

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Janet Houser	02/25/2014	02/28/2014
Disapproved	Janet Houser	01/15/2014	01/15/2014
Disapproved	Janet Houser	01/08/2014	01/14/2014
Disapproved	Bob Grissom	10/22/2013	10/22/2013
Disapproved	Bob Grissom	09/20/2013	09/20/2013
Disapproved	Bob Grissom	06/30/2013	06/30/2013

Response Letters

Responded By	Created On	Date Submitted
Jeanette Slabaugh	03/04/2014	03/04/2014
Marlyse Tritt	01/22/2014	01/22/2014
Marlyse Tritt	01/22/2014	01/22/2014
Jeanette Slabaugh	10/25/2013	10/25/2013
Jeanette Slabaugh	10/08/2013	10/08/2013
Jeanette Slabaugh	08/26/2013	08/26/2013

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Jeanette Slabaugh	03/25/2015	03/25/2015
Supporting Document	Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Jeanette Slabaugh	03/25/2015	03/25/2015
Rate	Rate Tables	Jeanette Slabaugh	03/23/2015	03/23/2015
Rate	Rate Tables	Jeanette Slabaugh	03/23/2015	03/23/2015
Rate	Rate Tables	Jeanette Slabaugh	03/19/2015	03/19/2015
Supporting Document	4.0 Policy Series - Inflation Protections	Jeanette Slabaugh	03/19/2015	03/19/2015
Supporting Document	Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Jeanette Slabaugh	03/16/2015	03/16/2015
Rate	Rate Tables	Jeanette Slabaugh	03/13/2015	03/13/2015
Form	Policy Endorsement	Jeanette Slabaugh	03/12/2015	03/12/2015
Form	Contingent Nonforfeiture Benefit Rider	Jeanette Slabaugh	03/10/2015	03/10/2015
Form	Policy Endorsement	Jeanette Slabaugh	03/10/2015	03/10/2015

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Compliance Statement for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Jeanette Slabaugh	03/10/2015	03/10/2015
Supporting Document	Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Jeanette Slabaugh	03/10/2015	03/10/2015
Supporting Document	Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Jeanette Slabaugh	03/10/2015	03/10/2015
Supporting Document	4.0 Approved Optional Nonforfeiture Benefit Rider ALTC-4006 (1296)	Jeanette Slabaugh	02/25/2015	02/25/2015
Supporting Document	Compliance Certification for ALTC-5070 (VA) (0115)	Jeanette Slabaugh	02/25/2015	02/25/2015
Supporting Document	Statement of Variability for ALTC-5070 (VA) (0115)	Jeanette Slabaugh	02/24/2015	02/24/2015
Form	Policy Endorsement	Jeanette Slabaugh	02/24/2015	02/24/2015
Supporting Document	VA Rate Summary 1/2/15	Jeanette Slabaugh	01/02/2015	01/02/2015
Supporting Document	Revised Policyholder Letter and Statement of Variability - 4/23/14	Jeanette Slabaugh	04/23/2014	04/23/2014
Supporting Document	VA Response - 4/23/14	Jeanette Slabaugh	04/23/2014	04/23/2014
Rate	Rate Tables	Jeanette Slabaugh	04/03/2014	04/03/2014
Supporting Document	L&H Actuarial Memorandum	Marlyse Tritt	04/01/2014	04/01/2014
Rate	Rate Tables	Jeanette Slabaugh	03/31/2014	03/31/2014
Supporting Document	VA 4.0 RS Response - 3/31/14	Jeanette Slabaugh	03/31/2014	03/31/2014
Supporting Document	VA 4.0 RS Response Exhibits -3/31/14	Jeanette Slabaugh	03/31/2014	03/31/2014
Supporting Document	VA Rate Summary 3/4/14	Jeanette Slabaugh	03/31/2014	03/31/2014
Rate	Rate Tables	Jeanette Slabaugh	03/18/2014	03/18/2014
Supporting Document	VA 4.0 RS Response - 3/18/14	Jeanette Slabaugh	03/18/2014	03/18/2014
Supporting Document	L&H Actuarial Memorandum	Jeanette Slabaugh	03/18/2014	03/18/2014
Rate	Rate Tables	Jeanette Slabaugh	03/11/2014	03/11/2014

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	VA 4.0 RS Response - 3/11/14	Jeanette Slabaugh	03/11/2014	03/11/2014
Supporting Document	L&H Actuarial Memorandum	Jeanette Slabaugh	03/04/2014	03/04/2014
Rate	Rate Tables	Jeanette Slabaugh	02/26/2014	02/26/2014
Rate	Rate Tables	Jeanette Slabaugh	01/27/2014	01/27/2014
Supporting Document	L&H Actuarial Memorandum	Jeanette Slabaugh	01/27/2014	01/27/2014
Supporting Document	Sample Policyholder Notification Letter - 8/8/13	Jeanette Slabaugh	08/08/2013	08/08/2013

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Reopen	Note To Filer	Janet Houser	03/25/2015	03/25/2015
Rate Schedules	Note To Filer	Janet Houser	03/20/2015	03/20/2015
Additional Forms Referenced on Rate Rule Tab	Note To Reviewer	Jeanette Slabaugh	03/19/2015	03/19/2015
Table of Inflation Riders	Note To Filer	Janet Houser	03/19/2015	03/19/2015
wording	Note To Filer	Janet Houser	03/11/2015	03/11/2015
2/27/2015 phone conversation	Note To Filer	Janet Houser	03/02/2015	03/02/2015
2.25.15 phone conversation	Note To Filer	Janet Houser	02/25/2015	02/25/2015
2.20.15 phone conversation	Note To Filer	Janet Houser	02/20/2015	02/20/2015
Your question of 1/28/15	Note To Reviewer	Jeanette Slabaugh	01/30/2015	01/30/2015
Policy Updates	Note To Filer	Janet Houser	01/28/2015	01/28/2015
NAIC Bulletin	Note To Filer	Janet Houser	04/18/2014	04/18/2014
Rate Schedules	Note To Filer	Janet Houser	04/02/2014	04/02/2014
Policyholder count	Note To Filer	Janet Houser	04/01/2014	04/01/2014
Rate Summary Part I	Note To Filer	Janet Houser	03/21/2014	03/21/2014
NAIC Bulletin	Note To Filer	Janet Houser	03/20/2014	03/20/2014
NAIC Bulletin & Rate Schedules	Note To Filer	Janet Houser	03/20/2014	03/20/2014
Rate Schedules	Note To Filer	Janet Houser	03/17/2014	03/17/2014
Rate Schedules	Note To Filer	Janet Houser	03/07/2014	03/07/2014
Status Inquiry	Note To Reviewer	Jeanette Slabaugh	02/13/2014	02/13/2014
Status Inquiry	Note To Reviewer	Jeanette Slabaugh	12/04/2013	12/04/2013

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status Inquiry	Note To Reviewer	Jeanette Slabaugh	11/14/2013	11/14/2013
RRS	Reviewer Note	Janet Houser	03/24/2015	
policyholder letters	Reviewer Note	Janet Houser	06/23/2014	
Standalone policies	Reviewer Note	Janet Houser	01/29/2014	
Actuarial Review	Reviewer Note	Bob Grissom	05/26/2013	

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Disposition

Disposition Date: 03/24/2015
Implementation Date:
Status: Approved

Comment: The filing has been updated with an amended Statement of Variability and Readability Certification.

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):
New York Life Insurance Company	95.800%	31.500%	$112,269	289	$356,408	40.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	Rate Revision Checklist	Received & Acknowledged	Yes
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document (revised)	Sample Policyholder Notification Letter - 8/8/13	Received & Acknowledged	Yes
Supporting Document (revised)	Revised Attachment 1 - 10/7/13	Received & Acknowledged	Yes
Supporting Document	Attachment 2 - 8/26/13	Received & Acknowledged	Yes
Supporting Document	Attachment 3 - 8/26/13	Received & Acknowledged	Yes
Supporting Document	Attachment 4 - 8/26/13	Received & Acknowledged	Yes
Supporting Document (revised)	VA Exhibits II to XII 4.0 RS - 8/26/13	Received & Acknowledged	Yes
Supporting Document	VA Exhibits XIII and XIV - 8/26/13	Received & Acknowledged	Yes
Supporting Document	VA 4.0 RS Response - 8/26/13	Received & Acknowledged	Yes
Supporting Document	VA 4.0 RS Response - 10/7/13	Received & Acknowledged	Yes
Supporting Document	VA 4.0 RS Attachment 6 - 10/7/13	Received & Acknowledged	Yes
Supporting Document (revised)	VA 4.0 RS Updated Lapse Study Detail - 10/25/13	Received & Acknowledged	Yes
Supporting Document	WA 4.0 RS Attachment 5 - 10/7/13	Received & Acknowledged	Yes
Supporting Document	VA 4.0 RS Response - 10/25/13	Received & Acknowledged	Yes
Supporting Document	VA 4.0 RS Response - 1/21/2014	Received & Acknowledged	Yes
Supporting Document (revised)	VA Rate Summary 1/2/15	Received & Acknowledged	Yes

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Revised Policyholder Letter and Statement of Variability - 4/23/14	Received & Acknowledged	Yes
Supporting Document	Additional Policyholder Documents	Received & Acknowledged	Yes
Supporting Document	VA 4.0 RS Response - 3/4/14	Received & Acknowledged	Yes
Supporting Document	VA 4.0 RS Response - 3/11/14	Received & Acknowledged	Yes
Supporting Document	VA 4.0 RS Response - 3/18/14	Received & Acknowledged	Yes
Supporting Document	VA 4.0 RS Response - 3/31/14	Received & Acknowledged	Yes
Supporting Document	VA 4.0 RS Response Exhibits -3/31/14	Received & Acknowledged	Yes
Supporting Document	VA Response - 4/23/14	Received & Acknowledged	Yes
Supporting Document (revised)	Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Received & Acknowledged	Yes
Supporting Document (revised)	Compliance Statement for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Received & Acknowledged	Yes
Supporting Document	4.0 Approved Optional Nonforfeiture Benefit Rider ALTC-4006 (1296)	Received & Acknowledged	Yes
Supporting Document (revised)	Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Received & Acknowledged	Yes
Supporting Document	4.0 Policy Series - Inflation Protections	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	Sample Policyholder Notification Letter	Withdrawn	Yes
Supporting Document	Attachment 1 - 8/26/13	Withdrawn	Yes
Supporting Document	VA Exhibits II to XII 4.0 RS - 8/26/13	Withdrawn	Yes
Supporting Document	VA 4.0 RS Lapse Study Detail - 10/7/13	Withdrawn	Yes
Supporting Document	VA Rate Summary 3/4/14	Withdrawn	Yes
Supporting Document	VA Rate Summary 3/4/14	Withdrawn	Yes
Supporting Document	VA Rate Summary	Withdrawn	Yes
Supporting Document	Revised Policyholder Letter and Statement of Variability - 3/4/14	Withdrawn	Yes
Supporting Document	Revised Policyholder Letter and Statement of Variability - 1/21/2014	Withdrawn	Yes

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Withdrawn	Yes
Supporting Document	Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Withdrawn	Yes
Supporting Document	Statement of Variability for ALTC-5070 (VA) (0115)	Withdrawn	Yes
Supporting Document	Compliance Certification for ALTC-5070 (VA) (0115)	Withdrawn	Yes
Supporting Document	Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Withdrawn	Yes
Form (revised)	Policy Endorsement	Approved	Yes
Form	Contingent Nonforfeiture Benefit Rider	Approved	Yes
Form	Policy Endorsement	Withdrawn	Yes
Form	Policy Endorsement	Withdrawn	Yes
Rate (revised)	Rate Tables	Approved	Yes
Rate (revised)	Actuarial Memorandum	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
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Rate	Rate Tables	Withdrawn	Yes

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Disposition

Disposition Date: 03/24/2015
Implementation Date:
Status: Approved

Comment: This submission has been reviewed in accordance with the requirements of VAC5-200-153 D. This section of the Code requires companies to file updated projections annually for the next three years and include a comparison of actual results to projected values. We would expect the first filing to be made no later than July 1,2017 and include updated data through the end of 2016.

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):
New York Life Insurance Company	95.800%	31.500%	$112,269	289	$356,408	40.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	Rate Revision Checklist	Received & Acknowledged	Yes
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document (revised)	Sample Policyholder Notification Letter - 8/8/13	Received & Acknowledged	Yes
Supporting Document (revised)	Revised Attachment 1 - 10/7/13	Received & Acknowledged	Yes
Supporting Document	Attachment 2 - 8/26/13	Received & Acknowledged	Yes
Supporting Document	Attachment 3 - 8/26/13	Received & Acknowledged	Yes
Supporting Document	Attachment 4 - 8/26/13	Received & Acknowledged	Yes
Supporting Document (revised)	VA Exhibits II to XII 4.0 RS - 8/26/13	Received & Acknowledged	Yes
Supporting Document	VA Exhibits XIII and XIV - 8/26/13	Received & Acknowledged	Yes
Supporting Document	VA 4.0 RS Response - 8/26/13	Received & Acknowledged	Yes
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Supporting Document	VA 4.0 RS Attachment 6 - 10/7/13	Received & Acknowledged	Yes
Supporting Document (revised)	VA 4.0 RS Updated Lapse Study Detail - 10/25/13	Received & Acknowledged	Yes
Supporting Document	WA 4.0 RS Attachment 5 - 10/7/13	Received & Acknowledged	Yes
Supporting Document	VA 4.0 RS Response - 10/25/13	Received & Acknowledged	Yes

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	VA 4.0 RS Response - 1/21/2014	Received & Acknowledged	Yes
Supporting Document (revised)	VA Rate Summary 1/2/15	Received & Acknowledged	Yes
Supporting Document (revised)	Revised Policyholder Letter and Statement of Variability - 4/23/14	Received & Acknowledged	Yes
Supporting Document	Additional Policyholder Documents	Received & Acknowledged	Yes
Supporting Document	VA 4.0 RS Response - 3/4/14	Received & Acknowledged	Yes
Supporting Document	VA 4.0 RS Response - 3/11/14	Received & Acknowledged	Yes
Supporting Document	VA 4.0 RS Response - 3/18/14	Received & Acknowledged	Yes
Supporting Document	VA 4.0 RS Response - 3/31/14	Received & Acknowledged	Yes
Supporting Document	VA 4.0 RS Response Exhibits -3/31/14	Received & Acknowledged	Yes
Supporting Document	VA Response - 4/23/14	Received & Acknowledged	Yes
Supporting Document (revised)	Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Received & Acknowledged	Yes
Supporting Document (revised)	Compliance Statement for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Received & Acknowledged	Yes
Supporting Document	4.0 Approved Optional Nonforfeiture Benefit Rider ALTC-4006 (1296)	Received & Acknowledged	Yes
Supporting Document (revised)	Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Received & Acknowledged	Yes
Supporting Document	4.0 Policy Series - Inflation Protections	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	Sample Policyholder Notification Letter	Withdrawn	Yes
Supporting Document	Attachment 1 - 8/26/13	Withdrawn	Yes
Supporting Document	VA Exhibits II to XII 4.0 RS - 8/26/13	Withdrawn	Yes
Supporting Document	VA 4.0 RS Lapse Study Detail - 10/7/13	Withdrawn	Yes
Supporting Document	VA Rate Summary 3/4/14	Withdrawn	Yes
Supporting Document	VA Rate Summary 3/4/14	Withdrawn	Yes
Supporting Document	VA Rate Summary	Withdrawn	Yes
Supporting Document	Revised Policyholder Letter and Statement of Variability -	Withdrawn	Yes

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Schedule	Schedule Item	Schedule Item Status	Public Access
	3/4/14		
Supporting Document	Revised Policyholder Letter and Statement of Variability - 1/21/2014	Withdrawn	Yes
Supporting Document	Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Withdrawn	Yes
Supporting Document	Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Withdrawn	Yes
Supporting Document	Statement of Variability for ALTC-5070 (VA) (0115)	Withdrawn	Yes
Supporting Document	Compliance Certification for ALTC-5070 (VA) (0115)	Withdrawn	Yes
Supporting Document	Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Withdrawn	Yes
Form (revised)	Policy Endorsement	Approved	Yes
Form	Contingent Nonforfeiture Benefit Rider	Approved	Yes
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Rate (revised)	Rate Tables	Approved	Yes
Rate (revised)	Actuarial Memorandum	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
Rate	Rate Tables	Withdrawn	Yes
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State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	02/25/2014
Submitted Date	02/28/2014
Respond By Date	

Dear Jeanette Slabaugh,

Introduction:

So that this filing may be submitted for approval, please address the following:

Thank you for the revised Actuarial Memorandum as requested. Please revise the actuarial certification slightly to state under item 2) if the rate increase is granted and assumptions, "which reflect moderately adverse conditions", are realized, no further premium rate increases are anticipated.

On the Rate/'Rule Schedule, please remove the "originally approved rates" from the rate schedules since these rates do not need approval and to avoid any confusion with the New Increased Rates Schedules. (These may be moved to supporting documentation.) Please remove the effective date on each of the new schedules since it would no longer be applicable.

There remains a set of rates submitted on 1/22/2014 for the INH-4300 (VA)(0197) policy and riders. The rates should be the same as the ILTC-4300(VA)(097) policy, correct? If that is the case, just add the additional policy form to the other forms under the Affected Form Numbers in the Rate/Rule Schedule when adding the New Increased Rates Schedules and withdraw those rates previously submitted.

Please verify the process for those individuals who are currently under the age of 75 and decide at a later date to add additional benefits. It is our understanding those individuals who are under the age of 75 today, and, in the future, at age 75 or later make a change in their elections would on be subject to the rate increase for that election; however it would not affect the base plan rates. Is that correct?

Please amend the Rate Summary to also indicate rates are being implemented over a three year period.

We previously requested the policyholder letter would need to clearly indicate the ultimate rate increase and that it was being implemented over a three year period. The letters were amended to include the premium and effective date for each yearly increase. It does not appear, however, the letter actually states the overall percentage increase or what the percentage increase is each year. Since the percentage increase is not the same for all three periods, please amend the letters accordingly.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned. My phone number is 804-371-9390.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	01/15/2014
Submitted Date	01/15/2014
Respond By Date	

Dear Jeanette Slabaugh,

Introduction:

As stated in my phone message to you today, it is my understanding the company is not adverse to implementing the rate increase over a three year period. As a result, the following would be needed in addition to our previous objections noted in our January 14, 2014 letter:

1) A revised Actuarial Memorandum stating such
2) Rate schedules for each policy and rider forms for each period attached to the Rate/Rule Schedule
3) The policyholder letter would need to clearly indicate the ultimate rate increase and that it was being implemented over a three year period. The premium amount and effective date for each period must be included in the letter.

I apologize for not including this information in the prior objection letter and for any confusion this may have caused.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned at 804-371-9390.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	01/08/2014
Submitted Date	01/14/2014
Respond By Date	

Dear Jeanette Slabaugh,

Introduction:

Thank you for your recent reply to our request for additional information. Before the rate increase may be approved, please address the following:

The Affected Form Numbers under the Rate/Rule Schedule includes the term "et al". Please amend the Affected Form Numbers to list each policy form and rider form numbers for which the rate increase applies and separate each with commas.

Please complete the attached Rate Summary. This form is now required for Long Term Care rate filings. Our expectation is that the form would put into consumer friendly language a clear explanation of the justification for the rate increase. This should be fairly high level and not drill down deep into the details but at least explain to the consumer the assumptions and changes that are driving the need for an increase.

In reviewing the policyholder letter, we request the following changes be made:

Please expand on the reason for the rate increase as to why the company is anticipating higher claims than originally expected in terms the consumer can understand. The next sentence should be amended to state "The Virginia Bureau of Insurance reviewed the filing for compliance with applicable Virginia laws and regulations governing Long Term Care Insurance; and because it was found to be compliant with these laws and regulations, it was approved."

The first paragraph on the second page indicates information on how to adjust the payment amount and other helpful information is included with the letter. Please provide us with a copy of all additional documents that may be included with the letter. Please provide us with the form numbers, SERFF tracking numbers, and approval dates for the Contingent Nonforfeiture benefit rider and Dividend Endorsement form referenced in the letter. If these forms are not already approved, this can either be done as a separate filing or the company can amend this filing to include it. Any submitted form will need to comply with the filing requirements of Chapter 100 of the Virginia Administrative Code.

Since there is variable information contained in the letter, please provide a statement of variability explaining when such variable paragraphs will or will not appear in the letter.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

(Projected) Number of Insureds Affected:

New Rates

Average Annual Premium Per Member:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Minimum Requested Percentage Rate Change Per Member:

Maximum Requested Percentage Rate Change Per Member:

Plans Affected
(The Form Number and "Product Name")

Form#	**"Product Name"(if applicable)**

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	10/22/2013
Submitted Date	10/22/2013
Respond By Date	

Dear Jeanette Slabaugh,

Introduction:

We have the following questions based on your prior response.

1.The revised lapse study provided in your response has expected lapses which do not match the revised assumption shown in the actuarial memorandum. Why are they different? Also, the lapse study does not distinguish between married and single, as we requested. Please provide a revised study with the correct expected lapses and with marital status as an additional variable. Please provide this in an Excel workbook. Also, please show the exposures for each cell. Finally, is there any reason the lapse study excludes data prior to calendar year 2008?

2.You state the average requested increase in Virginia is 31.2%. However, using the data in the state status chart:

Average Increase = Premium <75 x Requested Increase / Total Premium
= 1,903,620 x 40.0% / 3,180,543
= 23.9%

Which measure is correct? Using the same data, we were able to match the stated nationwide average of 21.2%.

Conclusion:

Sincerely,
Bob Grissom

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	09/20/2013
Submitted Date	09/20/2013
Respond By Date	

Dear Jeanette Slabaugh,

Introduction:

We'll continue our review upon receipt of the company's responses to the following. Let me know if you have any questions or wish to discuss.

1.The filing indicates the average increase is 31.5%. Is this on a nationwide basis or Virginia only? If nationwide, what is the corresponding Virginia increase? If Virginia, what is the corresponding nationwide increase?

2.The revised lapse assumption varies by issue age, policy duration and marital status. Please provide an Actual to Expected study with the same variables. Show the exposure, actual lapses and expected lapses for each cell. We appreciate there will be volatility in those results. Does the lapse study include the experience of these forms only or does it include other forms? Is it experience from inception or is it limited?

3.Is the revised mortality assumption the 1994 GAM basic or static table? Please confirm there are no adjustments other than the selection factors and mortality improvements. Your response state the mortality selection factors were in Attachment 1. We saw the morbidity selection factors, but not the mortality selection factors, unless you are using the A/E ratios as selection factors. Please provide the mortality selection factors. Does the Actual to Expected analysis include the experience of these forms only or does it include other forms? Please give a more complete description of the mortality improvement assumption.

4.Please confirm our understanding that the actual to expected morbidity analysis is based on more experience than just this form. Does it include all Company experience or just certain subsets? Please describe the source for this analysis. Do you expect the morbidity to be uniform across the various blocks of business or has the underwriting changed over time?

5.Please update and expand Exhibit 5 which is the state filing status report. Please submit the state filing status report in an Excel workbook Include the inforce premium before the increase, by state and by the 2 increase categories of attained age < 75and attained age >74.

6.We reviewed the ratio of successive annual loss ratios (without the rate increase) in the projection period. This slope should be a good proxy for the slope of the claim cost curve. The slope starts at 18.5% and gradually slows to 14%. In the tail of the projection period, the ratio slows dramatically to 2%. Most carriers believe there is considerable leveling off at the highest attained ages. But we were surprised at the initial slope. 18.5% is quite high, especially given that fewer than 30% of the policies have automatic inflation protection. In our review of the pre rate stabilization subset of this business (NWLT-128928316), those projections start at a much more modest 12% slope. Do you have a large proportion of Facility Only policies in this subset? Is there some other explanation for this steep slope? Does the 18.5% surprise you or are your claim cost curves really that steep?

7.In Exhibit II there is a large jump in the nationwide annual loss ratios from the historical period to the projected period. Yet, your revised morbidity assumption shows a good fit to the historical experience. The slope of the loss ratios (ratio of successive year's annual loss ratio) in the projection period generally shows 14-15% annual increases. However the slope from the historical baseline to the first year of the projection period is on the order of 35% -40%. We understand the actual to expected analysis is based on a larger block of business, but it appears the revised assumptions do not fit this block very well. We are especially concerned that the revised morbidity assumption is dominated by older blocks of business which were not underwritten as well as this block and therefore the revised morbidity assumption is inappropriate for this block. Please explain why you believe the transition from the historical period to the projected period is reasonable.

8.Do the projections include any future purchases under the inflation option?

9.Do the projections include any premium reductions due to shock lapses beyond the 2.4% benefit buy-down?

10.We note the distribution of business is the same as for the NWLT-128928316 filing. That filing is for the pre rate stabilization block of Generation 4.0. Please provide an updated distribution which includes the post rate stabilization policies only.

11.The filing states that the company intends to absorb the lost premiums on those policyholders that will not receive the proposed rate increase. In the prior objection letter, the company was requested to address how it intends to do this; and will not potentially seek to have the other policyholders subsidize the lost premiums. The company's response does not appear to address this concern. It would appear that future projections should account for the premium increases not implemented for those over the age of 75 in some manner.

Conclusion:

Sincerely,
Bob Grissom

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	06/30/2013
Submitted Date	06/30/2013
Respond By Date	

Dear Jeanette Slabaugh,

Introduction:

We'll continue our review of the submitted filing upon receipt of the company's responses to the following. Please let me know if you have any questions.

1.What other long term care business – group and individual – does the Company have in force? What is the reason for separating these forms from the other forms?

2.Please provide the attachments to the actuarial memorandum in Excel format, with working formulas. These are Exhibits II through XII. Please expand Exhibit XII to show the annual premium in force prior to the rate increase.

3.Please expand the results of the A/E studies. Provide the analysis in an Excel workbook.
a.Lapses – Please include the exposure and the count of expected lapses. Please confirm the expected is based on the revised assumptions.
b.Mortality – Please include the exposures and the count of expected deaths. Please confirm the expected deaths are based on the revised assumptions and they reflect the mortality selection factors. What are the mortality selection factors? In addition to the policy year analysis provide two other analyses – one by gender and one by attained age groups. We are trying to confirm the fit is good across several key parameters.
c.Morbidity - Please include the exposures and the count of expected claims. Please confirm the expected claims are based on the revised assumptions and they reflect the morbidity selection factors. What are the morbidity selection factors? In addition to the calendar year analysis provide three other analyses – one by gender, one by attained age groups and one by policy duration. We are trying to confirm the fit is good across several key parameters.

4.Please provide a brief description of how the revised morbidity compares to the original morbidity assumption. We are seeking a measure of relative value. Please describe if the changes are driven by incidence or continuance or both. If both, give a ballpark estimate of how much of the change is driven by incidence vs. continuance.

5.We are also reviewing the filing of the LTC premium rate increase under NWLT-128855863. In that filing there are 3 tiers of rate increases:

a.0% for insureds with an attained age >74
b.40% for insureds with attained age <75 and issue age <50
c.25.1% for insureds with attained age 75 and issue age 50-74
d.All increases are capped at the rates recently approved and offered to new insureds.

In this filing, there is no third tier for issue ages 50-74. Please explain your reasoning for the two tiers and why your strategy for this block is different from the other filing. How frequently do the caps of the current rates come into play? What would the average increase be if the caps did not come into play?

6.We understand that if an insured is currently less than age 75 and purchases additional coverage through the future purchase option, he will pay at a higher rate. What happens to the same insured who, several years from now reaches age 75 and wishes to purchase additional coverage? Does he pay at the increased rate or the original premium rate?

7.The actuarial memorandum states the projections recognize benefit buy-downs of 2.4%. Is there any related anti-selection associated with the buy-downs in the projections?

8.The actuarial memorandum states the Company is absorbing the cost of exempting policyholders over attained age 74 from the rate increase. Please quantify this amount. Exhibit II shows the lifetime loss ratio with the rate increase is 73.0%. What would the lifetime loss ratio be if these older policyholders were not exempt?

9.In the original pricing of this form, what was the target loss ratio?

10.14 VAC5-200-153B2 requires statements that

a.if the rate increase is granted and the assumptions are realized, then no further rate increases are anticipated; and
b.the premium rate filing is in compliance with this section

Please provide a revised actuarial memorandum with these required statements.

11.Please provide the following distribution of the nationwide inforce business:
a.By gender
b.By issue year
c.By inflation option
d.By attained age
e.By marital status

To clarify, we are looking for five separate distributions, not a 5-dimensional distribution.

12.Does the Company have any limited pay policies? If so, please provide a distribution of business by the various payment options. Please confirm the premium payment periods were properly reflected in the projections.

13.Does the Company have any rate guarantees on this block? If so, please provide a distribution of business by the various length of the rate guarantees. Please confirm the rate guarantees were properly reflected in the projections.

14.How are waived premiums handled in the financial exhibits? Are they a reduction to premiums or an addition to claims? Are they handled consistently between the historical period and the projection period?
15. Please submit the historical and projected experience of the policies added under the new premium rates. They too are part of the form and must be included. We are asking for the national experience on these policies with and without the rate increase. We are asking for the experience of these policies separately, so we can more easily evaluate their contribution to the form experience.

16. The filings states that policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including CPI-U offers). Please provide a legal analysis that addresses why the company's proposal is not in violation of unfair discrimination laws as set forth in § 38.2-508 2 of the Code of Virginia.

17. The company also states that it intends to absord the lost premiums on those policyholders that will not receive the proposed rate increase. Please how the company intends to do this; and will not potentially seek to have the other policyholders subsidize the lost premiums.

18. Advise in what states the company has requested rate increases on this block, how the rate changes requested in Virginia compare with those requested in other states, and the current status of the reviews in other states.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Conclusion:

Sincerely,
Bob Grissom

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/04/2014
Submitted Date	03/04/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

Based on your recent objection and conversations with our actuary, we have attached numerous revisions and revised rate pages. Please note, we have removed the separate rate pages for the INH-4300 (VA) (0197) as those pages are now combined with the ILTC-4300 (VA) (0197).

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 RS Response - 3/4/14
Comments:	
Attachment(s):	VA 4.0 RS response 20140304.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 RS Response - 3/4/14
Comments:	
Attachment(s):	VA 4.0 RS response 20140304.pdf

Satisfied - Item:	VA Rate Summary 3/4/14
Comments:	
Attachment(s):	VA Rate Summary Brief Narrative.pdf VA Rate Summary_Revised.pdf
Previous Version	
Satisfied - Item:	*VA Rate Summary*
Comments:	
Attachment(s):	*VA Rate Summary Brief Narrative.pdf* *VA Rate Summary.pdf*

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 RS Response - 3/4/14
Comments:	
Attachment(s):	VA 4.0 RS response 20140304.pdf

Satisfied - Item:	VA Rate Summary 3/4/14
Comments:	
Attachment(s):	VA Rate Summary Brief Narrative.pdf VA Rate Summary_Revised.pdf
Previous Version	
Satisfied - Item:	*VA Rate Summary*
Comments:	
Attachment(s):	*VA Rate Summary Brief Narrative.pdf* *VA Rate Summary.pdf*

Satisfied - Item:	Revised Policyholder Letter and Statement of Variability - 3/4/14
Comments:	
Attachment(s):	4.0 and 5.0 Inforce Notification Phased 3.3.14 VA.pdf Revised_Variable Text Explanation for Client Notification letter.pdf
Previous Version	
Satisfied - Item:	*Revised Policyholder Letter and Statement of Variability - 1/21/2014*
Comments:	
Attachment(s):	*4.0 and 5.0 Inforce Notification Phased 1.21.14 VA.pdf* *Variable Text Explanation for Client Notification letter.pdf*

No Form Schedule items changed.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Actuarial Memorandum	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	REVISED VA_AM_RS_4.0_20140121.pdf,	03/04/2014 By: Jeanette Slabaugh
Previous Version						
1	*Rate Tables*	*INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*REVISED VA_AM_RS_4.0_20140121.pdf, Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,*	*01/22/2014* *By: Marlyse Tritt*
Previous Version						
1	*Rate Tables*	*INH-4300, et al.*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*Rates VA_4.0 RS_20130311.pdf,*	*03/12/2013* *By: Jeanette Slabaugh*
2	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 rev 20140304.pdf, VA 4.0 round 2 rev 20140304.pdf, VA 4.0 round 3 rev 20140304.pdf,	03/04/2014 By: Jeanette Slabaugh
Previous Version						

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

2	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 revised.pdf, VA 4.0 round 2 revised.pdf, VA 4.0 round 3 revised.pdf,	02/26/2014 By:
Previous Version						
2	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/27/2014 By:
Previous Version						
2	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	REVISED VA_AM_RS_4.0_20140121.pdf, Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/22/2014 By: Marlyse Tritt
Previous Version						
2	Rate Tables	ILTC-4300, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	Rates VA_4.0 RS_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

Conclusion:

We trust this additional information will allow you to complete your review and approval process.

Sincerely,

Jeanette Slabaugh

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/22/2014
Submitted Date	01/22/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see the 1/21/14 response and associated documents from our actuary.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 RS Response - 1/21/2014
Comments:	
Attachment(s):	VA 4.0 RS response 20140121.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 RS Response - 1/21/2014
Comments:	
Attachment(s):	VA 4.0 RS response 20140121.pdf

Satisfied - Item:	Additional Policyholder Documents
Comments:	
Attachment(s):	dividend withdrawal - LTC.pdf MainStay Form 57 0813.pdf NYL - Inforce Policyholder Information 061413.pdf Premium_Adjustment_Authorization_Annuity.pdf

State: Virginia
Filing Company: New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 RS Response - 1/21/2014
Comments:	
Attachment(s):	VA 4.0 RS response 20140121.pdf

Satisfied - Item:	Additional Policyholder Documents
Comments:	
Attachment(s):	dividend withdrawal - LTC.pdf MainStay Form 57 0813.pdf NYL - Inforce Policyholder Information 061413.pdf Premium_Adjustment_Authorization_Annuity.pdf

Satisfied - Item:	VA Rate Summary
Comments:	
Attachment(s):	VA Rate Summary Brief Narrative.pdf VA Rate Summary.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 RS Response - 1/21/2014
Comments:	
Attachment(s):	VA 4.0 RS response 20140121.pdf

Satisfied - Item:	Additional Policyholder Documents
Comments:	
Attachment(s):	dividend withdrawal - LTC.pdf MainStay Form 57 0813.pdf NYL - Inforce Policyholder Information 061413.pdf Premium_Adjustment_Authorization_Annuity.pdf

Satisfied - Item:	VA Rate Summary
Comments:	
Attachment(s):	VA Rate Summary Brief Narrative.pdf VA Rate Summary.pdf

Satisfied - Item:	Revised Policyholder Letter and Statement of Variability - 1/21/2014
Comments:	
Attachment(s):	4.0 and 5.0 Inforce Notification Phased 1.21.14 VA.pdf Variable Text Explanation for Client Notification letter.pdf

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

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	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	REVISED VA_AM_RS_4.0_2014 0121.pdf, Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/22/2014 By: Marlyse Tritt
Previous Version						
1	*Rate Tables*	*ILTC-4300, et al.*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*Rates VA_4.0 RS_20130311.pdf,*	*03/12/2013* *By: Jeanette Slabaugh*
2	Rate Tables	INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	REVISED VA_AM_RS_4.0_2014 0121.pdf, Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/22/2014 By: Marlyse Tritt
Previous Version						
2	*Rate Tables*	*INH-4300, et al.*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*Rates VA_4.0 RS_20130311.pdf,*	*03/12/2013* *By: Jeanette Slabaugh*

Conclusion:

State: Virginia
Filing Company: New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Sincerely,
Marlyse Tritt

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/22/2014
Submitted Date	01/22/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see the above 1/22/14 submission for the response to this objection.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Marlyse Tritt

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/25/2013
Submitted Date	10/25/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see the response from our actuary and udated lapse study detail attached.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 RS Updated Lapse Study Detail - 10/25/13
Comments:	
Attachment(s):	VA 4.0 RS Updated Lapse study detail_20131025.xlsx
Previous Version	
Satisfied - Item:	*VA 4.0 RS Lapse Study Detail - 10/7/13*
Comments:	
Attachment(s):	*VA 4.0 RS Lapse study detail_20131007.pdf*

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 RS Updated Lapse Study Detail - 10/25/13
Comments:	
Attachment(s):	VA 4.0 RS Updated Lapse study detail_20131025.xlsx
Previous Version	
Satisfied - Item:	*VA 4.0 RS Lapse Study Detail - 10/7/13*
Comments:	
Attachment(s):	*VA 4.0 RS Lapse study detail_20131007.pdf*

Satisfied - Item:	VA 4.0 RS Response - 10/25/13
Comments:	
Attachment(s):	VA 4.0 RS response 20131025.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

We trust this additional information will allow you to complete your review and approval process.

Sincerely,

Jeanette Slabaugh

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/08/2013
Submitted Date	10/08/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see the attached response from our actuary along with related attachments and Exhibits.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Attachment 1 - 10/7/13
Comments:	
Attachment(s):	VA 4.0 RS Revised Att 1_20131007.pdf
Previous Version	
Satisfied - Item:	*Attachment 1 - 8/26/13*
Comments:	
Attachment(s):	*VA 4.0 Attachment 1_20130826.xlsx*

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Attachment 1 - 10/7/13
Comments:	
Attachment(s):	VA 4.0 RS Revised Att 1_20131007.pdf
Previous Version	
Satisfied - Item:	*Attachment 1 - 8/26/13*
Comments:	
Attachment(s):	*VA 4.0 Attachment 1_20130826.xlsx*

Satisfied - Item:	VA Exhibits II to XII 4.0 RS - 8/26/13
Comments:	Please use the Revised Exhibit XII attached in place of the orignal included as part of Exhibits II to XII
Attachment(s):	VA_Exhibits II to XII 4.0 RS_20130826.xlsx VA 4.0 RS Exhibit XII Revised_20131007.xls
Previous Version	
Satisfied - Item:	*VA Exhibits II to XII 4.0 RS - 8/26/13*
Comments:	
Attachment(s):	*VA_Exhibits II to XII 4.0 RS_20130826.xlsx*

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Attachment 1 - 10/7/13
Comments:	
Attachment(s):	VA 4.0 RS Revised Att 1_20131007.pdf
Previous Version	
Satisfied - Item:	*Attachment 1 - 8/26/13*
Comments:	
Attachment(s):	*VA 4.0 Attachment 1_20130826.xlsx*

Satisfied - Item:	VA Exhibits II to XII 4.0 RS - 8/26/13
Comments:	Please use the Revised Exhibit XII attached in place of the orignal included as part of Exhibits II to XII
Attachment(s):	VA_Exhibits II to XII 4.0 RS_20130826.xlsx VA 4.0 RS Exhibit XII Revised_20131007.xls
Previous Version	
Satisfied - Item:	*VA Exhibits II to XII 4.0 RS - 8/26/13*
Comments:	
Attachment(s):	*VA_Exhibits II to XII 4.0 RS_20130826.xlsx*

Satisfied - Item:	VA 4.0 RS Response - 10/7/13
Comments:	
Attachment(s):	VA 4.0 Response 20131007.pdf

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Attachment 1 - 10/7/13
Comments:	
Attachment(s):	VA 4.0 RS Revised Att 1_20131007.pdf
Previous Version	
Satisfied - Item:	*Attachment 1 - 8/26/13*
Comments:	
Attachment(s):	*VA 4.0 Attachment 1_20130826.xlsx*

Satisfied - Item:	VA Exhibits II to XII 4.0 RS - 8/26/13
Comments:	Please use the Revised Exhibit XII attached in place of the orignal included as part of Exhibits II to XII
Attachment(s):	VA_Exhibits II to XII 4.0 RS_20130826.xlsx VA 4.0 RS Exhibit XII Revised_20131007.xls
Previous Version	
Satisfied - Item:	*VA Exhibits II to XII 4.0 RS - 8/26/13*
Comments:	
Attachment(s):	*VA_Exhibits II to XII 4.0 RS_20130826.xlsx*

Satisfied - Item:	VA 4.0 RS Response - 10/7/13
Comments:	
Attachment(s):	VA 4.0 Response 20131007.pdf

Satisfied - Item:	VA 4.0 RS Attachment 6 - 10/7/13
Comments:	
Attachment(s):	VA 4.0 RS Attachment 6_20131007.pdf

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Attachment 1 - 10/7/13
Comments:	
Attachment(s):	VA 4.0 RS Revised Att 1_20131007.pdf
Previous Version	
Satisfied - Item:	*Attachment 1 - 8/26/13*
Comments:	
Attachment(s):	*VA 4.0 Attachment 1_20130826.xlsx*

Satisfied - Item:	VA Exhibits II to XII 4.0 RS - 8/26/13
Comments:	Please use the Revised Exhibit XII attached in place of the orignal included as part of Exhibits II to XII
Attachment(s):	VA_Exhibits II to XII 4.0 RS_20130826.xlsx VA 4.0 RS Exhibit XII Revised_20131007.xls
Previous Version	
Satisfied - Item:	*VA Exhibits II to XII 4.0 RS - 8/26/13*
Comments:	
Attachment(s):	*VA_Exhibits II to XII 4.0 RS_20130826.xlsx*

Satisfied - Item:	VA 4.0 RS Response - 10/7/13
Comments:	
Attachment(s):	VA 4.0 Response 20131007.pdf

Satisfied - Item:	VA 4.0 RS Attachment 6 - 10/7/13
Comments:	
Attachment(s):	VA 4.0 RS Attachment 6_20131007.pdf

Satisfied - Item:	WA 4.0 RS Attachment 5 - 10/7/13
Comments:	
Attachment(s):	VA 4.0 RS Attachment 5_20131007.pdf VA 4.0 RS Attachment 5_20131007.xlsb

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Attachment 1 - 10/7/13
Comments:	
Attachment(s):	VA 4.0 RS Revised Att 1_20131007.pdf
Previous Version	
Satisfied - Item:	*Attachment 1 - 8/26/13*
Comments:	
Attachment(s):	*VA 4.0 Attachment 1_20130826.xlsx*

Satisfied - Item:	VA Exhibits II to XII 4.0 RS - 8/26/13
Comments:	Please use the Revised Exhibit XII attached in place of the orignal included as part of Exhibits II to XII
Attachment(s):	VA_Exhibits II to XII 4.0 RS_20130826.xlsx VA 4.0 RS Exhibit XII Revised_20131007.xls
Previous Version	
Satisfied - Item:	*VA Exhibits II to XII 4.0 RS - 8/26/13*
Comments:	
Attachment(s):	*VA_Exhibits II to XII 4.0 RS_20130826.xlsx*

Satisfied - Item:	VA 4.0 RS Response - 10/7/13
Comments:	
Attachment(s):	VA 4.0 Response 20131007.pdf

Satisfied - Item:	VA 4.0 RS Attachment 6 - 10/7/13
Comments:	
Attachment(s):	VA 4.0 RS Attachment 6_20131007.pdf

Satisfied - Item:	WA 4.0 RS Attachment 5 - 10/7/13
Comments:	
Attachment(s):	VA 4.0 RS Attachment 5_20131007.pdf VA 4.0 RS Attachment 5_20131007.xlsb

Satisfied - Item:	VA 4.0 RS Lapse Study Detail - 10/7/13
Comments:	
Attachment(s):	VA 4.0 RS Lapse study detail_20131007.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

We trust this additional information will allow you to complete your review and approval process.

Sincerely,

Jeanette Slabaugh

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/26/2013
Submitted Date	08/26/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see the response from our actuary and related attachments. As requested the worksheets have been provided in Excel format.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 2 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 2_20130826.xlsx

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 2 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 2_20130826.xlsx

Satisfied - Item:	Attachment 3 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 3_20130826.xlsx

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 2 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 2_20130826.xlsx

Satisfied - Item:	Attachment 3 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 3_20130826.xlsx

Satisfied - Item:	Attachment 4 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 attachment 4_20130826.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 2 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 2_20130826.xlsx

Satisfied - Item:	Attachment 3 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 3_20130826.xlsx

Satisfied - Item:	Attachment 4 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 attachment 4_20130826.pdf

Satisfied - Item:	VA Exhibits XIII and XIV - 8/26/13
Comments:	
Attachment(s):	Virginia 4.0 RS Exhibits XIII and XIV.xlsx

State: *Virginia*
Filing Company: *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 2 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 2_20130826.xlsx

Satisfied - Item:	Attachment 3 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 3_20130826.xlsx

Satisfied - Item:	Attachment 4 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 attachment 4_20130826.pdf

Satisfied - Item:	VA Exhibits XIII and XIV - 8/26/13
Comments:	
Attachment(s):	Virginia 4.0 RS Exhibits XIII and XIV.xlsx

Satisfied - Item:	VA 4.0 RS Response - 8/26/13
Comments:	
Attachment(s):	VA 4.0 RS response 20130826.pdf

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 2 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 2_20130826.xlsx

Satisfied - Item:	Attachment 3 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 3_20130826.xlsx

Satisfied - Item:	Attachment 4 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 attachment 4_20130826.pdf

Satisfied - Item:	VA Exhibits XIII and XIV - 8/26/13
Comments:	
Attachment(s):	Virginia 4.0 RS Exhibits XIII and XIV.xlsx

Satisfied - Item:	VA 4.0 RS Response - 8/26/13
Comments:	
Attachment(s):	VA 4.0 RS response 20130826.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.
Attachment(s):	REVISED VA_AM_RS_4.0_20130826.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.*
Attachment(s):	*VA_AM_RS_4.0_20130311.pdf*

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 2 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 2_20130826.xlsx

Satisfied - Item:	Attachment 3 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 3_20130826.xlsx

Satisfied - Item:	Attachment 4 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 attachment 4_20130826.pdf

Satisfied - Item:	VA Exhibits XIII and XIV - 8/26/13
Comments:	
Attachment(s):	Virginia 4.0 RS Exhibits XIII and XIV.xlsx

Satisfied - Item:	VA 4.0 RS Response - 8/26/13
Comments:	
Attachment(s):	VA 4.0 RS response 20130826.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.
Attachment(s):	REVISED VA_AM_RS_4.0_20130826.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.*
Attachment(s):	*VA_AM_RS_4.0_20130311.pdf*

Satisfied - Item:	Attachment 1 - 8/26/13

State: Virginia
Filing Company: New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Comments:	
Attachment(s):	VA 4.0 Attachment 1_20130826.xlsx

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Supporting Document Schedule Item Changes	
Satisfied - Item:	Attachment 2 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 2_20130826.xlsx

Satisfied - Item:	Attachment 3 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 3_20130826.xlsx

Satisfied - Item:	Attachment 4 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 attachment 4_20130826.pdf

Satisfied - Item:	VA Exhibits XIII and XIV - 8/26/13
Comments:	
Attachment(s):	Virginia 4.0 RS Exhibits XIII and XIV.xlsx

Satisfied - Item:	VA 4.0 RS Response - 8/26/13
Comments:	
Attachment(s):	VA 4.0 RS response 20130826.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.
Attachment(s):	REVISED VA_AM_RS_4.0_20130826.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.*
Attachment(s):	*VA_AM_RS_4.0_20130311.pdf*

Satisfied - Item:	Attachment 1 - 8/26/13

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Comments:	
Attachment(s):	VA 4.0 Attachment 1_20130826.xlsx

Satisfied - Item:	VA Exhibits II to XII 4.0 RS - 8/26/13
Comments:	
Attachment(s):	VA_Exhibits II to XII 4.0 RS_20130826.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

We trust this additional information will allow you to complete your review and approval process.

Sincerely,

Jeanette Slabaugh

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 03/25/2015

Comments:

As requested in your note to filer, we have attached updates for the Readability Certification and Statement of Variability.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)
Comments:	
Attachment(s):	Statement of Variability.pdf
Previous Version	
Satisfied - Item:	*Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)*
Comments:	
Attachment(s):	*Statement of Variability.pdf*
Previous Version	
Satisfied - Item:	*Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)*
Comments:	
Attachment(s):	*Statement of Variability.pdf*
Previous Version	
Satisfied - Item:	*Statement of Variability for ALTC-5070 (VA) (0115)*
Comments:	
Attachment(s):	*Statement of Variability.pdf*

Satisfied - Item:	Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)
Comments:	
Attachment(s):	Virginia Readability Certification.pdf
Previous Version	
Satisfied - Item:	*Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)*
Comments:	
Attachment(s):	*Virginia Readability Certification.pdf*

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 03/23/2015

Comments:

We have amended the form numbers listed on the Rate Rule Schedule tab to omit the form for which no rates are charged.

Changed Items:

No Form Schedule Items Changed.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 20150320.pdf, VA 4.0 round 2 20150320.pdf, VA 4.0 round 3 20150320.pdf,	03/23/2015 By:
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*VA 4.0 round 1 20150320.pdf, VA 4.0 round 2 20150320.pdf, VA 4.0 round 3 20150320.pdf,*	*03/23/2015* *By:*
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*VA 4.0 round 1 20150319.pdf, VA 4.0 round 2 20150319.pdf, VA 4.0 round 3 20150319.pdf,*	*03/19/2015* *By:*
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*VA 4.0 round 1 20150312.pdf, VA 4.0 round 2 20150312.pdf, VA 4.0 round 3 20150312.pdf,*	*03/13/2015* *By:*

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)				
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 20140403.pdf, VA 4.0 round 2 20140403.pdf, VA 4.0 round 3 20140403.pdf,	04/03/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 20140331.pdf, VA 4.0 round 2 20140331.pdf, VA 4.0 round 3 20140331.pdf,	03/31/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 20140317.pdf, VA 4.0 round 2 20140317.pdf, VA 4.0 round 3 20140317.pdf,	03/18/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006	Revised	Previous State Filing Number: Percent Rate Change Request:	VA 4.0 round 1 rev1 20140311.pdf, VA 4.0 round 1 rev2 20140311.pdf, VA 4.0 round 2 rev1	03/11/2014 By:

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		(1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)		31.5	20140311.pdf, VA 4.0 round 2 rev2 20140311.pdf, VA 4.0 round 3 rev1 20140311.pdf, VA 4.0 round 3 rev2 20140311.pdf,	
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 rev 20140304.pdf, VA 4.0 round 2 rev 20140304.pdf, VA 4.0 round 3 rev 20140304.pdf,	03/04/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 revised.pdf, VA 4.0 round 2 revised.pdf, VA 4.0 round 3 revised.pdf,	02/26/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/27/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006	Revised	Previous State Filing Number: Percent Rate Change	REVISED VA_AM_RS_4.0_2014 0121.pdf, Virginia 4.0 round 1.pdf, Virginia	01/22/2014 By: Marlyse Tritt

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		(1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)		Request: 31.5	4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	
Previous Version						
1	Rate Tables	ILTC-4300, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	Rates VA_4.0 RS_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

No Supporting Documents Changed.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 03/23/2015

Comments:

For purposes of the rate increase schedule pages, we determine if a policyholder has reached "Attained Age 75 and Up" by whether the policyholder has reached attained age 75 and up, by the first anniversary on or after the rate increase implementation date. If they have reached age 75 and up by the first anniversary on or after the rates increase implementation date, all future changes to rates will use the rate pages that were used at the time of implementation.

For the 4.0, if no other inflation option was chosen, the 5% future purchase option was included as an endorsement, with no associated premuim. Future purchases for the 4.0 are based on attained age. However, if you recall, we changed the rate pages so that there is no increase beyond age 75, so anyone who purchases additional benefits after attaining age 75(at any point in time) will not receive the increased premium rate for that future purchase, but will purchase additional coverage at the original premium rate. Again, the rate pages reflect that there is no increase in premium for ages 75 and later.

Here are the revised schedule pages for the 4.0.

Changed Items:

No Form Schedule Items Changed.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 20150320.pdf, VA 4.0 round 2 20150320.pdf, VA 4.0 round 3 20150320.pdf,	03/23/2015 By:
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*VA 4.0 round 1 20150319.pdf, VA 4.0 round 2 20150319.pdf, VA 4.0 round 3 20150319.pdf,*	*03/19/2015* *By:*
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*VA 4.0 round 1 20150312.pdf, VA 4.0 round 2 20150312.pdf, VA 4.0 round 3 20150312.pdf,*	*03/13/2015* *By:*
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004*	*Revised*	*Previous State Filing Number:* *Percent Rate Change*	*VA 4.0 round 1 20140403.pdf, VA 4.0 round 2 20140403.pdf, VA 4.0 round 3*	*04/03/2014* *By:*

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		(1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)		Request: 31.5	20140403.pdf,	
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 20140331.pdf, VA 4.0 round 2 20140331.pdf, VA 4.0 round 3 20140331.pdf,	03/31/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 20140317.pdf, VA 4.0 round 2 20140317.pdf, VA 4.0 round 3 20140317.pdf,	03/18/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 rev1 20140311.pdf, VA 4.0 round 1 rev2 20140311.pdf, VA 4.0 round 2 rev1 20140311.pdf, VA 4.0 round 2 rev2 20140311.pdf, VA 4.0 round 3 rev1 20140311.pdf, VA 4.0 round 3 rev2 20140311.pdf,	03/11/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA)	Revised	Previous State Filing	VA 4.0 round 1 rev	03/04/2014

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		(0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)		Number: Percent Rate Change Request: 31.5	20140304.pdf, VA 4.0 round 2 rev 20140304.pdf, VA 4.0 round 3 rev 20140304.pdf,	By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 revised.pdf, VA 4.0 round 2 revised.pdf, VA 4.0 round 3 revised.pdf,	02/26/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/27/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	REVISED VA_AM_RS_4.0_2014 0121.pdf, Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/22/2014 By: Marlyse Tritt
Previous Version						
1	Rate Tables	ILTC-4300, et al.	Revised	Previous State Filing Number:	Rates VA_4.0 RS_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Filing Company: New York Life Insurance Company

Rate/Rule Schedule Item Changes

				Percent Rate Change Request: 31.5		

No Supporting Documents Changed.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 03/19/2015

Comments:

Per your request, we have relabeled the rate pages. Please note that we realized the 1-4% simple inflation rider pages were mistakenly not included in the previous submissions with the countered rates and they are included this time.

Changed Items:

No Form Schedule Items Changed.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 20150319.pdf, VA 4.0 round 2 20150319.pdf, VA 4.0 round 3 20150319.pdf,	03/19/2015 By:
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*VA 4.0 round 1 20150312.pdf, VA 4.0 round 2 20150312.pdf, VA 4.0 round 3 20150312.pdf,*	*03/13/2015* *By:*
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*VA 4.0 round 1 20140403.pdf, VA 4.0 round 2 20140403.pdf, VA 4.0 round 3 20140403.pdf,*	*04/03/2014* *By:*
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004*	*Revised*	*Previous State Filing Number:* *Percent Rate Change*	*VA 4.0 round 1 20140331.pdf, VA 4.0 round 2 20140331.pdf, VA 4.0 round 3*	*03/31/2014* *By:*

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		(1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)		Request: 31.5	20140331.pdf,	
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 20140317.pdf, VA 4.0 round 2 20140317.pdf, VA 4.0 round 3 20140317.pdf,	03/18/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 rev1 20140311.pdf, VA 4.0 round 1 rev2 20140311.pdf, VA 4.0 round 2 rev1 20140311.pdf, VA 4.0 round 2 rev2 20140311.pdf, VA 4.0 round 3 rev1 20140311.pdf, VA 4.0 round 3 rev2 20140311.pdf,	03/11/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 rev 20140304.pdf, VA 4.0 round 2 rev 20140304.pdf, VA 4.0 round 3 rev 20140304.pdf,	03/04/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-4300 (VA)	Revised	Previous State Filing	VA 4.0 round 1	02/26/2014

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		(0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)		Number: Percent Rate Change Request: 31.5	revised.pdf, VA 4.0 round 2 revised.pdf, VA 4.0 round 3 revised.pdf,	By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/27/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	REVISED VA_AM_RS_4.0_20140121.pdf, Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/22/2014 By: Marlyse Tritt
Previous Version						
1	Rate Tables	ILTC-4300, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	Rates VA_4.0 RS_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

No Supporting Documents Changed.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 03/19/2015

Comments:

As discussed in our phone conversation on Tuesday, I have attached a table showing the inflation protection Riders by form number. I hope this will provide the additional clarification needed to determine the correct labeling of our rate pages

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	4.0 Policy Series - Inflation Protections
Comments:	
Attachment(s):	4.0 Policy Series_ Inflation Protections.pdf

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 03/16/2015

Comments:

As requested, I have updated the Statement of Variability to include the additional scenario related to lapse of coverage due to nonpayment of premium and availabiliy of the Contingent Nonforfeiture Benefit or Optional Nonforfeiture Rider.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)
Comments:	
Attachment(s):	Statement of Variability.pdf
Previous Version	
Satisfied - Item:	*Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)*
Comments:	
Attachment(s):	*Statement of Variability.pdf*
Previous Version	
Satisfied - Item:	*Statement of Variability for ALTC-5070 (VA) (0115)*
Comments:	
Attachment(s):	*Statement of Variability.pdf*

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 03/13/2015

Comments:

We have revised the headings on the rate pages as requested and have attached those updated pages.

We trust these additional requirements will satisfy the Bureau's remaining requests.

Changed Items:

Changed Items:

No Form Schedule Items Changed.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 20150312.pdf, VA 4.0 round 2 20150312.pdf, VA 4.0 round 3 20150312.pdf,	03/13/2015 By:
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*VA 4.0 round 1 20140403.pdf, VA 4.0 round 2 20140403.pdf, VA 4.0 round 3 20140403.pdf,*	*04/03/2014* *By:*
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*VA 4.0 round 1 20140331.pdf, VA 4.0 round 2 20140331.pdf, VA 4.0 round 3 20140331.pdf,*	*03/31/2014* *By:*
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004*	*Revised*	*Previous State Filing Number:* *Percent Rate Change*	*VA 4.0 round 1 20140317.pdf, VA 4.0 round 2 20140317.pdf, VA 4.0 round 3*	*03/18/2014* *By:*

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		(1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)		Request: 31.5	20140317.pdf,	
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 rev1 20140311.pdf, VA 4.0 round 1 rev2 20140311.pdf, VA 4.0 round 2 rev1 20140311.pdf, VA 4.0 round 2 rev2 20140311.pdf, VA 4.0 round 3 rev1 20140311.pdf, VA 4.0 round 3 rev2 20140311.pdf,	03/11/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 rev 20140304.pdf, VA 4.0 round 2 rev 20140304.pdf, VA 4.0 round 3 rev 20140304.pdf,	03/04/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 revised.pdf, VA 4.0 round 2 revised.pdf, VA 4.0 round 3 revised.pdf,	02/26/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002	Revised	Previous State Filing Number:	Virginia 4.0 round 1.pdf, Virginia 4.0	01/27/2014 By:

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		(1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)		Percent Rate Change Request: 31.5	round 2.pdf, Virginia 4.0 round 3.pdf,	
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	REVISED VA_AM_RS_4.0_20140121.pdf, Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/22/2014 By: Marlyse Tritt
Previous Version						
1	Rate Tables	ILTC-4300, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	Rates VA_4.0 RS_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

No Supporting Documents Changed.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 03/12/2015

Comments:

Based on our phone conversation yesterday in regards to the Endorsement, we have added wording related to situations where the coverage lapses due to nonpayment of premium and the insured would be eligible for benefits based on the Contingent Nonforfeiture or Optional Nonforfeiture Benefit.

The new wording reflects the fact that such benefits are a dollar amount as indicated by the wording in the both the Contingent Nonforfeiture and Optional Nonforfeiture Riders which reference the amount available will be "100 percent of the sum of all premiums paid...or thirty times the Nursing Home Maximum Daily Benefit."

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policy Endorsement	ALTC-4070 (VA) (0115)	POLA	Initial			ALTC-4070 (VA) (0115).pdf	Date Submitted: 03/12/2015 By:
Previous Version								
1	*Policy Endorsement*	*ALTC-4070 (VA) (0115)*	*POLA*	*Initial*			*ALTC-4070 (VA) (0115).pdf*	*Date Submitted: 03/10/2015 By:*
Previous Version								
1	*Policy Endorsement*	*ALTC-5070 (VA)*	*POLA*	*Initial*			*ALTC-5070 (VA) (0115) .pdf*	*Date Submitted: 02/24/2015 By:*

No Rate Schedule Items Changed.

No Supporting Documents Changed.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 03/10/2015

Comments:

As requested by the Bureau, we have created an Endorsement to allow the policyholder to have a permanent record attached to his/her policy which reflects changes made to reduce the premium along with a Contingent Nonforfeiture Benefit Rider, ALTC-4019 (VA) (0115), with the new NAIC model structure. Please note that the Endorsement will be populated with only the applicable reductions chosen by the policyholder. For administrative purposes, we have also chosen to revise the number of originally attached Endorsement ALTC-4070 (VA) (0115) . Both documents are attached along with the required Statement of Variability, Readability Certification and Compliance Statement.

We trust this additional information will allow you to complete your review and approval process.

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Contingent Nonforfeiture Benefit Rider	ALTC-4019 (VA) (0115)	POLA	Initial			ALTC-4019 (VA) (0115).pdf	Date Submitted: 03/10/2015 By:
2	Policy Endorsement	ALTC-4070 (VA) (0115)	POLA	Initial			ALTC-4070 (VA) (0115).pdf	Date Submitted: 03/10/2015 By:
Previous Version								
2	*Policy Endorsement*	*ALTC-5070 (VA)*	*POLA*	*Initial*			*ALTC-5070 (VA) (0115) .pdf*	*Date Submitted: 02/24/2015 By:*

No Rate Schedule Items Changed.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Compliance Statement for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)
Comments:	
Attachment(s):	COMPLIANCE STATEMENT.pdf
Previous Version	
Satisfied - Item:	*Compliance Certification for ALTC-5070 (VA) (0115)*
Comments:	
Attachment(s):	*COMPLIANCE STATEMENT.pdf*

Satisfied - Item:	Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)
Comments:	
Attachment(s):	Statement of Variability.pdf
Previous Version	
Satisfied - Item:	*Statement of Variability for ALTC-5070 (VA) (0115)*
Comments:	
Attachment(s):	*Statement of Variability.pdf*

Satisfied - Item:	Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)
Comments:	
Attachment(s):	Virginia Readability Certification.pdf

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 02/25/2015

Comments:

As requested in our phone conversation, I have attached a copy of the approved Optional Nonforfeiture Rider for this product and a Compliance Certification for ALTC-5070 (VA) (0115).

In answer to your question regarding the use of Endorsement ALTC-5070 (VA) (0115), we will use that for any changes that result in a premium reduction on Policy Series 4.0 and 5.0.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	4.0 Approved Optional Nonforfeiture Benefit Rider ALTC-4006 (1296)
Comments:	Includes Cover Letter from the 4.0 Product filing along with a copy of the Optional Nonforfeiture Rider that was included within that filing.
Attachment(s):	4.0 Approval Letter & Optional Nonforfeiture Rider.pdf

Satisfied - Item:	Compliance Certification for ALTC-5070 (VA) (0115)
Comments:	
Attachment(s):	COMPLIANCE STATEMENT.pdf

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 02/24/2015

Comments:

My apologies. I just realized that I had neglected to attach the Statement of Variability for Endorsement ALTC-5070 (VA) (0115).

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Statement of Variability for ALTC-5070 (VA) (0115)
Comments:	
Attachment(s):	Statement of Variability.pdf

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 02/24/2015

Comments:

As discussed in our phone coversation last week, we have created the required Endorsement which will be used to reflect changes made by the insured in order to reduce premium. This Endorsement will be provided along with a revised Schedule of Benefits.

This same form will be used with also be used with the two additional rate increase filings done under SERFF numbers NWLT-128928316 and NWLT-128855863.

In order to avoid confusion for the department, we are attaching this new form only to this filing. However, we would appreciate it if the bureau would acknowledge the approval of this form with each of the rate increase filings noted above so we have an accurate record for historical purposes.

Thanks for your help Janet!

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policy Endorsement	ALTC-5070 (VA)	POLA	Initial			ALTC-5070 (VA) (0115) .pdf	Date Submitted: 02/24/2015 By:

No Rate Schedule Items Changed.

No Supporting Documents Changed.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 01/02/2015

Comments:

We have updated the number of policyholders affected on the Rate Summary.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA Rate Summary 1/2/15
Comments:	
Attachment(s):	Expanded Narrative.pdf VA Rate Summary_2015-01-02 Revised.pdf
Previous Version	
Satisfied - Item:	*VA Rate Summary 3/4/14*
Comments:	
Attachment(s):	*VA Rate Summary_Revised.pdf* *Expanded Narrative.pdf*
Previous Version	
Satisfied - Item:	*VA Rate Summary 3/4/14*
Comments:	
Attachment(s):	*VA Rate Summary Brief Narrative.pdf* *VA Rate Summary_Revised.pdf*
Previous Version	
Satisfied - Item:	*VA Rate Summary*
Comments:	
Attachment(s):	*VA Rate Summary Brief Narrative.pdf* *VA Rate Summary.pdf*

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 04/23/2014

Comments:

In response to your recent note to filer, please see that attached response (submitted as an amendment to the filing) from our actuary along with a revised policyholder letter.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Policyholder Letter and Statement of Variability - 4/23/14
Comments:	
Attachment(s):	Revised_Variable Text Explanation for Client Notification letter.pdf 4.0 and 5.0 Inforce Notification Phased 4.23.14 VA.pdf
Previous Version	
Satisfied - Item:	*Revised Policyholder Letter and Statement of Variability - 3/4/14*
Comments:	
Attachment(s):	*4.0 and 5.0 Inforce Notification Phased 3.3.14 VA.pdf* *Revised_Variable Text Explanation for Client Notification letter.pdf*
Previous Version	
Satisfied - Item:	*Revised Policyholder Letter and Statement of Variability - 1/21/2014*
Comments:	
Attachment(s):	*4.0 and 5.0 Inforce Notification Phased 1.21.14 VA.pdf* *Variable Text Explanation for Client Notification letter.pdf*

Satisfied - Item:	VA Response - 4/23/14
Comments:	
Attachment(s):	VA response 20140422 for all filings.pdf

State: *Virginia*
Filing Company: *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 04/03/2014

Comments:

Based on your recent note to filer, please find revised rate pages attached.

Changed Items:

No Form Schedule Items Changed.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 20140403.pdf, VA 4.0 round 2 20140403.pdf, VA 4.0 round 3 20140403.pdf,	04/03/2014 By:
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*VA 4.0 round 1 20140331.pdf, VA 4.0 round 2 20140331.pdf, VA 4.0 round 3 20140331.pdf,*	*03/31/2014* *By:*
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*VA 4.0 round 1 20140317.pdf, VA 4.0 round 2 20140317.pdf, VA 4.0 round 3 20140317.pdf,*	*03/18/2014* *By:*
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004*	*Revised*	*Previous State Filing Number:* *Percent Rate Change*	*VA 4.0 round 1 rev1 20140311.pdf, VA 4.0 round 1 rev2 20140311.pdf, VA 4.0*	*03/11/2014* *By:*

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		(1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)		Request: 31.5	round 2 rev1 20140311.pdf, VA 4.0 round 2 rev2 20140311.pdf, VA 4.0 round 3 rev1 20140311.pdf, VA 4.0 round 3 rev2 20140311.pdf,	
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 rev 20140304.pdf, VA 4.0 round 2 rev 20140304.pdf, VA 4.0 round 3 rev 20140304.pdf,	03/04/2014 By: Jeanette Slabaugh
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 revised.pdf, VA 4.0 round 2 revised.pdf, VA 4.0 round 3 revised.pdf,	02/26/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/27/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004	Revised	Previous State Filing Number:	REVISED VA_AM_RS_4.0_2014 0121.pdf, Virginia 4.0	01/22/2014 By: Marlyse Tritt

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		(1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)		Percent Rate Change Request: 31.5	round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	
Previous Version						
1	Rate Tables	ILTC-4300, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	Rates VA_4.0 RS_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

No Supporting Documents Changed.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 04/01/2014

Comments:

In response to your recent Note to Filer, we have revised our Actuarial Memorandum accordingly.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.
Attachment(s):	REVISED VA_AM_RS_4.0_20140401.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.*
Attachment(s):	*REVISED VA_AM_RS_4.0_20140316.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.*
Attachment(s):	*REVISED VA_AM_RS_4.0_20140304.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.*
Attachment(s):	*REVISED VA_AM_RS_4.0_20140121.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.*

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Attachment(s):	*REVISED VA_AM_RS_4.0_20130826.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.*
Attachment(s):	*VA_AM_RS_4.0_20130311.pdf*

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 03/31/2014

Comments:

In response to your note to filer and recent phone conversations with our actuary, please see the attached.

Changed Items:

No Form Schedule Items Changed.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 20140331.pdf, VA 4.0 round 2 20140331.pdf, VA 4.0 round 3 20140331.pdf,	03/31/2014 By:
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*VA 4.0 round 1 20140317.pdf, VA 4.0 round 2 20140317.pdf, VA 4.0 round 3 20140317.pdf,*	*03/18/2014* *By:*
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*VA 4.0 round 1 rev1 20140311.pdf, VA 4.0 round 1 rev2 20140311.pdf, VA 4.0 round 2 rev1 20140311.pdf, VA 4.0 round 2 rev2 20140311.pdf, VA 4.0 round 3 rev1 20140311.pdf, VA 4.0 round 3 rev2 20140311.pdf,*	*03/11/2014* *By:*
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA)*	*Revised*	*Previous State Filing Number:*	*VA 4.0 round 1 rev 20140304.pdf, VA 4.0*	*03/04/2014* *By: Jeanette Slabaugh*

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		(0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)		Percent Rate Change Request: 31.5	round 2 rev 20140304.pdf, VA 4.0 round 3 rev 20140304.pdf,	
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 revised.pdf, VA 4.0 round 2 revised.pdf, VA 4.0 round 3 revised.pdf,	02/26/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/27/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	REVISED VA_AM_RS_4.0_2014 0121.pdf, Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/22/2014 By: Marlyse Tritt
Previous Version						
1	Rate Tables	ILTC-4300, et al.	Revised	Previous State Filing Number: Percent Rate Change	Rates VA_4.0 RS_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Rate/Rule Schedule Item Changes

				Request: 31.5		

Supporting Document Schedule Item Changes

Satisfied - Item:	VA 4.0 RS Response - 3/31/14
Comments:	
Attachment(s):	VA 4.0 RS response 20140331.pdf

Satisfied - Item:	VA 4.0 RS Response Exhibits -3/31/14
Comments:	
Attachment(s):	VA_4.0 RS_Response Exhibits_20140331.pdf

Satisfied - Item:	VA Rate Summary 3/4/14
Comments:	
Attachment(s):	VA Rate Summary_Revised.pdf Expanded Narrative.pdf
Previous Version	
Satisfied - Item:	*VA Rate Summary 3/4/14*
Comments:	
Attachment(s):	*VA Rate Summary Brief Narrative.pdf* *VA Rate Summary_Revised.pdf*
Previous Version	
Satisfied - Item:	*VA Rate Summary*
Comments:	
Attachment(s):	*VA Rate Summary Brief Narrative.pdf* *VA Rate Summary.pdf*

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 03/18/2014

Comments:

In response to your recent note to filer, please see the attached revised Actuarial Memorandum, revised rate pages and a response letter.

Changed Items:

No Form Schedule Items Changed.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 20140317.pdf, VA 4.0 round 2 20140317.pdf, VA 4.0 round 3 20140317.pdf,	03/18/2014 By:
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*VA 4.0 round 1 rev1 20140311.pdf, VA 4.0 round 1 rev2 20140311.pdf, VA 4.0 round 2 rev1 20140311.pdf, VA 4.0 round 2 rev2 20140311.pdf, VA 4.0 round 3 rev1 20140311.pdf, VA 4.0 round 3 rev2 20140311.pdf,*	*03/11/2014* *By:*
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*VA 4.0 round 1 rev 20140304.pdf, VA 4.0 round 2 rev 20140304.pdf, VA 4.0 round 3 rev 20140304.pdf,*	*03/04/2014* *By: Jeanette Slabaugh*
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), ALTC-4002*	*Revised*	*Previous State Filing Number:*	*VA 4.0 round 1 revised.pdf, VA 4.0*	*02/26/2014* *By:*

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		(1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)		Percent Rate Change Request: 31.5	round 2 revised.pdf, VA 4.0 round 3 revised.pdf,	
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/27/2014 By:
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	REVISED VA_AM_RS_4.0_2014 0121.pdf, Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/22/2014 By: Marlyse Tritt
Previous Version						
1	Rate Tables	ILTC-4300, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	Rates VA_4.0 RS_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Supporting Document Schedule Item Changes	
Satisfied - Item:	VA 4.0 RS Response - 3/18/14
Comments:	
Attachment(s):	VA 4.0 RS response 20140318.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.
Attachment(s):	REVISED VA_AM_RS_4.0_20140316.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.*
Attachment(s):	*REVISED VA_AM_RS_4.0_20140304.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.*
Attachment(s):	*REVISED VA_AM_RS_4.0_20140121.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.*
Attachment(s):	*REVISED VA_AM_RS_4.0_20130826.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed*

	that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.
Attachment(s):	*VA_AM_RS_4.0_20130311.pdf*

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 03/11/2014

Comments:

Based on concerns related to our rates pages, we have attached a response and revised rate pages.

Changed Items:

No Form Schedule Items Changed.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 rev1 20140311.pdf, VA 4.0 round 1 rev2 20140311.pdf, VA 4.0 round 2 rev1 20140311.pdf, VA 4.0 round 2 rev2 20140311.pdf, VA 4.0 round 3 rev1 20140311.pdf, VA 4.0 round 3 rev2 20140311.pdf,	03/11/2014 By:
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*VA 4.0 round 1 rev 20140304.pdf, VA 4.0 round 2 rev 20140304.pdf, VA 4.0 round 3 rev 20140304.pdf,*	*03/04/2014* *By: Jeanette Slabaugh*
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*VA 4.0 round 1 revised.pdf, VA 4.0 round 2 revised.pdf, VA 4.0 round 3 revised.pdf,*	*02/26/2014* *By:*
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004*	*Revised*	*Previous State Filing Number:*	*Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia*	*01/27/2014* *By:*

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Rate/Rule Schedule Item Changes

		(1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)		Percent Rate Change Request: 31.5	4.0 round 3.pdf,	
Previous Version						
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	REVISED VA_AM_RS_4.0_20140121.pdf, Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/22/2014 By: Marlyse Tritt
Previous Version						
1	Rate Tables	ILTC-4300, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	Rates VA_4.0 RS_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

Supporting Document Schedule Item Changes

Satisfied - Item:	VA 4.0 RS Response - 3/11/14
Comments:	
Attachment(s):	VA 4.0 RS response 20140311.pdf

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 03/04/2014

Comments:

We failed to properly connect the revised Actuarial Memorandum referenced in our 3/4/14 response earlier today. it is now attached for your review.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.
Attachment(s):	REVISED VA_AM_RS_4.0_20140304.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.*
Attachment(s):	*REVISED VA_AM_RS_4.0_20140121.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.*
Attachment(s):	*REVISED VA_AM_RS_4.0_20130826.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.*
Attachment(s):	*VA_AM_RS_4.0_20130311.pdf*

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 02/26/2014

Comments:

Per your recent discussion with our actuary, Sheryl Babcock, revised rate pages are attached.

Changed Items:

No Form Schedule Items Changed.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 revised.pdf, VA 4.0 round 2 revised.pdf, VA 4.0 round 3 revised.pdf,	02/26/2014 By:
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,*	*01/27/2014* *By:*
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*REVISED VA_AM_RS_4.0_2014 0121.pdf, Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,*	*01/22/2014* *By: Marlyse Tritt*
Previous Version						
1	*Rate Tables*	*ILTC-4300, et al.*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*Rates VA_4.0 RS_20130311.pdf,*	*03/12/2013* *By: Jeanette Slabaugh*

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Filing Company: New York Life Insurance Company

No Supporting Documents Changed.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 01/27/2014

Comments:

Per our recent conversations, we have moved the Actuarial Memorandum to the Supporting Documents tab and revised the rate pages to include the applicable rider numbers.

Changed Items:

No Form Schedule Items Changed.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/27/2014 By:
Previous Version						
1	*Rate Tables*	*ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*REVISED VA_AM_RS_4.0_2014 0121.pdf, Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,*	*01/22/2014* *By: Marlyse Tritt*
Previous Version						
1	*Rate Tables*	*ILTC-4300, et al.*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *31.5*	*Rates VA_4.0 RS_20130311.pdf,*	*03/12/2013* *By: Jeanette Slabaugh*

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.
Attachment(s):	REVISED VA_AM_RS_4.0_20140121.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.*
Attachment(s):	*REVISED VA_AM_RS_4.0_20130826.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.*
Attachment(s):	*VA_AM_RS_4.0_20130311.pdf*

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Amendment Letter

Submitted Date: 08/08/2013

Comments:

An updated inforce policyholder notification letter is attached for your convenience.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notification Letter - 8/8/13
Comments:	
Attachment(s):	4.0 and 5.0 Official Inforce Notification Base Letter 072413IP.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Notification Letter*
Comments:	
Attachment(s):	*FINAL Official Inforce Notification Client Letter 030513 cb.pdf*

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Note To Filer

Created By:

Janet Houser on 03/25/2015 11:48 AM

Last Edited By:

Janet Houser

Submitted On:

03/25/2015 11:48 AM

Subject:

Reopen

Comments:

This filing has been re-opened to attach an updated Statement of Variability and Readability Certification. It is not necessary to reopen NWLT-128928316 as the forms were only approved once under this SERFF filing NWLT-128855883.

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Note To Filer

Created By:

Janet Houser on 03/20/2015 06:34 AM

Last Edited By:

Janet Houser

Submitted On:

03/20/2015 06:34 AM

Subject:

Rate Schedules

Comments:

Thank you for the resubmission of the rate pages with the form numbers. This is very helpful; however, there are two forms listed in the affected form numbers on the Rate/Rule Schedule for which I do not see rates: ALTC-4008-)PLUS (0599) and ALTC-4009-PLUS (0599).

The other concern I have is the labeling between attained age and issue age for future purchase options. If I am reading the actuarial memorandum correctly it states that policyholders who reach attained age 75 will not receive a rate increase on any portion of the premium including future purchase option elections. Based on that, I need to understand these headings:

For attained age 75, there are two different headings as follows. What am I not understanding?

Page 1 - Attained Age 75 and Up - use issue age for base rate/use attained age for future purchase option (why is this issue age?)
Page 3 - Attained Age 75 and Up - use issue age for rate (I assume this means for both base rate and future options & what I expected)

For under attained age 75:

Page 18 - Under Attained age 75 - use issue age for base rate/use attained age for future purchase options (what I expected)
Page 21 - Under Attained age 75 - use issue age for rate (why is attained age not included?)

I apologize for my confusion but I want to make sure what we approve is what was intended. The Actuarial Memorandum may need to be revised to clarify this. I look forward to hearing from you.

Thanks.

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Note To Reviewer

Created By:

Jeanette Slabaugh on 03/19/2015 02:47 PM

Last Edited By:

Jeanette Slabaugh

Submitted On:

03/19/2015 02:47 PM

Subject:

Additional Forms Referenced on Rate Rule Tab

Comments:

The additional forms listed in the Rate Rule Schedule tab are ALTC-4006 (1296), ALTC-4008-PLUS (0599) and ALTC-4009-PLUS (0599).

ALTC-4006 (1296) is the Optional Nonforfeiture Rider which is referenced in a paragraph with an explanation of the additonal premium required, on page 34 of the rate pages.

ALTC-4008-PLUS (0599) is the Elimination/Waiver of Premium Enhancement Rider the insured could add. This is referenced with a separate explanation of the additional premium required and is also on page 34.

ALTC-4009-PLUS (0599) is an Endorsement that was added to the base Policy for all insured's and there was not cost involved for that Endorsement.

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Note To Filer

Created By:

Janet Houser on 03/19/2015 01:39 PM

Last Edited By:

Janet Houser

Submitted On:

03/19/2015 01:39 PM

Subject:

Table of Inflation Riders

Comments:

Thank you for the Table of the Inflation Riders. Unfortunately, there are more riders listed under the affected form numbers in the Rate/Rule tab than on this list. Each page of the Rate Schedule should be amended to include the appropriate policy and rider form number as well as indicating when issue age or attained age should be used.

As soon as the revised rate pages are received, we will be able to approve the filing.

Thanks so much for your continued efforts in getting this resolved.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Note To Filer

Created By:

Janet Houser on 03/11/2015 11:25 AM

Last Edited By:

Janet Houser

Submitted On:

03/11/2015 11:36 AM

Subject:

wording

Comments:

So that the policy endorsement form covers all the available options including the contingent benefit upon lapse (CBL) or the nonforfeiture option, we suggest similar wording to the following be added:

Due to a [non-election of an option, by default, OR election of the nonforfeiture option] the coverage/benefit continues under a paid-up status with a shortened benefit period for a period of [ ].

The statement of variability should state under what circumstances the appropriate language would be used and that the benefit period would be determined as set forth in the appropriate rider form number ALTC-4019 (VA) (0113) for the CBL and the Optional Nonforfeiture Benefit (Jeannette, I am not sure if there is a separate form number for this benefit or it is optional language within policy but the SOV should indicate where that info can be found).

Call me if you have any questions. The purpose of amending this endorsement is to avoid creating additional endorsements for when the CBL or the optional nonforfeiture benefit is elected.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Note To Filer

Created By:

Janet Houser on 03/02/2015 10:01 AM

Last Edited By:

Janet Houser

Submitted On:

03/02/2015 10:01 AM

Subject:

2/27/2015 phone conversation

Comments:

This is to confirm our discussion on Friday regarding the Contingent Benefit Non-Forfeiture Form ALTC-4019(VA) (0113). As we discussed, the reference regarding the trigger points do not correspond with the NAIC's Executive/Plenary Bulletin adopted on December 18, 2013. It is my understanding the company will review the form and make the appropriate changes, as needed.

If you have any questions, please feel free to contact me at 804-371-9390.

Thanks.

Janet

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Note To Filer

Created By:

Janet Houser on 02/25/2015 12:29 PM

Last Edited By:

Janet Houser

Submitted On:

02/25/2015 12:47 PM

Subject:

2.25.15 phone conversation

Comments:

This is to confirm our phone coversation of today. The only outstanding items needed at this time are:

1) Certification of Compliance in accordance with 14VAC5-100-40 3
2) A copy of the optional non-forfeiture option, date of approval, and Serff tracking number
3) Confirmation these forms will be used for the following policy forms: ILTC-4300, et al. and INH-4300, et al.(NWLT-128855883 & NWLT-128928316), and form ILTC-5000,et al and INH-5000, et al (NWLT-128855863).

Look forward to hearing from you soon!

Thanks.

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Note To Filer

Created By:

Janet Houser on 02/20/2015 08:44 AM

Last Edited By:

Janet Houser

Submitted On:

02/20/2015 08:44 AM

Subject:

2.20.15 phone conversation

Comments:

This is to confirm our phone conversation of today. As discussed, the management at the Bureau of Insurance has determined that a policy must be updated via an endorsement or amendment that effects any change the policyholder has requested. Because it would be a part of the entire contract, this would have to be an approved form; the company cannot not simply send a revised policy schedule page.

It is our understanding the company does not have any existing forms to amend policies. As a result, please attach the proposed form to this filing for review and approval. Please keep in mind, there are several options provided in the policyholder letter to reduce the effect of the rate increase. Please be sure all options are covered in the new form. If this information is variable, please provide a statement of variability indicating what information will appear.

I initially indicated the form only needed to be attached to one rate filing; however, that is true only if the form is set up with the same form number to be used for all the applicable LTC policy forms. If that is not the case and different form numbers are required for the various policy forms, then a form would be required for each rate filing.

For clarification purposes, the company may include a revised Schedule of Benefits page in addition to the endorsement if the company so chooses.

If you have any questions, please contact me at 804-371-9390.

Thanks.

Janet

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Note To Reviewer

Created By:

Jeanette Slabaugh on 01/30/2015 09:55 AM

Last Edited By:

Jeanette Slabaugh

Submitted On:

01/30/2015 09:55 AM

Subject:

Your question of 1/28/15

Comments:

Janet,

In response to your question of "If a person selects an option to reduce his daily benefits or change his elimination period, for example, how is the policy updated to reflect such changes? The individual is given a new Schedule of Benefits reflecting such changes.

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Note To Filer

Created By:

Janet Houser on 01/28/2015 02:16 PM

Last Edited By:

Janet Houser

Submitted On:

01/28/2015 02:16 PM

Subject:

Policy Updates

Comments:

This is to confirm my phone message of today. If a person selects an option to reduce his daily benefits or change his elimination period, for example, how is the policy updated to reflect such changes? Please feel free to contact me at 804-371-9390 if you have any questions.

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Note To Filer

Created By:

Janet Houser on 04/18/2014 12:47 PM

Last Edited By:

Janet Houser

Submitted On:

04/18/2014 12:47 PM

Subject:

NAIC Bulletin

Comments:

According to the March 31, 2014 response from Sheryl Babcock, the company indicates it is using the standard NAIC Model Regulation trigger to offer contingent benefit upon lapse on all policies, regardless of whether they are post -rate stability policies or pre-rate stability policies. For clarification, please confirm the standard regulation to which she is referring is NAIC's Executive/Plenary bulletin adopted on December 18, 2013.

The bulletin requires clear disclosure addressing the guaranteed renewable nature of the policy and that the insured should understand that premiums may increase again in the future. The letter addresses the second half of this requirement but does not provide any disclosure regarding guaranteed renewability. The letter should be amended accordingly.

Since this rate increase may be approved in a series of schedule rate increase and the sum of all scheduled rate increase would ultimately trigger the offering of the contingent benefit upon lapse, please confirm the company will include the contingent benefit upon lapse at the time of each scheduled increase.

We appreciate your patience as we request additional information. The state of Virginia is very sensitive to feedback and comments we are receiving from our consumers and the strong national interest focused on rate increases for this product. As a result, our reviews are requiring more time and information to evaluate the filing before recommending approval.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Note To Filer

Created By:

Janet Houser on 04/02/2014 09:06 AM

Last Edited By:

Janet Houser

Submitted On:

04/02/2014 09:06 AM

Subject:

Rate Schedules

Comments:

It appears the headings on the revised rate schedules do not state that future options are based on attained age. This should be included to avoid any confusion. I apologize for not bringing this to your attention earlier.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Note To Filer

Created By:

Janet Houser on 04/01/2014 08:13 AM

Last Edited By:

Janet Houser

Submitted On:

04/01/2014 08:14 AM

Subject:

Policyholder count

Comments:

Per my phone message of today, please update the number of policyholders affected by this increase on the Rate/Rule Schedule in SERFF under Company Information. It is showing 257. According to the 3/11/14 response, the count as of 2/28/14 is 289.

Thanks for your help!

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Note To Filer

Created By:

Janet Houser on 03/21/2014 01:20 PM

Last Edited By:

Janet Houser

Submitted On:

03/21/2014 01:21 PM

Subject:

Rate Summary Part I

Comments:

The State Corporation Commission has an outstanding order to the BOI to obtain comments from the general public regarding long term care rates and proposed amendments. The BOI takes this very seriously, and based on both written and verbal comments received from our consumers, we have asked our insurers to now complete the Rate Rule Summary which the company did. We realize this is a new exercise for you; however, this one way to provide our consumers a better explanation as to why a rate increase was requested and what were the contributing causes.

In light of this, please expand the narrative in the Rate Summary so that any person reviewing this filing would clearly understand the reason for the rate increase and its driving factors. Remember, the audience may not be someone familiar with insurance terms and explanations may be needed.

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Note To Filer

Created By:

Janet Houser on 03/20/2014 07:39 AM

Last Edited By:

Janet Houser

Submitted On:

03/20/2014 07:40 AM

Subject:

NAIC Bulletin

Comments:

Attached is the form mentioned in my previous note!

MODEL BULLETIN

DATE: [Insert Date]

TO: All Licensed Insurers Writing Long-Term Care Insurance

FROM: [Insert Name & Title]

RE: Announcement of Alternative Filing Requirements for Long-Term Care Premium Rate Increases

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Effective *[insert date three (3) months after issuance of this bulletin]*, the following guidelines will be used in the review of pre-rate-stability and post-rate-stability premium rate adjustment filings for long-term care insurance policies. The intent of this bulletin is to address rate increases for long-term care insurance policies currently in force, in particular pre-rate-stability policies.

For purposes of this bulletin, "rate stability" is defined as provisions contained in the 2000 NAIC Long-Term Care Insurance Model Regulation (Model 641) as adopted by [*insert state name]* on *[insert date of adoption of Section 20 et al]*. Policies with effective dates prior to *[insert rate stability adoption date]* are referred to as "pre-rate-stability" policies, and policies with effective dates on or after *[insert rate stability adoption date]* are referred to as "post-rate-stability" policies.

Drafting Note: States may need to consider whether their state rules allow these provisions to be issued as a bulletin, or whether some or all of these provisions may require adoption through other state regulatory procedures.

Actuarial Assumptions for Establishing Rate Increase Requests:

When rate adjustments are filed with the [Department] for both pre-rate-stability and post-rate-stability policy forms, it is the intent of the [Department] to work with the insurer, to the extent appropriate, to review the reasonableness of the set of assumptions by which to determine the rate increase(s) necessary to reach adequate ultimate premiums and that can be used to monitor developing experience. When disclosing assumptions to the [Department], the insurer will provide the resulting rate revision request at the same time so that the [Department] may include this in their review.

In assessing these assumptions as proposed by the insurer, the [Department] may use the services of an independent actuary and, if appropriate under state law, may charge the insurer for the costs of these services. The [Department] may also accept a review done by or for another state or states for the same or substantially the same policy form where any differences in benefits and premiums are not material and such review was completed within eighteen months of the date of the rate adjustment filing and such review substantially complies with the [Department]'s rate review standards.

The assumptions will be consistent with the following:

1. All present and accumulated values used to determine rate increases shall use the maximum valuation interest rate for contract reserves. The actuary shall disclose as part of the actuarial memorandum the use of any averages.

2. All accumulated values used to determine rate increases shall use the actual experience of the product in as close a manner to that used in the original development of rates as possible. This is not intended to preclude the inclusion of multiple policy forms into one rate increase determination if such pooling increases the credibility of the combined accumulated experience.

3. All present values calculated to determine rate increases shall use reasonable estimates of future premium payments and claims payments. Such estimates are to be part of the assumptions as anticipated above and, for post-rate-stability policies this would include a margin for moderately adverse experience, while for pre-rate-stability policies, this would be based on best estimate assumptions for the future lifetime of the policies, including potential margins.

Drafting Note: While not limiting each state's authority with respect to the approval of rate increases, the intention of the development of a set of assumptions is to increase the uniformity and fairness of premium rate schedule changes for all policyholders regardless of the state of issue of each policy or the current state of residence.

Approval of Rate Increases:

In approving rate increase requests for both pre-rate-stability policies and post-rate-stability policies consistent with the assumptions described in the section above, the [Department], with the concurrence of the insurer where such concurrence is appropriate, will determine ways in which the following may be included to benefit policyholders:

1. The [Department] may approve a single increase of the requested amount and the insurer agrees to not implement future rate increases on each subject policy for three years from the date of implementation of the rate increase for each policy form; or

2. In lieu of a single increase, the [Department] may approve a series of scheduled rate increases that are actuarially equivalent to the single amount requested by the insurer over the lifetime of the policy. The entire series would be approved at one time as part of the current rate increase filing. For pre-rate-stability policy forms, the approval includes a three-year monitoring provision similar to that currently applicable to post-rate-stability rate increases to allow modification of later increases that were not appropriate based on the experience following the initial rate increase. When determining the rate comparison for new business, forms subject to a series of increases shall not be included.

Requirement to Administer Contingent Benefit Upon Lapse:

For pre-rate-stability policies, the [Department] will require the implementation of the contingent benefit upon lapse[1] as outlined below, as a condition of approval of a rate increase for a block of business for which the contingent benefit upon lapse is not otherwise required. The contingent benefit upon lapse is already required for post-rate-stability policies.

For both pre-rate-stability and post-rate-stability policies, if the rate increase is approved in a series of scheduled rate increases and the sum of all scheduled rate increases would ultimately trigger the offering of the contingent benefit upon lapse, the insurer will be required[2] to include contingent benefit upon lapse at the time of each scheduled increase.

For policies or certificates which have reached their twentieth duration, the [Department] may require the insurer to provide the contingent benefit upon lapse[3] without reference to the table of trigger percentages. For policies which have not reached their twentieth duration, any percentage value in excess of 100% will be reduced to 100%.

The insurer shall notify policyholders and certificate holders of the contingent benefit upon lapse when required by the [Department] in conjunction with the implementation of a rate increase.

Policyholder Notification of Premium Increase:

The insurer shall file with the [Department] the premium increase notification letter to policyholders at the time of the premium rate increase for informational purposes. The insurer shall clearly disclose to policyholders the following elements:

1. the amount of the premium rate increase requested and implementation schedule (e.g., single premium increase applied or phased in a series of premium increases);
2. available benefit reduction/rate increase mitigation actions;
3. clear disclosure addressing the guaranteed renewable nature of the policy/coverage and that the insured should understand that premium rates may increase again in the future; and
4. offer of contingent benefit upon lapse, if applicable.

Application of New Loss Ratio Standards:

The [Department] will require the insurer to limit the increase based on the use of a dual loss-ratio approach for pre-rate-stability policy forms. The recommended loss-ratio would be:

---

[1] A company may provide alternative nonforfeiture benefits in lieu of the benefit required by the contingent benefit upon lapse, if approved by the [Commissioner].

[2] Any such additional requirements, with respect to contingent benefit upon lapse, shall not change the determination of whether or not a majority of policies or certificates are eligible for contingent benefit upon lapse.

[3] A company may provide alternative nonforfeiture benefits in lieu of the benefit required by the contingent benefit upon lapse, if approved by the [Commissioner].

- the greater of 60% or the lifetime loss ratio used in the original pricing, applied to the current rate schedule on the effective date of these new requirements; plus
- 80% applied to any premium increase that is filed after that date on an individual policy form; or
- 75% applied to any premium increase that is filed on a group policy form.

For post-rate-stability policy forms, the current loss-ratio standards are unchanged.

Consideration of New Approaches:

At the request of the insurer, the [Department] may also consider
other options which may be made available to insureds which may mitigate the impact of the rate increases on the insured population or alternative actuarial methodologies relating to the rate increase. The insurer shall provide an explanation and demonstration on how such methodology is actuarially justified and/or how such new mitigation option may reasonably benefit insureds. No alternative method/approach may be used until it has been accepted by the [Department].

_____
(INSERT COMMISSIONER NAME)
(INSERT COMMISSIONER TITLE)
(INSERT STATE NAME)

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Note To Filer

Created By:

Janet Houser on 03/20/2014 07:34 AM

Last Edited By:

Janet Houser

Submitted On:

03/20/2014 07:35 AM

Subject:

NAIC Bulletin & Rate Schedules

Comments:

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

This is to confirm our phone conversation of March19, 2014. Attached is a NAIC's Executive/Plenary bulletin adopted on December 18, 2013. We have now added this to our review process and ask that the company advise if this filing is or is not consistent with the recommendations. Please provide details that support your response.

I appreciate your assistance in resolving our concerns regarding the rate schedules. Please keep in mind, this information is available to the public and is used extensively by our Consumer Services area in assisting customers. As a result, it is essential the rate schedules are clear and reflect sufficient information as to which rate schedules are appropriate in responding to calls.

The rate schedules submitted on March 17, 2014 contain Standard Rates and New Increased Rates. Unfortunately, without clearly labeling these rates, it is going to be very confusing for someone to know which rate table is applicable.

The standard rates are current rates (originally approved rates) that apply to individuals who have attained the age of 75; however, the rate is based on the age at issue. I suggest the heading be changed from "originally approved rates" to:

ATTAINED AGE 75 AND ABOVE ONLY
USE AGE AT ISSUE

ROUND 1

FUTURE OPTIONS BASED ON ATTAINED AGE

The New Increase rates apply to individuals who are under the age of 75 and the rate increase is based on the issue age not attained age. I suggest the following heading:

BELOW ATTAINED AGE 75
USE AGE AT ISSUE

ROUND 1

FUTURE OPTIONS BASED ON ATTAINED AGE

Again, thanks for your help. Please let me know if you have any questions or concerns.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Note To Filer

Created By:

Janet Houser on 03/17/2014 08:27 AM

Last Edited By:

Janet Houser

Submitted On:

03/17/2014 08:27 AM

Subject:

Rate Schedules

Comments:

I again apologize for the duplication in the rate sheets which appear to be the same with different headings. To avoid any potential confusion, I suggest, and if the company agrees, changes should be made in the rate pages. Before we make any further changes, however, I have a few questions to clarify how this is intended to be applied.

Please correct me if I am wrong. If the insured is currently under age 75, he will receive a rate increase based on his issue age of 40%. If the insured is over age 75, he continue to pay his current rates, is that correct? If that is true, then it would seem we would need two sets of rates: Rates for issue ages under 75 with attained age under 75 that receive the 40% and rate for issue ages under and over 75 with attained ages over 75 with a 0% increase. Is that right?

So, for a individual for the 2 x 365 x $10 nursing home with no inflation, 90-day elimination period:

If his issue age were 60 and his attained age is now 73, his new rate would be $ 38.66 based on age 60.

If his issue age were 60 and is attained age is now 75, he would not receive an increase and would be paying the current rate prior to this increase.

If his issue age was 75 and older, he would not receive an increase and would be paying the current rate prior to this increase.

All future elections are based on attained age regardless of issue age.

Lastly, the rate pages currently have an asterisk at age 86 indicate these amounts are to be used for purchases of offers for increased coverage only. Please explain.

I appreciate your patience as we work through this to ensure the information we provide to the public is clear and that our approval of rates is correct and accurate.

Again, feel free to contact me at 804-371-9390.

Janet

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Note To Filer

Created By:

Janet Houser on 03/07/2014 09:35 AM

Last Edited By:

Janet Houser

Submitted On:

03/07/2014 09:35 AM

Subject:

Rate Schedules

Comments:

This is to confirm my phone call earlier today. Please provide a breakdown of how many policyholders would receive a 40% rate increase and how many would receive a 0% increase.

Please correct me if I am wrong, but it would appear the rate increases for this filing is based on the attained age of the insured only, not the issue age, is that correct? The company is requesting a 40% rate increase for policyholders with an attained age under 75 and a 0% rate increase for policyholders with an attained age of 75 and above. Again, issue age is not a factor in the rate increase, correct?

If so, the rate schedules attached are based on issue age and should be based on attained age. At this time I believe we would need the following:

Under attained age 75 - 40% increase with a bolded statement indicating future option based on attained age
75 and older - 0% increase including future options

And each of these will have 3 sets of rates for each phase in period.

Please verify my understanding of this is correct. Thanks!

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Note To Reviewer

Created By:

Jeanette Slabaugh on 02/13/2014 08:37 AM

Last Edited By:

Jeanette Slabaugh

Submitted On:

02/13/2014 08:37 AM

Subject:

Status Inquiry

Comments:

Would you be able to provide us with a status on your review of this filing?

Thank you for your consideration.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Note To Reviewer

Created By:

Jeanette Slabaugh on 12/04/2013 12:46 PM

Last Edited By:

Jeanette Slabaugh

Submitted On:

12/04/2013 12:46 PM

Subject:

Status Inquiry

Comments:

Would you be able to provide us with the status of your review of this filing and when we might expect to hear something from the department?

Thank you for your consideration.

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Note To Reviewer

Created By:

Jeanette Slabaugh on 11/14/2013 08:20 AM

Last Edited By:

Jeanette Slabaugh

Submitted On:

11/14/2013 08:20 AM

Subject:

Status Inquiry

Comments:

Would you be able to provide us with the status of your review of this filing and when we might expect to hear something from the department?

Thank you for your consideration.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Reviewer Note

Created By:

Janet Houser on 03/24/2015 06:17 AM

Last Edited By:

Janet Houser

Submitted On:

03/24/2015 09:53 AM

Subject:

RRS

Comments:

Rate Summaries

Reset Form

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: New York Life Insurance Company; 66915

SERFF Tracking Number: NWLT-128855883

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: $1,824

Average Requested Percentage Rate Change Per Member: 31.5%

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 40%

Number of Policy Holders Affected : 289

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Long-Term Care Insurance Policy and Riders
INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Nursing Home Insurance Policy and Riders

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Explanation of Assumptions and Rate Increase

The company is requesting a 40% rate increase for policyholders with an attained age under 75 and a 0% rate increase for policyholders with an issue age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including future purchase option elections). The premium rate increase will not apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date, once they have reached attained age 75. The rate increase will be phased in over three years: the first rate increase will be 15%, the second rate increase will be 15% and the third rate increase will be 10%, all on a simple basis.

Long-term care insurance is a relatively new industry with only a few decades long history. Based on limited historical experience, it has been difficult to project future claims and price products appropriately. Over time, this resulted in the industry experiencing higher than expected claims relative to the assumptions made when the products were originally priced. We began offering this product in 1988 and since entering this market, we have never raised rates on existing policies. However, we have seen a gap develop between the original pricing assumptions and our actual experience and now find it necessary to adjust premiums to better align with the actual experience of the products.

Long Term Care Insurance Rate Request Summary
Part 2 –To Be Completed By Bureau of Insurance

Company Name and NAIC Number: New York Life Insurance Company; 66915

SERFF Tracking Number: NWLT-128855883

Disposition: On Approval

Approval Date: 3/24/2015

Revised Rates

Average Annual Premium Per Member:	$1,824
Average Requested Percentage Rate Change Per Member:	31.5%
Minimum Requested Percentage Rate Change Per Member:	0%
Maximum Requested Percentage Rate Change Per Member:	40%
Number of Policy Holders Affected:	**289**

Summary of the Bureau of Insurance's review of the rate request:

New York Life Insurance Company (the Company) requested an increase which varies by issue age according to the following table. The rate increase will be implemented over a 3 year period as follows.

Age Criteria	**Requested Increase**
Attained Age < 75	40%
Attained Age > 74	No rate change

The same increase is being requested nationwide for these individual policies that are still being sold. The overall effect is a rate increase of 21.2% nationwide and 31.5% in Virginia, and will affect approximately 263 policyholders in Virginia although 26 are over age 74 and will not receive a rate increase. This is the first rate increase on this block of business.

The rate increase was reviewed under the requirements of 14VAC5-200-153 for those policies issued on or after October 1, 2003. The company has another filing for policies issued pre rate stabilization. 14VAC5-200-153 requires that the rate increase cannot be so large that the resulting loss ratio is less than a weighted average of 58% and 85%. The weights are the present value of the original premiums and the present value of the incremental premiums. The weighted average depends on both the timing and the amount of all increases. For this block of business, the present value of the original premium is $101.9 million and the present value of the incremental premiums is $ 71.2 million. The weighted average of the 58% and 85% required loss ratios is 61.2%. The actual projected lifetime loss ratio is 101.7%. Thus the expected lifetime loss ratio exceeded the minimum.

The Company requested the rate increase because policy terminations have been much lower than assumed in the original pricing. When policyholders terminate at a lower rate, there are many more policyholders continuing to the high claim costs in later years. The Company has found that lapses have been only 0.65% as compared to the 5.00% expected in pricing. This is a significant difference as the effect is compounded over many years. Even with the full requested rate increase, the Company expects to pay out more than 73% of the premium in claims which is greater than the original expectation that the Company would pay out 60% of the premium in claims.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Reviewer Note

Created By:

Janet Houser on 06/23/2014 01:45 PM

Last Edited By:

Janet Houser

Submitted On:

03/24/2015 09:53 AM

Subject:

policyholder letters

Comments:

6.23.14 - Consumer Services reviewed and approved

State:	*Virginia*	**Filing Company:**	*New York Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*Long Term Care*		
Project Name/Number:	*2013 Rate Increase/*		

Reviewer Note

Created By:

Janet Houser on 01/29/2014 12:26 PM

Last Edited By:

Janet Houser

Submitted On:

03/24/2015 09:53 AM

Subject:

Standalone policies

Comments:

Confirmed with the company's actuary - Jeanette Slabaugh - these LTC forms were issued as standalone policies and were not attached as riders to a life or annuity contract.

She also stated that individuals 75 and over are getting a zero increase, however, if someone who currently has a policy and at age 75 which to purchase a rider, that person would pay the higher premium.

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Reviewer Note

Created By:

Bob Grissom on 05/26/2013 06:23 AM

Last Edited By:

Janet Houser

Submitted On:

03/24/2015 09:53 AM

Subject:

Actuarial Review

Comments:

Actuarial review requested 05/26/2013, 5/30/2013 & 10/25/2013

final approval 3.10.14 with change in implementation over 3 years

revised recommendation to include NAIC compliance 10.7.14

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June 14, 2013

Mr. Robert Grissom
Supervisor
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: Actuarial Review for the Virginia Bureau of Insurance
New York Life Insurance Company
Long Term Care Rate Increase Filing
Policy Forms ILTC-4300 and INH-5000 as Generation 4.0
Post Rate Stabilization Subset
SERFF# NWLT-1288855883

Dear Bob:

We have completed our preliminary review of this filing for a long term care rate increase. New York Life Insurance Company (the Company) is requesting an average 31.5% rate increase.

Recommendation

At this time we are recommending that the Bureau **not approve** the rate filing. We have a number of questions and requests.

Questions

1. What other long term care business – group and individual – does the Company have in force? What is the reason for separating these forms from the other forms?

2. Please provide the attachments to the actuarial memorandum in Excel format, with working formulas. These are Exhibits II through XII. Please expand Exhibit XII to show the annual premium in force prior to the rate increase.

3. Please expand the results of the A/E studies. Provide the analysis in an Excel workbook.
   a. Lapses – Please include the exposure and the count of expected lapses. Please confirm the expected is based on the revised assumptions.
   b. Mortality – Please include the exposures and the count of expected deaths. Please confirm the expected deaths are based on the revised assumptions and they reflect the mortality selection factors. What are the mortality selection factors? In addition to the policy year analysis provide two other analyses – one by gender and one by attained age groups. We are trying to confirm the fit is good across several key parameters.
   c. Morbidity - Please include the exposures and the count of expected claims. Please confirm the expected claims are based on the revised assumptions and they reflect the morbidity selection factors. What are the morbidity selection factors? In addition to the calendar year analysis provide three other analyses – one by gender, one by attained age groups and one by policy duration. We are trying to confirm the fit is good across several key parameters.

4. Please provide a brief description of how the revised morbidity compares to the original morbidity assumption. We are seeking a measure of relative value. Please describe if the changes are driven by incidence or continuance or both. If both, give a ballpark estimate of how much of the change is driven by incidence vs. continuance.

5. We are also reviewing the filing of the LTC premium rate increase under NWLT-128855863. In that filing there are 3 tiers of rate increases:

   a. 0% for insureds with an attained age >74
   b. 40% for insureds with attained age <75 and issue age <50
   c. 25.1% for insureds with attained age 75 and issue age 50-74
   d. All increases are capped at the rates recently approved and offered to new insureds.

In this filing, there is no third tier for issue ages 50-74. Please explain your reasoning for the two tiers and why your strategy for this block is different from the other filing. How frequently do the caps of the current rates come into play? What would the average increase be if the caps did not come into play?

6. We understand that if an insured is currently less than age 75 and purchases additional coverage through the future purchase option, he will pay at a higher rate. What happens to the same insured who, several years from now reaches age 75 and wishes to purchase additional coverage? Does he pay at the increased rate or the original premium rate?

7. The actuarial memorandum states the projections recognize benefit buy-downs of 2.4%. Is there any related anti-selection associated with the buy-downs in the projections?

8. The actuarial memorandum states the Company is absorbing the cost of exempting policyholders over attained age 74 from the rate increase. Please quantify this amount. Exhibit II shows the lifetime loss ratio with the rate increase is 73.0%. What would the lifetime loss ratio be if these older policyholders were not exempt?

9. In the original pricing of this form, what was the target loss ratio?

10. 14 VAC5-200-153B2 requires statements that

    a. if the rate increase is granted and the assumptions are realized, then no further rate increases are anticipated; and
    b. the premium rate filing is in compliance with this section

    Please provide a revised actuarial memorandum with these required statements.

11. Please provide the following distribution of the nationwide inforce business:
    a. By gender
    b. By issue year
    c. By inflation option
    d. By attained age
    e. By marital status

    To clarify, we are looking for five separate distributions, not a 5-dimensional distribution.

12. Does the Company have any limited pay policies? If so, please provide a distribution of business by the various payment options. Please confirm the premium payment periods were properly reflected in the projections.

13. Does the Company have any rate guarantees on this block? If so, please provide a distribution of business by the various length of the rate guarantees. Please confirm the rate guarantees were properly reflected in the projections.

14. How are waived premiums handled in the financial exhibits? Are they a reduction to premiums or an addition to claims? Are they handled consistently between the historical period and the projection period?

Sincerely,

Anthony G. Proulx

Anthony G. Proulx, FSA, MAAA
Vice President & Principal
(913)-766-9165

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September 19, 2013

Mr. Robert Grissom
Supervisor
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: Actuarial Review for the Virginia Bureau of Insurance
New York Life Insurance Company
Long Term Care Rate Increase Filing
Policy Forms ILTC-5000 and INH-5000 as Generation 5.0
Post Rate Stabilization Policies
SERFF# NWLT-128855883

Dear Bob:

New York Life Insurance Company (the Company) is requesting an average 31.5% rate increase. We have reviewed the Company's response and we have some additional questions and requests.

Recommendation

At this time we are recommending that the Bureau **not approve** the rate filing. We have a number of questions and requests.

Questions

1. The filing indicates the average increase is 31.5%. Is this on a nationwide basis or Virginia only? If nationwide, what is the corresponding Virginia increase? If Virginia, what is the corresponding nationwide increase?

2. The revised lapse assumption varies by issue age, policy duration and marital status. Please provide an Actual to Expected study with the same variables. Show the exposure, actual lapses and expected lapses for each cell. We appreciate there will be volatility in those results. Does the lapse study include the experience of these forms only or does it include other forms? Is it experience from inception or is it limited?

3. Is the revised mortality assumption the 1994 GAM basic or static table? Please confirm there are no adjustments other than the selection factors and mortality improvements. Your response state the mortality selection factors were in Attachment 1. We saw the morbidity selection factors, but not the mortality selection factors, unless you are using the A/E ratios as selection factors. Please provide the mortality selection factors. Does the Actual to Expected analysis include the experience of these forms only or does it include other forms? Please give a more complete description of the mortality improvement assumption.

4. Please confirm our understanding that the actual to expected morbidity analysis is based on more experience than just this form. Does it include all Company experience or just certain subsets? Please describe the source for this analysis. Do you expect the morbidity to be uniform across the various blocks of business or has the underwriting changed over time?

5. Please update and expand Exhibit 5 which is the state filing status report. Please submit the state filing status report in an Excel workbook Include the inforce premium before the increase, by state and by the 2 increase categories of attained age < 75and attained age >74.

6. We reviewed the ratio of successive annual loss ratios (without the rate increase) in the projection period. This slope should be a good proxy for the slope of the claim cost curve. The slope starts at 18.5% and gradually slows to 14%. In the tail of the projection period, the ratio slows dramatically to 2%. Most carriers believe there is considerable leveling off at the highest attained ages. But we were surprised at the initial slope. 18.5% is quite high, especially given that fewer than 30% of the policies have automatic inflation protection. In our review of the pre rate stabilization subset of this business (NWLT-128928316), those projections start at a much more modest 12% slope. Do you have a large proportion of

Facility Only policies in this subset? Is there some other explanation for this steep slope? Does the 18.5% surprise you or are your claim cost curves really that steep?

7. In Exhibit II there is a large jump in the nationwide annual loss ratios from the historical period to the projected period. Yet, your revised morbidity assumption shows a good fit to the historical experience. The slope of the loss ratios (ratio of successive year's annual loss ratio) in the projection period generally shows 14-15% annual increases. However the slope from the historical baseline to the first year of the projection period is on the order of 35% - 40%. We understand the actual to expected analysis is based on a larger block of business, but it appears the revised assumptions do not fit this block very well. We are especially concerned that the revised morbidity assumption is dominated by older blocks of business which were not underwritten as well as this block and therefore the revised morbidity assumption is inappropriate for this block. Please explain why you believe the transition from the historical period to the projected period is reasonable.

8. Do the projections include any future purchases under the inflation option?

9. Do the projections include any premium reductions due to shock lapses beyond the 2.4% benefit buy-down?

10. We note the distribution of business is the same as for the NWLT-128928316 filing. That filing is for the pre rate stabilization block of Generation 4.0. Please provide an updated distribution which includes the post rate stabilization policies only.

Sincerely,

Anthony G. Proulx

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October 31, 2013

Mr. Robert Grissom
Supervisor
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: Actuarial Review for the Virginia Bureau of Insurance
New York Life Insurance Company
Long Term Care Rate Increase Filing
Policy Forms ILTC-4300 and INH-4300 as Generation 4.0 and riders
Post Rate Stabilization Policies
SERFF# NWLT-128855883

Dear Bob:

We have completed our review of this filing for a long term care rate increase. New York Life Insurance Company (the Company) is requesting an increase which varies by issue age according to the following table:

Age Criteria	Requested Increase
Attained Age <75	40%
Attained Age >74	0%

The requested increase is the same in every jurisdiction. However, due to different mix by issue ages, the overall requested rate increase is 21.2% nationwide and 31.5% in Virginia.

Recommendation

We recommend that the Bureau approve the requested rate increase. Our review of this filing was performed according to the provisions of 14VAC5-200. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans".

We sent three emails to the Company requesting additional information. The Company's responses clarified issues and provided greater support for the requested increase. The Bureau was involved in all correspondence between us and the Company.

Background

The Company is requesting a rate increase which varies by attained age. Insureds over age 74 receive no rate increase. Insureds under 75 receive a 40% rate increase. This filing is for the subset of policies issued under rate stabilization regulations. The Company has another filing for policies issued pre rate stabilization.

This is a closed block of business. There have been no prior rate increases in any jurisdiction. Policies were sold from 1998 to 2004. This filing covers only policies sold under the rate stability regulations. For the rate stabilization subset in Virginia, there are 257 policies with $.36 million of annualized premium. 30 of these polices are above age 74 and thus there is no rate increase requested. These are federally tax-qualified individual policies which are guaranteed renewable for life. The Company is basing the requested increase on their nationwide experience. This is appropriate as the Virginia experience has little credibility. The Virginia in force lives and premiums are about 5.0% of the nationwide in force. Additionally, there is less than $27.000 of historical incurred claims in Virginia Their claim experience is not meaningful.

Analysis - Methodology

Our approach was to a) review the filing materials, b) check the calculation of the lifetime loss ratio and the calculation of the 58% / 85% test, c) test the sensitivity of the lifetime loss ratio to the interest discount rate, d) review the experience studies which support the revised assumptions, e) review the projections for reasonableness and d) analyze the current increase and cumulative increase in Virginia relative to other states.

Credibility

This is a small block of business with only $37.9 million of earned premium and $3.7 million of incurred claims nationwide. The Company used their nationwide experience from their entire block of individual long term care products to develop revised assumptions. We think this is appropriate as it uses more data and increases the credibility. Also, there is no reason to expect geographic differences in experience.

Our credibility measure is based on a letter from The American Academy of Actuaries Long-Term Care Reserving Work Group to the Accident and Health Working Group of the NAIC Life and Health Actuarial Task Force which addresses the issue of credibility. In that letter, the working group recommends 1082 claims for full credibility. The 1082 claims ensure that the observed claims are within ± 5% of the true claims with 90% confidence. (The same analysis shows that 2,654 claims will ensure that the observed claims are within ± 5% of the true claims with 99% confidence.)

The Company's lapse study has 9,328 lapses. The mortality study includes 8,771 deaths. The morbidity study includes 5,696 actual claims. All three studies meet the 1,082 threshold. The Company experience is fully credible.

Morbidity

We reviewed the Company's morbidity study. The Company measured their experience against the Milliman USA Long Term Care Guidelines. This is a proprietary source, but it is based on extensive industry experience and it recognizes various underwriting standards. We are comfortable with this source. The Milliman Guidelines were adjusted for Company experience. The Company experience includes 5,696 claims with an incurred amount of almost $353 million. The study includes all business of the Company, not just the forms in this filing. This is appropriate as it lends greater credibility to the results. The Company responded their Actual to Expected report includes only the policies in this Generation 4.0 series and Generation 5.0 series. These were analyzed together because the product features are very similar and there is a lack of claim credibility in the 5.0 series.

On our request, the Company provided Actual to Expected Analyses. The overall A/E ratio is 101.0% by claim count and 99% by incurred amount. This is an excellent fit. The first analysis was by calendar year. For the calendar years with more than 100 claims, the ratio varies from .76 to 1.17. This is a fairly narrow range and shows consistent results across calendar years.

The second analysis was by gender. The overall A/E ratio for males is 109% and for females is 96%. Again this suggests a reasonably good fit. The data allowed additional analyses by issue age and policy duration. The Company used 7 age brackets. The A/E ratios range from 96% to 101%. This is an excellent fit. One bracket, ages 92+, had no claims. The results by policy duration are a little more volatile with values ranging from 72% to 115%.

We are satisfied the new morbidity assumption fits the historical data very well across multiple variables. It should provide reasonable incurred claims in the projections.

Mortality

We reviewed the results of the Company's Actual to Expected mortality analysis. The Company is using the 1994 GAM with selection factors as their new assumption. The 1994 GAM is a table often used for LTC products. The revised assumption is based on Company wide experience. This is appropriate as it yields greater credibility and there is no reason to expect mortality to vary by block of business. The assumption includes mortality improvements of scale AA from 2002 to 2011. At our request the Company provided analysis by policy duration, attained age and gender. Each of these analyses shows a very good fit of the new assumption to the actual historical experience. The overall Actual to Expected ratio is 100%. By policy duration, the values range from 93% to 104%. By attained age group the values are from 92% to 109%, but for ages under 60 the ratio is 133%. This cell has 550 actual deaths and using our credibility formula, it has 71% credibility. This was the only outlier. By gender, the fit is 99% for females and 101% for males.

We are satisfied the new mortality assumption fits the historical data very well across multiple variables. It is a reasonable assumption to use in the projections.

Lapses

We reviewed the Company's lapse assumption. The Company's revised assumption varies by issue age, duration and marital status. The data in the actuarial memorandum showed historical experience by duration only. We requested additional, more-detailed information, which the Company provided. The lapse experience includes only calendar years 2008 and later. The Company stated their more recent experience was different from earlier data, especially in the earlier durations.

The Company's revised lapse assumption varies by issue age, duration and marital status. The actual to expected ratio in aggregate is 0.98. By marital status, the ratio is 0.97 for single and 0.99 for married. By issue age, the ratios vary from 0.97 to 1.05. The variability is slightly

greater by policy duration because there are relatively few lapses at the later durations. The Company uses a factor approach for the two marital status and it fits very well.

There is no recognized lapse table for long term care insurance. However, in our experience in reviewing long term care rate increase filings, the ultimate lapse rate is generally in the range of 0.75% – 1.50%. The Company's ultimate lapse rate is 0.65% which is a little low, but it is well supported by the Company experience.

Financial Projections

The projections include benefit buy-downs which average 2.4%. The Company has assumed no related anti-selection with these buy-downs.

We reviewed the financial projections. The Company stated the revised assumptions are current best estimate assumptions and do not include any provision for moderately adverse experience. The projections are sensitive to three key assumptions – slope of the annual loss ratios, persistency of the block and the interest discount rate.

We reviewed the loss ratios in the projection period. The annual loss ratios should be in the same proportion as the attained age claim costs. 63% of the policies in this block have inflation protection. Our rule of thumb for this block of business is the slope should be 12-16%. Further we expect a significant slowdown at the highest attained ages. The slope in the Company's projections starts at 16% at gradually decreases to about 2%. This was right in line with our expectation.

We also reviewed the loss ratio during the transition from the historical to the projected period. This was very difficult because the historical experience is so volatile. We used several baseline periods. We compared the loss ratios in the baseline periods to the loss ratio for the first full projection year, 2011. We calculated an implied annual growth rate between the midpoints of those two periods. This annual growth rate is 35-40%. This is exceptionally large. We asked the Company about this discontinuity in the transition period. The Company responded the post-rate stabilization policies, even on a nationwide basis, is very small and the experience is not credible. They provided a similar exhibit which included both pre and post rate stabilization policies. Here the loss ratio in the transition period is much smoother. The annual growth during the transition period is about 12%, which is consistent with the slope in the projection period. We accepted the Company's argument regarding the credibility of the post-rate stabilization block.

We compared the premiums with and without the premium increase. Once the rate increase is fully effective, the overall effect is about a 29% increase. This is consistent with the Company's

statement that the effective increase is 31.5% and there are 2.4% in benefit buy-downs. . The ratio of projected premiums with and without the rate increase continues to grow during the projection period. Again, this makes sense as the rate increase applies only to the younger insureds. As the block matures, they become an ever greater portion of the block. The ultimate ratio is 35.8% higher. This is generally consistent with the 40% rate increase less the 2.4% buy-downs.

We also compared the incurred claims with and without the rate increase. The claims with the rate increase are slightly lower, reflecting the net effect of the benefit buy-downs and the increased waiver of premium claims.

The projections do not include any shock lapses, other than the 2.4% buy-down. The projections do not include any related anti-selection. About one-half of our reviews include these effects. When used, both the lapses and anti-selection are usually very small and tend to offset each other. It is not an important part of the projections. We are comfortable that the projections do not include shock lapses and corresponding anti-selection.

We analyzed the premium persistency pattern. Based on the revised assumptions for mortality and lapses and using the distribution of in-force business, we built a model to predict persistency. Our model closely matched the Company's implied persistency throughout the projection period. Our terminations were within .5% of the Company's. Given the limitations of our simple model, we consider this a good fit. The projections appear to accurately reflect the revised lapse and mortality assumptions.

Loss Ratios

We were able to exactly match the Company's present value calculations. We calculated the loss ratios and the performed the 85% / 58% test for a number of interest discount rate scenarios. Virginia requires the use of the pricing interest rate to be used in discounting and accumulating in the present value calculations. The Company's pricing assumption is 6.50%. This was one of the scenarios and is highlighted in green. Another important scenario is the use of the NAIC valuation rate. All but a handful of these policies were issued when the valuation rate was 4.50%. This scenario is highlighted in yellow. The result of our testing is:

Interest Sensitivity Testing with the Proposed Rate Increase						
	Loss Ratios			85% / 58% Test		
Interest	Past	Future	Lifetime	Allowed Claims	Projected Claims	Test
3.00%	9.7%	197.1%	133.4%	77,568,420	167,743,780	Pass
4.00%	9.7%	171.6%	111.1%	73,103,452	132,222,632	Pass
4.50%	9.7%	160.6%	101.7%	71,234,570	118,177,788	Pass
5.00%	9.7%	150.6%	93.3%	69,574,541	106,088,862	Pass
6.00%	9.7%	133.3%	79.0%	66,799,549	86,605,770	Pass
6.50%	9.7%	125.8%	73.0%	65,650,224	78,746,847	Pass
7.00%	9.7%	119.0%	67.6%	64,640,309	71,896,868	Pass
8.00%	9.7%	107.0%	58.3%	62,990,925	60,659,420	Fail

The past loss ratio is quite insensitive to the interest discount rate because the time period is only 9 years and the loss ratio has been relatively flat during the period. The future loss ratio is very sensitive to the interest discount rate. In all cases but 8%, the 58 /85 % rule is met.

Other Considerations

We reviewed the approvals in other states. The Company has business in force in 51 jurisdictions. To date there have been 30 approvals with an average increase of 34.2%. Some of those increases are in multiple steps. That average amount includes one state where the request was disapproved.

The actuarial memorandum has the required language regarding policy design, underwriting and the claims adjudication practices.

For this block of post rate stabilization policies, 14VAC-200-153C2b requires the expected claims be at least as great as the present value of initial premiums times 58% plus the present value of the incremental premiums times 85% The Bureau requires the interest rate used for accumulating past experience and discounting future experience be the pricing earned rate. For this filing that rate is 6.50%. The table above shows the filing is compliant with this requirement.

The policyholder has the following options:

- Accept the rate increase
- Reduce the daily benefit
- Cancel riders

Conclusions

The rate increase varies by issue age and attained age. The actual distribution of issue ages in Virginia results in an overall rate increase of 31.5%. The ratio of projected premiums with and without the rate increase continues to grow during the projection period. This is expected as the population of currently under age 75 insureds becomes a greater proportion of the total block.

The Company provided support for their revised assumptions for morbidity, mortality and lapses. The new assumptions fit the historical experience very well across several parameters. We analyzed the projections and found them to be reasonable.

The total experience of this block satisfies the 58% / 85% rule required by 14VAC-200-153C2b when the pricing interest rate is used.

Reliance and Qualification

The purpose of this document is to communicate our review of this filing. The use of this report by parties outside of the Virginia Bureau of Insurance is unauthorized. Outside parties rely on this report at their own risk.

Our conclusions are based on information supplied by New York Life Insurance Company both in the filing and in their response to our questions. This information was not verified, but we did review it for consistency and reasonableness. If any information was inaccurate, it may require us to revise our conclusions and opinions.

Sincerely,

Anthony G. Proulx

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March 10, 2014

Mr. Robert Grissom
Supervisor
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: Actuarial Review for the Virginia Bureau of Insurance
New York Life Insurance Company
Long Term Care Rate Increase Filing
Policy Forms ILTC-4300 and INH-4300 as Generation 4.0 and riders
Post Rate Stabilization Policies
SERFF# NWLT-128855883

Dear Bob:

We have completed our review of this filing for a long term care rate increase. New York Life Insurance Company (the Company) is requesting an increase which varies by issue age according to the following table:

Age Criteria	Requested Increase
Attained Age <75	40%
Attained Age >74	0%

The requested increase is the same in every jurisdiction. However, due to different mix by issue ages, the overall requested rate increase is 21.2% nationwide and 31.5% in Virginia.

Recommendation

We recommend that the Bureau approve the requested rate increase. Our review of this filing was performed according to the provisions of 14VAC5-200. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans".

We sent three emails to the Company requesting additional information. The Company's responses clarified issues and provided greater support for the requested increase. The Bureau was involved in all correspondence between us and the Company.

Following negotiations with the Virginia Bureau of Insurance, the Company agreed to a phased–in approach of 3 rounds of simple increases. The increases are 15%, 15% and 10% for the same total of 40%. Our analysis was performed under the assumption of a single round of the full increase. The phased-in approach will lower the projected premiums and increase the lifetime loss ratio. So it does not change our conclusion for the need of the increase. It only justifies a larger increase, which the Company is not requesting.

Background

The Company is requesting a rate increase which varies by attained age. Insureds over age 74 receive no rate increase. Insureds under 75 receive a 40% rate increase. This filing is for the subset of policies issued under rate stabilization regulations. The Company has another filing for policies issued pre rate stabilization.

This is a closed block of business. There have been no prior rate increases in any jurisdiction. Policies were sold from 1998 to 2004. This filing covers only policies sold under the rate stability regulations. For the rate stabilization subset in Virginia, there are 257 policies with $.36 million of annualized premium. 30 of these polices are above age 74 and thus there is no rate increase requested. These are federally tax-qualified individual policies which are guaranteed renewable for life. The Company is basing the requested increase on their nationwide experience. This is appropriate as the Virginia experience has little credibility. The Virginia in force lives and premiums are about 5.0% of the nationwide in force. Additionally, there is less than $27.000 of historical incurred claims in Virginia Their claim experience is not meaningful.

Analysis - Methodology

Our approach was to a) review the filing materials, b) check the calculation of the lifetime loss ratio and the calculation of the 58% / 85% test, c) test the sensitivity of the lifetime loss ratio to the interest discount rate, d) review the experience studies which support the revised assumptions, e) review the projections for reasonableness and d) analyze the current increase and cumulative increase in Virginia relative to other states.

Credibility

This is a small block of business with only $37.9 million of earned premium and $3.7 million of incurred claims nationwide. The Company used their nationwide experience from their entire block of individual long term care products to develop revised assumptions. We think this is appropriate as it uses more data and increases the credibility. Also, there is no reason to expect geographic differences in experience.

Our credibility measure is based on a letter from The American Academy of Actuaries Long-Term Care Reserving Work Group to the Accident and Health Working Group of the NAIC Life and Health Actuarial Task Force which addresses the issue of credibility. In that letter, the working group recommends 1082 claims for full credibility. The 1082 claims ensure that the observed claims are within ± 5% of the true claims with 90% confidence. (The same analysis shows that 2,654 claims will ensure that the observed claims are within ± 5% of the true claims with 99% confidence.)

The Company's lapse study has 9,328 lapses. The mortality study includes 8,771 deaths. The morbidity study includes 5,696 actual claims. All three studies meet the 1,082 threshold. The Company experience is fully credible.

Morbidity

We reviewed the Company's morbidity study. The Company measured their experience against the Milliman USA Long Term Care Guidelines. This is a proprietary source, but it is based on extensive industry experience and it recognizes various underwriting standards. We are comfortable with this source. The Milliman Guidelines were adjusted for Company experience. The Company experience includes 5,696 claims with an incurred amount of almost $353 million. The study includes all business of the Company, not just the forms in this filing. This is appropriate as it lends greater credibility to the results. The Company responded their Actual to Expected report includes only the policies in this Generation 4.0 series and Generation 5.0 series. These were analyzed together because the product features are very similar and there is a lack of claim credibility in the 5.0 series.

On our request, the Company provided Actual to Expected Analyses. The overall A/E ratio is 101.0% by claim count and 99% by incurred amount. This is an excellent fit. The first analysis was by calendar year. For the calendar years with more than 100 claims, the ratio varies from .76 to 1.17. This is a fairly narrow range and shows consistent results across calendar years.

The second analysis was by gender. The overall A/E ratio for males is 109% and for females is 96%. Again this suggests a reasonably good fit. The data allowed additional analyses by issue age and policy duration. The Company used 7 age brackets. The A/E ratios range from 96% to 101%. This is an excellent fit. One bracket, ages 92+, had no claims. The results by policy duration are a little more volatile with values ranging from 72% to 115%.

We are satisfied the new morbidity assumption fits the historical data very well across multiple variables. It should provide reasonable incurred claims in the projections.

Mortality

We reviewed the results of the Company's Actual to Expected mortality analysis. The Company is using the 1994 GAM with selection factors as their new assumption. The 1994 GAM is a table often used for LTC products. The revised assumption is based on Company wide experience. This is appropriate as it yields greater credibility and there is no reason to expect mortality to vary by block of business. The assumption includes mortality improvements of scale AA from 2002 to 2011. At our request the Company provided analysis by policy duration, attained age and gender. Each of these analyses shows a very good fit of the new assumption to the actual historical experience. The overall Actual to Expected ratio is 100%. By policy duration, the values range from 93% to 104%. By attained age group the values are from 92% to 109%, but for ages under 60 the ratio is 133%. This cell has 550 actual deaths and using our credibility formula, it has 71% credibility. This was the only outlier. By gender, the fit is 99% for females and 101% for males.

We are satisfied the new mortality assumption fits the historical data very well across multiple variables. It is a reasonable assumption to use in the projections.

Lapses

We reviewed the Company's lapse assumption. The Company's revised assumption varies by issue age, duration and marital status. The data in the actuarial memorandum showed historical experience by duration only. We requested additional, more-detailed information, which the Company provided. The lapse experience includes only calendar years 2008 and later. The

Company stated their more recent experience was different from earlier data, especially in the earlier durations.

The Company's revised lapse assumption varies by issue age, duration and marital status. The actual to expected ratio in aggregate is 0.98. By marital status, the ratio is 0.97 for single and 0.99 for married. By issue age, the ratios vary from 0.97 to 1.05. The variability is slightly greater by policy duration because there are relatively few lapses at the later durations. The Company uses a factor approach for the two marital status and it fits very well.

There is no recognized lapse table for long term care insurance. However, in our experience in reviewing long term care rate increase filings, the ultimate lapse rate is generally in the range of 0.75% – 1.50%. The Company's ultimate lapse rate is 0.65% which is a little low, but it is well supported by the Company experience.

Financial Projections

The projections include benefit buy-downs which average 2.4%. The Company has assumed no related anti-selection with these buy-downs.

We reviewed the financial projections. The Company stated the revised assumptions are current best estimate assumptions and do not include any provision for moderately adverse experience. The projections are sensitive to three key assumptions – slope of the annual loss ratios, persistency of the block and the interest discount rate.

We reviewed the loss ratios in the projection period. The annual loss ratios should be in the same proportion as the attained age claim costs. 63% of the policies in this block have inflation protection. Our rule of thumb for this block of business is the slope should be 12-16%. Further we expect a significant slowdown at the highest attained ages. The slope in the Company's projections starts at 16% at gradually decreases to about 2%. This was right in line with our expectation.

We also reviewed the loss ratio during the transition from the historical to the projected period. This was very difficult because the historical experience is so volatile. We used several baseline periods. We compared the loss ratios in the baseline periods to the loss ratio for the first full projection year, 2011. We calculated an implied annual growth rate between the midpoints of those two periods. This annual growth rate is 35-40%. This is exceptionally large. We asked the Company about this discontinuity in the transition period. The Company responded the post-rate stabilization policies, even on a nationwide basis, is very small and the experience is not credible. They provided a similar exhibit which included both pre and post rate stabilization

policies. Here the loss ratio in the transition period is much smoother. The annual growth during the transition period is about 12%, which is consistent with the slope in the projection period. We accepted the Company's argument regarding the credibility of the post-rate stabilization block.

We compared the premiums with and without the premium increase. Once the rate increase is fully effective, the overall effect is about a 29% increase. This is consistent with the Company's statement that the effective increase is 31.5% and there are 2.4% in benefit buy-downs. . The ratio of projected premiums with and without the rate increase continues to grow during the projection period. Again, this makes sense as the rate increase applies only to the younger insureds. As the block matures, they become an ever greater portion of the block. The ultimate ratio is 35.8% higher. This is generally consistent with the 40% rate increase less the 2.4% buy-downs.

We also compared the incurred claims with and without the rate increase. The claims with the rate increase are slightly lower, reflecting the net effect of the benefit buy-downs and the increased waiver of premium claims.

The projections do not include any shock lapses, other than the 2.4% buy-down. The projections do not include any related anti-selection. About one-half of our reviews include these effects. When used, both the lapses and anti-selection are usually very small and tend to offset each other. It is not an important part of the projections. We are comfortable that the projections do not include shock lapses and corresponding anti-selection.

We analyzed the premium persistency pattern. Based on the revised assumptions for mortality and lapses and using the distribution of in-force business, we built a model to predict persistency. Our model closely matched the Company's implied persistency throughout the projection period. Our terminations were within .5% of the Company's. Given the limitations of our simple model, we consider this a good fit. The projections appear to accurately reflect the revised lapse and mortality assumptions.

Loss Ratios

We were able to exactly match the Company's present value calculations. We calculated the loss ratios and the performed the 85% / 58% test for a number of interest discount rate scenarios. Virginia requires the use of the pricing interest rate to be used in discounting and accumulating in the present value calculations. The Company's pricing assumption is 6.50%. This was one of the scenarios and is highlighted in green. Another important scenario is the use of the NAIC

valuation rate. All but a handful of these policies were issued when the valuation rate was 4.50%. This scenario is highlighted in yellow. The result of our testing is:

Interest Sensitivity Testing with the Proposed Rate Increase						
	Loss Ratios			85% / 58% Test		
Interest	Past	Future	Lifetime	Allowed Claims	Projected Claims	Test
3.00%	9.7%	197.1%	133.4%	77,568,420	167,743,780	Pass
4.00%	9.7%	171.6%	111.1%	73,103,452	132,222,632	Pass
4.50%	9.7%	160.6%	101.7%	71,234,570	118,177,788	Pass
5.00%	9.7%	150.6%	93.3%	69,574,541	106,088,862	Pass
6.00%	9.7%	133.3%	79.0%	66,799,549	86,605,770	Pass
6.50%	9.7%	125.8%	73.0%	65,650,224	78,746,847	Pass
7.00%	9.7%	119.0%	67.6%	64,640,309	71,896,868	Pass
8.00%	9.7%	107.0%	58.3%	62,990,925	60,659,420	Fail

The past loss ratio is quite insensitive to the interest discount rate because the time period is only 9 years and the loss ratio has been relatively flat during the period. The future loss ratio is very sensitive to the interest discount rate. In all cases but 8%, the 58 /85 % rule is met.

Other Considerations

We reviewed the approvals in other states. The Company has business in force in 51 jurisdictions. To date there have been 30 approvals with an average increase of 34.2%. Some of those increases are in multiple steps. That average amount includes one state where the request was disapproved.

The actuarial memorandum has the required language regarding policy design, underwriting and the claims adjudication practices.

For this block of post rate stabilization policies, 14VAC-200-153C2b requires the expected claims be at least as great as the present value of initial premiums times 58% plus the present value of the incremental premiums times 85% The Bureau requires the interest rate used for accumulating past experience and discounting future experience be the pricing earned rate. For this filing that rate is 6.50%. The table above shows the filing is compliant with this requirement.

The policyholder has the following options:

- Accept the rate increase
- Reduce the daily benefit
- Cancel riders

Conclusions

The rate increase varies by issue age and attained age. The actual distribution of issue ages in Virginia results in an overall rate increase of 31.5%. The ratio of projected premiums with and without the rate increase continues to grow during the projection period. This is expected as the population of currently under age 75 insureds becomes a greater proportion of the total block.

The Company provided support for their revised assumptions for morbidity, mortality and lapses. The new assumptions fit the historical experience very well across several parameters. We analyzed the projections and found them to be reasonable.

The total experience of this block satisfies the 58% / 85% rule required by 14VAC-200-153C2b when the pricing interest rate is used.

Reliance and Qualification

The purpose of this document is to communicate our review of this filing. The use of this report by parties outside of the Virginia Bureau of Insurance is unauthorized. Outside parties rely on this report at their own risk.

Our conclusions are based on information supplied by New York Life Insurance Company both in the filing and in their response to our questions. This information was not verified, but we did review it for consistency and reasonableness. If any information was inaccurate, it may require us to revise our conclusions and opinions.

Sincerely,

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October 7, 2014

Mr. Robert Grissom
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Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: Actuarial Review for the Virginia Bureau of Insurance
New York Life Insurance Company
Long Term Care Rate Increase Filing
Policy Forms ILTC-4300 and INH-4300 as Generation 4.0 and riders
Post Rate Stabilization Policies
SERFF# NWLT-128855883

Dear Bob:

We have completed our review of this filing for a long term care rate increase. New York Life Insurance Company (the Company) is requesting an increase which varies by issue age according to the following table:

Age Criteria	Requested Increase
Attained Age <75	40%
Attained Age >74	0%

The requested increase is the same in every jurisdiction. However, due to different mix by issue ages, the overall requested rate increase is 21.2% nationwide and 31.5% in Virginia.

Recommendation

We recommend that the Bureau approve the requested rate increase. Our review of this filing was performed according to the provisions of 14VAC5-200. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans".

We sent three emails to the Company requesting additional information. The Company's responses clarified issues and provided greater support for the requested increase. The Bureau was involved in all correspondence between us and the Company.

Following negotiations with the Virginia Bureau of Insurance, the Company agreed to a phased–in approach of 3 rounds of simple increases. The increases are 15%, 15% and 10% for the same total of 40%. Our analysis was performed under the assumption of a single round of the full increase. The phased-in approach will lower the projected premiums and increase the lifetime loss ratio. So it does not change our conclusion for the need of the increase. It only justifies a larger increase, which the Company is not requesting.

Background

The Company is requesting a rate increase which varies by attained age. Insureds over age 74 receive no rate increase. Insureds under 75 receive a 40% rate increase. This filing is for the subset of policies issued under rate stabilization regulations. The Company has another filing for policies issued pre rate stabilization.

This is a closed block of business. There have been no prior rate increases in any jurisdiction. Policies were sold from 1998 to 2004. This filing covers only policies sold under the rate stability regulations. For the rate stabilization subset in Virginia, there are 257 policies with $.36 million of annualized premium. 30 of these polices are above age 74 and thus there is no rate increase requested. These are federally tax-qualified individual policies which are guaranteed renewable for life. The Company is basing the requested increase on their nationwide experience. This is appropriate as the Virginia experience has little credibility. The Virginia in force lives and premiums are about 5.0% of the nationwide in force. Additionally, there is less than $27.000 of historical incurred claims in Virginia Their claim experience is not meaningful.

Analysis - Methodology

Our approach was to a) review the filing materials, b) check the calculation of the lifetime loss ratio and the calculation of the 58% / 85% test, c) test the sensitivity of the lifetime loss ratio to the interest discount rate, d) review the experience studies which support the revised assumptions, e) review the projections for reasonableness and d) analyze the current increase and cumulative increase in Virginia relative to other states.

Credibility

This is a small block of business with only $37.9 million of earned premium and $3.7 million of incurred claims nationwide. The Company used their nationwide experience from their entire block of individual long term care products to develop revised assumptions. We think this is appropriate as it uses more data and increases the credibility. Also, there is no reason to expect geographic differences in experience.

Our credibility measure is based on a letter from The American Academy of Actuaries Long-Term Care Reserving Work Group to the Accident and Health Working Group of the NAIC Life and Health Actuarial Task Force which addresses the issue of credibility. In that letter, the working group recommends 1082 claims for full credibility. The 1082 claims ensure that the observed claims are within ± 5% of the true claims with 90% confidence. (The same analysis shows that 2,654 claims will ensure that the observed claims are within ± 5% of the true claims with 99% confidence.)

The Company's lapse study has 9,328 lapses. The mortality study includes 8,771 deaths. The morbidity study includes 5,696 actual claims. All three studies meet the 1,082 threshold. The Company experience is fully credible.

Morbidity

We reviewed the Company's morbidity study. The Company measured their experience against the Milliman USA Long Term Care Guidelines. This is a proprietary source, but it is based on extensive industry experience and it recognizes various underwriting standards. We are comfortable with this source. The Milliman Guidelines were adjusted for Company experience. The Company experience includes 5,696 claims with an incurred amount of almost $353 million. The study includes all business of the Company, not just the forms in this filing. This is appropriate as it lends greater credibility to the results. The Company responded their Actual to Expected report includes only the policies in this Generation 4.0 series and Generation 5.0 series. These were analyzed together because the product features are very similar and there is a lack of claim credibility in the 5.0 series.

On our request, the Company provided Actual to Expected Analyses. The overall A/E ratio is 101.0% by claim count and 99% by incurred amount. This is an excellent fit. The first analysis was by calendar year. For the calendar years with more than 100 claims, the ratio varies from .76 to 1.17. This is a fairly narrow range and shows consistent results across calendar years.

The second analysis was by gender. The overall A/E ratio for males is 109% and for females is 96%. Again this suggests a reasonably good fit. The data allowed additional analyses by issue age and policy duration. The Company used 7 age brackets. The A/E ratios range from 96% to 101%. This is an excellent fit. One bracket, ages 92+, had no claims. The results by policy duration are a little more volatile with values ranging from 72% to 115%.

We are satisfied the new morbidity assumption fits the historical data very well across multiple variables. It should provide reasonable incurred claims in the projections.

Mortality

We reviewed the results of the Company's Actual to Expected mortality analysis. The Company is using the 1994 GAM with selection factors as their new assumption. The 1994 GAM is a table often used for LTC products. The revised assumption is based on Company wide experience. This is appropriate as it yields greater credibility and there is no reason to expect mortality to vary by block of business. The assumption includes mortality improvements of scale AA from 2002 to 2011. At our request the Company provided analysis by policy duration, attained age and gender. Each of these analyses shows a very good fit of the new assumption to the actual historical experience. The overall Actual to Expected ratio is 100%. By policy duration, the values range from 93% to 104%. By attained age group the values are from 92% to 109%, but for ages under 60 the ratio is 133%. This cell has 550 actual deaths and using our credibility formula, it has 71% credibility. This was the only outlier. By gender, the fit is 99% for females and 101% for males.

We are satisfied the new mortality assumption fits the historical data very well across multiple variables. It is a reasonable assumption to use in the projections.

Lapses

We reviewed the Company's lapse assumption. The Company's revised assumption varies by issue age, duration and marital status. The data in the actuarial memorandum showed historical experience by duration only. We requested additional, more-detailed information, which the Company provided. The lapse experience includes only calendar years 2008 and later. The

Company stated their more recent experience was different from earlier data, especially in the earlier durations.

The Company's revised lapse assumption varies by issue age, duration and marital status. The actual to expected ratio in aggregate is 0.98. By marital status, the ratio is 0.97 for single and 0.99 for married. By issue age, the ratios vary from 0.97 to 1.05. The variability is slightly greater by policy duration because there are relatively few lapses at the later durations. The Company uses a factor approach for the two marital status and it fits very well.

There is no recognized lapse table for long term care insurance. However, in our experience in reviewing long term care rate increase filings, the ultimate lapse rate is generally in the range of 0.75% – 1.50%. The Company's ultimate lapse rate is 0.65% which is a little low, but it is well supported by the Company experience.

Financial Projections

The projections include benefit buy-downs which average 2.4%. The Company has assumed no related anti-selection with these buy-downs.

We reviewed the financial projections. The Company stated the revised assumptions are current best estimate assumptions and do not include any provision for moderately adverse experience. The projections are sensitive to three key assumptions – slope of the annual loss ratios, persistency of the block and the interest discount rate.

We reviewed the loss ratios in the projection period. The annual loss ratios should be in the same proportion as the attained age claim costs. 63% of the policies in this block have inflation protection. Our rule of thumb for this block of business is the slope should be 12-16%. Further we expect a significant slowdown at the highest attained ages. The slope in the Company's projections starts at 16% at gradually decreases to about 2%. This was right in line with our expectation.

We also reviewed the loss ratio during the transition from the historical to the projected period. This was very difficult because the historical experience is so volatile. We used several baseline periods. We compared the loss ratios in the baseline periods to the loss ratio for the first full projection year, 2011. We calculated an implied annual growth rate between the midpoints of those two periods. This annual growth rate is 35-40%. This is exceptionally large. We asked the Company about this discontinuity in the transition period. The Company responded the post-rate stabilization policies, even on a nationwide basis, is very small and the experience is not credible. They provided a similar exhibit which included both pre and post rate stabilization

policies. Here the loss ratio in the transition period is much smoother. The annual growth during the transition period is about 12%, which is consistent with the slope in the projection period. We accepted the Company's argument regarding the credibility of the post-rate stabilization block.

We compared the premiums with and without the premium increase. Once the rate increase is fully effective, the overall effect is about a 29% increase. This is consistent with the Company's statement that the effective increase is 31.5% and there are 2.4% in benefit buy-downs. . The ratio of projected premiums with and without the rate increase continues to grow during the projection period. Again, this makes sense as the rate increase applies only to the younger insureds. As the block matures, they become an ever greater portion of the block. The ultimate ratio is 35.8% higher. This is generally consistent with the 40% rate increase less the 2.4% buy-downs.

We also compared the incurred claims with and without the rate increase. The claims with the rate increase are slightly lower, reflecting the net effect of the benefit buy-downs and the increased waiver of premium claims.

The projections do not include any shock lapses, other than the 2.4% buy-down. The projections do not include any related anti-selection. About one-half of our reviews include these effects. When used, both the lapses and anti-selection are usually very small and tend to offset each other. It is not an important part of the projections. We are comfortable that the projections do not include shock lapses and corresponding anti-selection.

We analyzed the premium persistency pattern. Based on the revised assumptions for mortality and lapses and using the distribution of in-force business, we built a model to predict persistency. Our model closely matched the Company's implied persistency throughout the projection period. Our terminations were within .5% of the Company's. Given the limitations of our simple model, we consider this a good fit. The projections appear to accurately reflect the revised lapse and mortality assumptions.

Loss Ratios

We were able to exactly match the Company's present value calculations. We calculated the loss ratios and the performed the 85% / 58% test for a number of interest discount rate scenarios. Virginia requires the use of the pricing interest rate to be used in discounting and accumulating in the present value calculations. The Company's pricing assumption is 6.50%. This was one of the scenarios and is highlighted in green. Another important scenario is the use of the NAIC

valuation rate. All but a handful of these policies were issued when the valuation rate was 4.50%. This scenario is highlighted in yellow. The result of our testing is:

Interest Sensitivity Testing with the Proposed Rate Increase						
	Loss Ratios			85% / 58% Test		
Interest	Past	Future	Lifetime	Allowed Claims	Projected Claims	Test
3.00%	9.7%	197.1%	133.4%	77,568,420	167,743,780	Pass
4.00%	9.7%	171.6%	111.1%	73,103,452	132,222,632	Pass
4.50%	9.7%	160.6%	101.7%	71,234,570	118,177,788	Pass
5.00%	9.7%	150.6%	93.3%	69,574,541	106,088,862	Pass
6.00%	9.7%	133.3%	79.0%	66,799,549	86,605,770	Pass
6.50%	9.7%	125.8%	73.0%	65,650,224	78,746,847	Pass
7.00%	9.7%	119.0%	67.6%	64,640,309	71,896,868	Pass
8.00%	9.7%	107.0%	58.3%	62,990,925	60,659,420	Fail

The past loss ratio is quite insensitive to the interest discount rate because the time period is only 9 years and the loss ratio has been relatively flat during the period. The future loss ratio is very sensitive to the interest discount rate. In all cases but 8%, the 58 /85 % rule is met.

Other Considerations

We reviewed the approvals in other states. The Company has business in force in 51 jurisdictions. To date there have been 30 approvals with an average increase of 34.2%. Some of those increases are in multiple steps. That average amount includes one state where the request was disapproved.

The actuarial memorandum has the required language regarding policy design, underwriting and the claims adjudication practices.

For this block of post rate stabilization policies, 14VAC-200-153C2b requires the expected claims be at least as great as the present value of initial premiums times 58% plus the present value of the incremental premiums times 85% The Bureau requires the interest rate used for accumulating past experience and discounting future experience be the pricing earned rate. For this filing that rate is 6.50%. The table above shows the filing is compliant with this requirement.

The policyholder has the following options:

- Accept the rate increase
- Reduce the daily benefit
- Cancel riders

NAIC Model Bulletin

The filing was also reviewed in light of the NAIC Model Bulletin regarding LTC rate increase approved in December 2013.

- We agree with the Company's statements the accumulated values use actual experience and that the present values use reasonable estimates of future premiums and claims that are based on best estimates.
- The Company did not provide the correct exhibit. The exhibits which were loaded into Serff are for another filing. However, the annual projections should not change, only the present value calculations. The test is simply the row from the above table using the maximum valuation interest rate which is 4.50%.

The above table shows the loss ratio test is met at 4.50%. The filing complies with the requirements of the NAIC Model Bulletin.

Conclusions

The rate increase varies by issue age and attained age. The actual distribution of issue ages in Virginia results in an overall rate increase of 31.5%. The ratio of projected premiums with and without the rate increase continues to grow during the projection period. This is expected as the population of currently under age 75 insureds becomes a greater proportion of the total block.

The Company provided support for their revised assumptions for morbidity, mortality and lapses. The new assumptions fit the historical experience very well across several parameters. We analyzed the projections and found them to be reasonable.

The total experience of this block satisfies the 58% / 85% rule required by 14VAC-200-153C2b when the pricing interest rate is used.

Reliance and Qualification

The purpose of this document is to communicate our review of this filing. The use of this report by parties outside of the Virginia Bureau of Insurance is unauthorized. Outside parties rely on this report at their own risk.

Our conclusions are based on information supplied by New York Life Insurance Company both in the filing and in their response to our questions. This information was not verified, but we did review it for consistency and reasonableness. If any information was inaccurate, it may require us to revise our conclusions and opinions.

Sincerely,

Anthony G. Proulx, FSA, MAAA
Vice President & Principal
(913)-766-9165

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Post Submission Update Request Processed On 04/02/2014

Status:	Allowed
Created By:	Marlyse Tritt
Processed By:	Janet Houser
Comments:	

Company Rate Information:

Company Name:New York Life Insurance Company

Field Name	Requested Change	Prior Value
Number of Policy Holders Affected for this Program	289	257

State: *Virginia*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*
Filing Company: *New York Life Insurance Company*

Form Schedule

Lead Form Number:

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved 03/16/2015	Policy Endorsement	ALTC-4070 (VA) (0115)	POLA	Initial			ALTC-4070 (VA) (0115).pdf
2	Approved 03/16/2015	Contingent Nonforfeiture Benefit Rider	ALTC-4019 (VA) (0115)	POLA	Initial			ALTC-4019 (VA) (0115).pdf

Form Type Legend:

ADV	Advertising	**AEF**	Application/Enrollment Form
CER	Certificate	**CERA**	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	**FND**	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	**NOC**	Notice of Coverage
OTH	Other	**OUT**	Outline of Coverage
PJK	Policy Jacket	**POL**	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	**SCH**	Schedule Pages

LONG-TERM CARE INSURANCE

POLICY ENDORSEMENT

The Company You Keep®

NEW YORK LIFE INSURANCE COMPANY
New York Life, Long-Term Care,,[6200 Bridge Point Parkway, Suite 400], [Austin, Texas] [78730-5006]

Policy Endorsement

Insured:	[ ]		
Issue Age:	[ ]		
Policy Number:	[ ]	**Endorsement**	
Policy Effective Date:	[ ]	**Effective Date:**	[ ]

This Endorsement attaches to and becomes part of the Policy indicated by the Policy Number above. **Please read this Endorsement carefully**. This Endorsement should be attached to Your Policy. There is no premium for this endorsement and future premiums for the Policy remain payable under the terms of the Policy.

This Endorsement indicates various changes that were made available in order to reduce Your premium amount. If You selected a specific change, the information related to that change will be filled in with the applicable details.

[❑ The following optional Rider(s) has been deleted from Your coverage: [_____]
[_____]
[_____]
[_____]]

[❑ Your Inflation Protection has been decreased to: [_____]

[❑ Your Nursing Home Maximum Daily Benefit has been:
been decreased to: [_____]]

[❑ Your Home and Community Based Care Maximum Daily
Benefit has been decreased to: [_____]]

[❑ Your Benefit Period has been decreased to: [_____]]

[❑ Your Waiting Period has been increased to: [_____]]

[❑ Your Waiting Period/Waiver of Premium Enhancement Rider has been deleted and you will return to the Waiting Period and Waiver of Premium structure described in Your Policy.]

[Your premium was not paid and your policy has lapsed. However, under the terms of your policy, limited benefits will continue to be available should you qualify for claim. You have access to a benefit pool of [$], which will be payable based on the terms and conditions of your policy at the time of lapse. No further premiums will be due for this limited coverage.]

Except as specifically included in this Endorsement, this change does not alter any other existing conditions, limitations, or provisions of the coverage provided by the Policy to which it is attached.

SIGNED FOR NEW YORK LIFE INSURANCE COMPANY:

[ ] [ ]
President Secretary

The Company You Keep®

NEW YORK LIFE INSURANCE COMPANY

New York Life, Long-Term Care, [6200 Bridgepoint Parkway, Suite 400,] [Austin, Texas] [78730-5006]

LONG-TERM CARE INSURANCE
CONTINGENT NONFORFEITURE BENEFIT RIDER

Insured's Information

Insured:	[ ]	**Policy Effective Date:**	[ ]
Issue Age:	[ ]	**Rider Effective Date:**	[ ]
Policy Number:	[ ]		

This Rider attaches to and becomes part of the Policy indicated by the Policy Number above. **Please read this Rider carefully**. This Contingent Nonforfeiture Benefit is provided only if the Optional Nonforfeiture Benefit is not selected at issue or if the Optional Nonforfeiture Benefit is deleted after the policy Effective Date. If this Rider is being issued with the Policy, it is attached to the Policy. If this Rider is being added after the Policy Effective Date, then this Rider should be attached to the Policy. There is no additional premium for this Rider.

Contingent Nonforfeiture Benefit

This Rider provides a Contingent Nonforfeiture Benefit in the event that an increase in premium rate levels results in a Substantial Cumulative Premium Increase for Your Policy and Your Policy lapses within 120 days of the due date of the increased premium.

A Substantial Cumulative Premium Increase in the annual premium is one equal to or exceeding the percentage of Your initial annual premium set forth below based on Your issue age. Additionally:

- The purchase of additional coverage shall not be considered a premium rate increase. However, for purposes of the calculations of the ratio shown below of Percentage Increase Over Initial Premium, the portion of the premium attributable to the additional coverage shall be added to and considered part of the initial annual premium.
- If You decrease Your Benefits, the initial annual premium will be reduced by the amount of the decrease in Your premium.

If Your Policy has been in effect for 20 years, You do not need to meet the issue age or percentage increase amount shown in the table below to be eligible for the Contingent Nonforfeiture Benefit.

Substantial Cumulative Premium Increase Percentages

Issue Age	Percent Increase Over Initial Premium	Issue Age	Percent Increase Over Initial Premium
29 and under	100%	72	36%
30-34	100%	73	34%
35-39	100%	74	32%
40-44	100%	75	30%
45-49	100%	76	28%
50-54	100%	77	26%
55-59	90%	78	24%
60	70%	79	22%
61	66%	80	20%
62	62%	81	19%
63	58%	82	18%

Issue Age	Percent Increase Over Initial Premium	Issue Age	Percent Increase Over Initial Premium
64	54%	83	17%
65	50%	84	16%
66	48%	85	15%
67	46%	86	14%
68	44%	87	13%
69	42%	88	12%
70	40%	89	11%
71	38%	90 and over	10%

You will be notified at least 75 days prior to the due date of the premium reflecting the rate increase.

On or before the effective date of a Substantial Cumulative Premium Increase that triggers the Contingent Nonforfeiture Benefit, We will:

1. Offer to reduce Policy Benefits provided by the current coverage without the requirement of additional underwriting so that required premium payments are not increased;
2. Offer to convert the coverage to a paid-up status with a shortened Benefit Period based on the Nonforfeiture Benefit Amount. This option may be elected at any time during the 120-day period; and
3. Notify You that a default or lapse at any time during the 120-day period shall be deemed to be the election of the offer to convert to a paid-up coverage.

Benefits Payable

If the Contingent Nonforfeiture Benefit becomes effective, Benefits will be payable under the Policy any time you qualify for Benefits during the remainder of your life, subject to all of the provisions and conditions of the Policy. Benefits will be based on all of the Benefit limits in effect at the time of lapse, and may not be increased thereafter.

Limits On the Benefits Payable

The Benefits payable under this rider will not exceed the Nonforfeiture Benefit Amount, which is limited to the greater of:

- 100 percent of the total of all premiums paid, including the premiums paid prior to any changes in benefits, or
- Thirty (30) times the *Nursing Home Daily Maximum Benefit* amount at the time of lapse.

The Nonforfeiture Benefit Amount will not exceed the remaining Policy Lifetime Maximum Benefit at the time the Policy lapses and the Contingent Nonforfeiture Benefit becomes effective.

Signed for New York Life Insurance Company:

[ ]
President

[ ]
Secretary

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Rate Information

Rate data applies to filing.

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

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
New York Life Insurance Company	95.800%	31.500%	$112,269	289	$356,408	40.000%	0.000%

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	VA 4.0 round 1 20150320.pdf, VA 4.0 round 2 20150320.pdf, VA 4.0 round 3 20150320.pdf,
2		Actuarial Memorandum	ILTC-4300 (VA) (0197), INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Revised	Previous State Filing Number: Percent Rate Change Request: 31.5	REVISED VA_AM_RS_4.0_20140121.pdf,

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase I

Standard Underwriting Class Rates

Attained Age 75* and up - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase I

Standard Underwriting Class Rates

Attained Age 75* and up - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.30	7.42	8.31	9.33	11.43	18-34
35-39	7.59	8.99	10.09	11.27	13.76	35-39
40-44	9.76	11.66	13.11	14.57	17.75	40-44
45-49	13.43	16.15	18.19	20.12	24.42	45-49
50	18.73	22.55	25.37	28.00	33.87	50
51	20.74	24.99	28.12	31.01	37.48	51
52	22.79	27.50	30.96	34.11	41.19	52
53	24.58	29.73	33.48	36.85	44.50	53
54	26.40	32.00	36.07	39.64	47.88	54
55	28.26	34.35	38.73	42.53	51.35	55
56	30.20	36.79	41.51	45.52	54.96	56
57	32.23	39.36	44.43	48.67	58.74	57
58	34.20	41.83	47.23	51.69	62.35	58
59	36.34	44.53	50.29	55.01	66.29	59
60	38.75	47.56	53.73	58.71	70.69	60
61	41.50	51.00	57.62	62.92	75.68	61
62	44.64	54.94	62.08	67.74	81.38	62
63	48.45	59.70	67.45	73.57	88.29	63
64	52.74	65.07	73.52	80.14	96.07	64
65	57.56	71.08	80.32	87.50	104.78	65
66	62.92	77.77	87.87	95.65	114.45	66
67	68.83	85.15	96.23	104.65	125.10	67
68	74.98	92.81	104.90	113.90	136.09	68
69	81.81	101.34	114.56	124.20	148.33	69
70	89.45	110.87	125.37	135.73	162.03	70
71	97.99	121.55	137.50	148.67	177.40	71
72	107.56	133.53	151.07	163.21	194.66	72
73	119.01	147.91	167.40	180.81	215.64	73
74	131.51	163.63	185.24	200.04	238.53	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.12	4.05	4.72	5.23	7.01	18-34
35-39	4.05	5.24	6.09	6.72	8.89	35-39
40-44	5.63	7.24	8.39	9.23	12.03	40-44
45-49	8.17	10.47	12.09	13.24	17.03	45-49
50	10.22	13.08	15.08	16.49	21.07	50
51	11.03	14.11	16.25	17.76	22.64	51
52	11.91	15.23	17.52	19.14	24.33	52
53	12.92	16.50	18.96	20.70	26.22	53
54	14.00	17.86	20.51	22.37	28.22	54
55	15.16	19.30	22.16	24.13	30.34	55
56	16.37	20.83	23.89	25.99	32.55	56
57	17.65	22.43	25.70	27.94	34.86	57
58	18.82	23.89	27.34	29.71	36.92	58
59	20.07	25.45	29.11	31.60	39.14	59
60	21.46	27.19	31.07	33.69	41.58	60
61	23.02	29.14	33.26	36.04	44.32	61
62	24.79	31.34	35.75	38.70	47.43	62
63	26.91	34.00	38.75	41.91	51.18	63
64	29.29	36.98	42.10	45.51	55.40	64
65	31.94	40.29	45.83	49.51	60.10	65
66	34.87	43.94	49.96	53.93	65.28	66
67	38.07	47.96	54.49	58.79	71.00	67
68	40.79	51.35	58.29	62.86	75.77	68
69	44.00	55.36	62.83	67.71	81.48	69
70	47.93	60.27	68.37	73.66	88.49	70
71	52.76	66.34	75.23	81.03	97.21	71
72	58.73	73.83	83.71	90.14	108.01	72
73	67.55	84.94	96.31	103.71	124.27	73
74	77.52	97.51	110.57	119.07	142.66	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.23	8.60	9.68	10.80	13.40	18-34
35-39	8.82	10.54	11.89	13.21	16.32	35-39
40-44	11.42	13.76	15.55	17.20	21.19	40-44
45-49	15.72	19.05	21.56	23.76	29.14	45-49
50	21.47	26.04	29.43	32.38	39.58	50
51	23.66	28.72	32.45	35.69	43.58	51
52	25.90	31.48	35.60	39.12	47.71	52
53	27.94	34.04	38.49	42.27	51.55	53
54	30.03	36.65	41.48	45.50	55.49	54
55	32.17	39.36	44.55	48.85	59.53	55
56	34.39	42.16	47.75	52.30	63.72	56
57	36.70	45.09	51.09	55.91	68.08	57
58	38.89	47.84	54.21	59.28	72.13	58
59	41.24	50.82	57.60	62.96	76.51	59
60	43.88	54.15	61.39	67.03	81.38	60
61	46.88	57.91	65.66	71.65	86.88	61
62	50.30	62.22	70.55	76.94	93.16	62
63	54.49	67.48	76.49	83.39	100.86	63
64	59.19	73.38	83.19	90.64	109.50	64
65	64.45	79.96	90.66	98.74	119.14	65
66	70.27	87.25	98.91	107.66	129.79	66
67	76.65	95.25	108.00	117.47	141.46	67
68	83.22	103.47	117.32	127.47	153.41	68
69	90.48	112.58	127.66	138.56	166.66	69
70	98.58	122.72	139.19	150.93	181.44	70
71	107.60	134.05	152.10	164.76	197.95	71
72	117.70	146.74	166.50	180.26	216.44	72
73	129.82	162.03	183.91	199.07	238.98	73
74	143.03	178.70	202.89	219.55	263.49	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.67	4.77	5.57	6.18	8.36	18-34
35-39	4.80	6.22	7.24	8.00	10.68	35-39
40-44	6.66	8.58	9.96	10.98	14.43	40-44
45-49	9.59	12.31	14.25	15.63	20.27	45-49
50	11.93	15.30	17.68	19.37	24.95	50
51	12.85	16.48	19.02	20.82	26.76	51
52	13.84	17.75	20.46	22.40	28.70	52
53	14.99	19.19	22.10	24.18	30.87	53
54	16.20	20.73	23.86	26.08	33.15	54
55	17.51	22.35	25.73	28.07	35.57	55
56	18.86	24.07	27.68	30.17	38.07	56
57	20.29	25.86	29.71	32.36	40.68	57
58	21.59	27.49	31.54	34.34	42.99	58
59	22.97	29.21	33.50	36.44	45.46	59
60	24.49	31.13	35.66	38.75	48.17	60
61	26.20	33.27	38.07	41.34	51.21	61
62	28.14	35.68	40.81	44.27	54.65	62
63	30.46	38.61	44.12	47.82	58.81	63
64	33.06	41.88	47.80	51.79	63.49	64
65	35.95	45.50	51.89	56.18	68.68	65
66	39.13	49.47	56.40	61.02	74.38	66
67	42.59	53.84	61.34	66.33	80.66	67
68	45.54	57.53	65.48	70.77	85.90	68
69	49.00	61.86	70.41	76.05	92.14	69
70	53.21	67.14	76.38	82.48	99.75	70
71	58.36	73.64	83.75	90.41	109.19	71
72	64.71	81.63	92.82	100.18	120.83	72
73	74.08	93.48	106.30	114.73	138.38	73
74	84.64	106.85	121.51	131.15	158.17	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.16	9.78	11.05	12.27	15.37	18-34
35-39	10.05	12.09	13.69	15.15	18.88	35-39
40-44	13.08	15.86	17.99	19.83	24.63	40-44
45-49	18.01	21.95	24.93	27.40	33.86	45-49
50	24.21	29.53	33.49	36.76	45.29	50
51	26.58	32.45	36.78	40.37	49.68	51
52	29.01	35.46	40.24	44.13	54.23	52
53	31.30	38.35	43.50	47.69	58.60	53
54	33.66	41.30	46.89	51.36	63.10	54
55	36.08	44.37	50.37	55.17	67.71	55
56	38.58	47.53	53.99	59.08	72.48	56
57	41.17	50.82	57.75	63.15	77.42	57
58	43.58	53.85	61.19	66.87	81.91	58
59	46.14	57.11	64.91	70.91	86.73	59
60	49.01	60.74	69.05	75.35	92.07	60
61	52.26	64.82	73.70	80.38	98.08	61
62	55.96	69.50	79.02	86.14	104.94	62
63	60.53	75.26	85.53	93.21	113.43	63
64	65.64	81.69	92.86	101.14	122.93	64
65	71.34	88.84	101.00	109.98	133.50	65
66	77.62	96.73	109.95	119.67	145.13	66
67	84.47	105.35	119.77	130.29	157.82	67
68	91.46	114.13	129.74	141.04	170.73	68
69	99.15	123.82	140.76	152.92	184.99	69
70	107.71	134.57	153.01	166.13	200.85	70
71	117.21	146.55	166.70	180.85	218.50	71
72	127.84	159.95	181.93	197.31	238.22	72
73	140.63	176.15	200.42	217.33	262.32	73
74	154.55	193.77	220.54	239.06	288.45	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	4.22	5.49	6.42	7.13	9.71	18-34
35-39	5.55	7.20	8.39	9.28	12.47	35-39
40-44	7.69	9.92	11.53	12.73	16.83	40-44
45-49	11.01	14.15	16.41	18.02	23.51	45-49
50	13.64	17.52	20.28	22.25	28.83	50
51	14.67	18.85	21.79	23.88	30.88	51
52	15.77	20.27	23.40	25.66	33.07	52
53	17.06	21.88	25.24	27.66	35.52	53
54	18.40	23.60	27.21	29.79	38.08	54
55	19.86	25.40	29.30	32.01	40.80	55
56	21.35	27.31	31.47	34.35	43.59	56
57	22.93	29.29	33.72	36.78	46.50	57
58	24.36	31.09	35.74	38.97	49.06	58
59	25.87	32.97	37.89	41.28	51.78	59
60	27.52	35.07	40.25	43.81	54.76	60
61	29.38	37.40	42.88	46.64	58.10	61
62	31.49	40.02	45.87	49.84	61.87	62
63	34.01	43.22	49.49	53.73	66.44	63
64	36.83	46.78	53.50	58.07	71.58	64
65	39.96	50.71	57.95	62.85	77.26	65
66	43.39	55.00	62.84	68.11	83.48	66
67	47.11	59.72	68.19	73.87	90.32	67
68	50.29	63.71	72.67	78.68	96.03	68
69	54.00	68.36	77.99	84.39	102.80	69
70	58.49	74.01	84.39	91.30	111.01	70
71	63.96	80.94	92.27	99.79	121.17	71
72	70.69	89.43	101.93	110.22	133.65	72
73	80.61	102.02	116.29	125.75	152.49	73
74	91.76	116.19	132.45	143.23	173.68	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.09	10.96	12.42	13.74	17.34	18-34
35-39	11.28	13.64	15.49	17.09	21.44	35-39
40-44	14.74	17.96	20.43	22.46	28.07	40-44
45-49	20.30	24.85	28.30	31.04	38.58	45-49
50	26.95	33.02	37.55	41.14	51.00	50
51	29.50	36.18	41.11	45.05	55.78	51
52	32.12	39.44	44.88	49.14	60.75	52
53	34.66	42.66	48.51	53.11	65.65	53
54	37.29	45.95	52.30	57.22	70.71	54
55	39.99	49.38	56.19	61.49	75.89	55
56	42.77	52.90	60.23	65.86	81.24	56
57	45.64	56.55	64.41	70.39	86.76	57
58	48.27	59.86	68.17	74.46	91.69	58
59	51.04	63.40	72.22	78.86	96.95	59
60	54.14	67.33	76.71	83.67	102.76	60
61	57.64	71.73	81.74	89.11	109.28	61
62	61.62	76.78	87.49	95.34	116.72	62
63	66.57	83.04	94.57	103.03	126.00	63
64	72.09	90.00	102.53	111.64	136.36	64
65	78.23	97.72	111.34	121.22	147.86	65
66	84.97	106.21	120.99	131.68	160.47	66
67	92.29	115.45	131.54	143.11	174.18	67
68	99.70	124.79	142.16	154.61	188.05	68
69	107.82	135.06	153.86	167.28	203.32	69
70	116.84	146.42	166.83	181.33	220.26	70
71	126.82	159.05	181.30	196.94	239.05	71
72	137.98	173.16	197.36	214.36	260.00	72
73	151.44	190.27	216.93	235.59	285.66	73
74	166.07	208.84	238.19	258.57	313.41	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.77	6.21	7.27	8.08	11.06	18-34
35-39	6.30	8.18	9.54	10.56	14.26	35-39
40-44	8.72	11.26	13.10	14.48	19.23	40-44
45-49	12.43	15.99	18.57	20.41	26.75	45-49
50	15.35	19.74	22.88	25.13	32.71	50
51	16.49	21.22	24.56	26.94	35.00	51
52	17.70	22.79	26.34	28.92	37.44	52
53	19.13	24.57	28.38	31.14	40.17	53
54	20.60	26.47	30.56	33.50	43.01	54
55	22.21	28.45	32.87	35.95	46.03	55
56	23.84	30.55	35.26	38.53	49.11	56
57	25.57	32.72	37.73	41.20	52.32	57
58	27.13	34.69	39.94	43.60	55.13	58
59	28.77	36.73	42.28	46.12	58.10	59
60	30.55	39.01	44.84	48.87	61.35	60
61	32.56	41.53	47.69	51.94	64.99	61
62	34.84	44.36	50.93	55.41	69.09	62
63	37.56	47.83	54.86	59.64	74.07	63
64	40.60	51.68	59.20	64.35	79.67	64
65	43.97	55.92	64.01	69.52	85.84	65
66	47.65	60.53	69.28	75.20	92.58	66
67	51.63	65.60	75.04	81.41	99.98	67
68	55.04	69.89	79.86	86.59	106.16	68
69	59.00	74.86	85.57	92.73	113.46	69
70	63.77	80.88	92.40	100.12	122.27	70
71	69.56	88.24	100.79	109.17	133.15	71
72	76.67	97.23	111.04	120.26	146.47	72
73	87.14	110.56	126.28	136.77	166.60	73
74	98.88	125.53	143.39	155.31	189.19	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Attained Age 75* and up

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

Nonforfeiture Rider ALTC-4006(1296)

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

Elimination Period / Waiver of Premium Rider ALTC-4008-PLUS(0599)

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase I

Standard Underwriting Class Rates

Under Attained Age 75* - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.18	7.18	7.98	9.04	10.88	18-34
35-39	7.31	8.56	9.53	10.73	12.88	35-39
40-44	9.32	10.99	12.27	13.73	16.46	40-44
45-49	12.81	15.24	17.04	18.95	22.66	45-49
50	18.39	21.92	24.51	27.16	32.38	50
51	20.49	24.45	27.36	30.28	36.09	51
52	22.63	27.05	30.27	33.47	39.87	52
53	24.40	29.23	32.74	36.14	43.07	53
54	26.19	31.45	35.26	38.85	46.31	54
55	28.00	33.74	37.85	41.64	49.65	55
56	29.91	36.13	40.56	44.55	53.13	56
57	31.92	38.67	43.44	47.64	56.81	57
58	33.94	41.19	46.29	50.72	60.46	58
59	36.16	43.98	49.43	54.12	64.48	59
60	38.66	47.12	52.98	57.95	69.00	60
61	41.54	50.70	57.02	62.32	74.15	61
62	44.83	54.81	61.65	67.32	80.04	62
63	48.77	59.71	67.17	73.31	87.08	63
64	53.23	65.27	73.43	80.09	95.04	64
65	58.27	71.53	80.48	87.70	103.98	65
66	63.91	78.53	88.35	96.19	113.98	66
67	70.16	86.31	97.13	105.60	125.05	67
68	76.75	94.47	106.35	115.38	136.59	68
69	84.11	103.62	116.68	126.32	149.50	69
70	92.37	113.87	128.28	138.61	164.01	70
71	101.64	125.41	141.34	152.47	180.38	71
72	112.03	138.37	155.99	168.08	198.81	72
73	124.43	153.86	173.52	186.93	221.15	73
74	137.99	170.84	192.73	207.61	245.61	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase I

Standard Underwriting Class Rates

Under Attained Age 75* - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.96	3.83	4.45	4.92	6.51	18-34
35-39	3.80	4.90	5.68	6.26	8.17	35-39
40-44	5.29	6.79	7.84	8.60	11.07	40-44
45-49	7.76	9.92	11.42	12.48	15.86	45-49
50	9.79	12.49	14.35	15.65	19.77	50
51	10.59	13.50	15.50	16.91	21.30	51
52	11.48	14.62	16.77	18.26	22.95	52
53	12.48	15.88	18.19	19.80	24.81	53
54	13.57	17.24	19.73	21.46	26.78	54
55	14.73	18.69	21.38	23.22	28.88	55
56	15.96	20.23	23.12	25.08	31.08	56
57	17.26	21.85	24.94	27.05	33.40	57
58	18.46	23.33	26.61	28.84	35.48	58
59	19.75	24.94	28.43	30.77	37.74	59
60	21.19	26.74	30.45	32.92	40.24	60
61	22.82	28.76	32.72	35.35	43.04	61
62	24.66	31.05	35.29	38.10	46.24	62
63	26.86	33.80	38.39	41.40	50.08	63
64	29.35	36.89	41.86	45.11	54.41	64
65	32.12	40.34	45.74	49.27	59.25	65
66	35.20	44.17	50.05	53.87	64.61	66
67	38.58	48.39	54.79	58.94	70.54	67
68	41.45	51.95	58.77	63.19	75.49	68
69	44.85	56.19	63.54	68.28	81.44	69
70	49.05	61.41	69.41	74.57	88.81	70
71	54.23	67.90	76.72	82.40	98.01	71
72	60.66	75.93	85.79	92.12	109.47	72
73	70.17	87.86	99.27	106.59	126.68	73
74	80.96	101.40	114.57	123.04	146.22	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	18.60	22.79	25.96	28.42	35.77	18-34
35-39	23.44	28.83	32.83	35.91	45.00	35-39
40-44	30.00	37.02	42.18	46.08	57.48	40-44
45-49	39.26	48.61	55.40	60.46	75.06	45-49
50	48.71	60.39	68.80	75.04	92.91	50
51	52.28	64.84	73.89	80.56	99.66	51
52	55.98	69.48	79.18	86.32	106.69	52
53	59.70	74.15	84.53	92.14	113.79	53
54	63.49	78.96	90.01	98.11	121.08	54
55	67.38	83.86	95.61	104.21	128.51	55
56	71.32	88.85	101.32	110.41	136.05	56
57	75.31	93.91	107.10	116.69	143.66	57
58	78.72	98.23	112.03	122.02	150.06	58
59	82.31	102.79	117.22	127.62	156.79	59
60	86.22	107.76	122.88	133.72	164.11	60
61	90.60	113.30	129.20	140.54	172.27	61
62	95.58	119.61	136.39	148.30	181.59	62
63	101.96	127.67	145.57	158.24	193.52	63
64	109.07	136.64	155.80	169.33	206.85	64
65	116.89	146.52	167.05	181.53	221.52	65
66	125.40	157.26	179.31	194.82	237.51	66
67	134.58	168.87	192.54	209.17	254.79	67
68	143.66	180.33	205.62	223.38	271.93	68
69	153.56	192.84	219.91	238.88	290.64	69
70	164.45	206.62	235.66	255.97	311.24	70
71	176.50	221.90	253.12	274.92	334.06	71
72	189.89	238.89	272.54	295.99	359.43	72
73	206.37	259.85	296.56	322.07	391.01	73
74	224.11	282.47	322.45	350.18	424.93	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.91	14.11	16.43	18.12	24.18	18-34
35-39	14.08	18.15	21.08	23.21	30.61	35-39
40-44	18.38	23.63	27.39	30.07	39.23	40-44
45-49	24.33	31.22	36.09	39.54	50.98	45-49
50	28.80	36.93	42.63	46.64	59.82	50
51	30.49	39.08	45.09	49.31	63.14	51
52	32.29	41.37	47.71	52.16	66.63	52
53	34.34	43.95	50.67	55.37	70.53	53
54	36.48	46.68	53.77	58.73	74.59	54
55	38.71	49.50	56.99	62.22	78.78	55
56	41.01	52.41	60.29	65.78	83.05	56
57	43.34	55.35	63.65	69.40	87.37	57
58	45.32	57.85	66.48	72.45	90.95	58
59	47.40	60.46	69.45	75.64	94.68	59
60	49.66	63.28	72.66	79.09	98.72	60
61	52.14	66.42	76.21	82.90	103.19	61
62	54.95	69.95	80.21	87.22	108.26	62
63	58.45	74.38	85.24	92.62	114.67	63
64	62.35	79.29	90.82	98.64	121.81	64
65	66.62	84.69	96.96	105.25	129.66	65
66	71.28	90.56	103.63	112.45	138.24	66
67	76.29	96.91	110.85	120.23	147.53	67
68	80.49	102.20	116.84	126.68	155.18	68
69	85.34	108.32	123.81	134.19	164.12	69
70	91.14	115.67	132.17	143.23	174.92	70
71	98.19	124.61	142.37	154.25	188.16	71
72	106.77	135.53	154.84	167.75	204.42	72
73	119.57	151.85	173.54	188.04	229.22	73
74	133.88	170.13	194.49	210.77	256.97	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.25	8.54	9.56	10.73	13.15	18-34
35-39	8.72	10.34	11.60	12.96	15.82	35-39
40-44	11.23	13.41	15.08	16.75	20.42	40-44
45-49	15.44	18.58	20.92	23.14	28.09	45-49
50	21.54	25.93	29.18	32.20	38.95	50
51	23.85	28.74	32.34	35.66	43.11	51
52	26.21	31.63	35.61	39.23	47.37	52
53	28.26	34.19	38.50	42.37	51.18	53
54	30.36	36.80	41.48	45.59	55.06	54
55	32.50	39.50	44.54	48.91	59.06	55
56	34.73	42.31	47.74	52.35	63.20	56
57	37.06	45.26	51.10	55.97	67.55	57
58	39.33	48.10	54.32	59.45	71.71	58
59	41.80	51.21	57.84	63.26	76.23	59
60	44.56	54.70	61.79	67.52	81.29	60
61	47.73	58.65	66.27	72.36	87.03	61
62	51.34	63.18	71.39	77.90	93.59	62
63	55.72	68.66	77.57	84.60	101.54	63
64	60.65	74.83	84.55	92.17	110.48	64
65	66.19	81.74	92.37	100.63	120.49	65
66	72.36	89.43	101.05	110.00	131.62	66
67	79.15	97.93	110.67	120.34	143.86	67
68	86.23	106.73	120.63	130.99	156.51	68
69	94.08	116.55	131.75	142.83	170.58	69
70	102.87	127.50	144.17	156.09	186.33	70
71	112.69	139.79	158.13	170.97	204.01	71
72	123.69	153.56	173.73	187.69	223.86	72
73	136.86	170.10	192.51	207.93	247.99	73
74	151.24	188.17	213.03	230.05	274.31	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.59	4.66	5.43	6.01	8.06	18-34
35-39	4.66	6.03	7.00	7.73	10.23	35-39
40-44	6.47	8.33	9.65	10.61	13.83	40-44
45-49	9.39	12.04	13.90	15.23	19.59	45-49
50	11.76	15.04	17.34	18.96	24.23	50
51	12.68	16.23	18.69	20.43	26.04	51
52	13.70	17.52	20.15	22.01	27.98	52
53	14.86	18.97	21.80	23.80	30.16	53
54	16.10	20.54	23.58	25.73	32.45	54
55	17.43	22.20	25.49	27.75	34.89	55
56	18.82	23.96	27.48	29.89	37.43	56
57	20.30	25.79	29.55	32.13	40.09	57
58	21.65	27.47	31.44	34.16	42.46	58
59	23.09	29.26	33.48	36.34	45.01	59
60	24.67	31.27	35.73	38.74	47.82	60
61	26.48	33.51	38.25	41.45	50.96	61
62	28.51	36.04	41.11	44.51	54.54	62
63	30.94	39.10	44.57	48.20	58.85	63
64	33.69	42.53	48.42	52.33	63.71	64
65	36.73	46.33	52.71	56.94	69.12	65
66	40.10	50.53	57.46	62.02	75.08	66
67	43.78	55.15	62.67	67.61	81.65	67
68	46.91	59.06	67.04	72.29	87.14	68
69	50.60	63.67	72.26	77.87	93.70	69
70	55.12	69.31	78.62	84.71	101.76	70
71	60.67	76.30	86.52	93.19	111.79	71
72	67.54	84.90	96.27	103.67	124.21	72
73	77.68	97.68	110.76	119.26	142.91	73
74	89.15	112.14	127.15	136.93	164.06	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.32	9.90	11.14	12.42	15.42	18-34
35-39	10.13	12.12	13.67	15.19	18.76	35-39
40-44	13.14	15.83	17.89	19.77	24.38	40-44
45-49	18.07	21.92	24.80	27.33	33.52	45-49
50	24.69	29.94	33.85	37.24	45.52	50
51	27.21	33.03	37.32	41.04	50.13	51
52	29.79	36.21	40.95	44.99	54.87	52
53	32.12	39.15	44.26	48.60	59.29	53
54	34.53	42.15	47.70	52.33	63.81	54
55	37.00	45.26	51.23	56.18	68.47	55
56	39.55	48.49	54.92	60.15	73.27	56
57	42.20	51.85	58.76	64.30	78.29	57
58	44.72	55.01	62.35	68.18	82.96	58
59	47.44	58.44	66.25	72.40	87.98	59
60	50.46	62.28	70.60	77.09	93.58	60
61	53.92	66.60	75.52	82.40	99.91	61
62	57.85	71.55	81.13	88.48	107.14	62
63	62.67	77.61	87.97	95.89	116.00	63
64	68.07	84.39	95.67	104.25	125.92	64
65	74.11	91.95	104.26	113.56	137.00	65
66	80.81	100.33	113.75	123.81	149.26	66
67	88.14	109.55	124.21	135.08	162.67	67
68	95.71	118.99	134.91	146.60	176.43	68
69	104.05	129.48	146.82	159.34	191.66	69
70	113.37	141.13	160.06	173.57	208.65	70
71	123.74	154.17	174.92	189.47	227.64	71
72	135.35	168.75	191.47	207.30	248.91	72
73	149.29	186.34	211.50	228.93	274.83	73
74	164.49	205.50	233.33	252.49	303.01	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.22	5.49	6.41	7.10	9.61	18-34
35-39	5.52	7.16	8.32	9.20	12.29	35-39
40-44	7.65	9.87	11.46	12.62	16.59	40-44
45-49	11.02	14.16	16.38	17.98	23.32	45-49
50	13.73	17.59	20.33	22.27	28.69	50
51	14.77	18.96	21.88	23.95	30.78	51
52	15.92	20.42	23.53	25.76	33.01	52
53	17.24	22.06	25.41	27.80	35.51	53
54	18.63	23.84	27.43	30.00	38.12	54
55	20.13	25.71	29.60	32.28	40.90	55
56	21.68	27.69	31.84	34.70	43.78	56
57	23.34	29.73	34.16	37.21	46.78	57
58	24.84	31.61	36.27	39.48	49.44	58
59	26.43	33.58	38.53	41.91	52.28	59
60	28.15	35.80	41.01	44.56	55.40	60
61	30.14	38.26	43.78	47.55	58.88	61
62	32.36	41.03	46.93	50.92	62.84	62
63	35.02	44.40	50.75	55.00	67.62	63
64	38.03	48.17	54.98	59.55	73.01	64
65	41.34	52.32	59.68	64.61	78.99	65
66	45.00	56.89	64.87	70.17	85.55	66
67	48.98	61.91	70.55	76.28	92.76	67
68	52.37	66.17	75.31	81.39	98.79	68
69	56.35	71.15	80.98	87.46	105.96	69
70	61.19	77.21	87.83	94.85	114.71	70
71	67.11	84.70	96.32	103.98	125.57	71
72	74.42	93.87	106.75	115.22	138.95	72
73	85.19	107.50	122.25	131.93	159.14	73
74	97.34	122.88	139.73	150.82	181.90	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.39	11.26	12.72	14.11	17.69	18-34
35-39	11.54	13.90	15.74	17.42	21.70	35-39
40-44	15.05	18.25	20.70	22.79	28.34	40-44
45-49	20.70	25.26	28.68	31.52	38.95	45-49
50	27.84	33.95	38.52	42.28	52.09	50
51	30.57	37.32	42.30	46.42	57.15	51
52	33.37	40.79	46.29	50.75	62.37	52
53	35.98	44.11	50.02	54.83	67.40	53
54	38.70	47.50	53.92	59.07	72.56	54
55	41.50	51.02	57.92	63.45	77.88	55
56	44.37	54.67	62.10	67.95	83.34	56
57	47.34	58.44	66.42	72.63	89.03	57
58	50.11	61.92	70.38	76.91	94.21	58
59	53.08	65.67	74.66	81.54	99.73	59
60	56.36	69.86	79.41	86.66	105.87	60
61	60.11	74.55	84.77	92.44	112.79	61
62	64.36	79.92	90.87	99.06	120.69	62
63	69.62	86.56	98.37	107.18	130.46	63
64	75.49	93.95	106.79	116.33	141.36	64
65	82.03	102.16	116.15	126.49	153.51	65
66	89.26	111.23	126.45	137.62	166.90	66
67	97.13	121.17	137.75	149.82	181.48	67
68	105.19	131.25	149.19	162.21	196.35	68
69	114.02	142.41	161.89	175.85	212.74	69
70	123.87	154.76	175.95	191.05	230.97	70
71	134.79	168.55	191.71	207.97	251.27	71
72	147.01	183.94	209.21	226.91	273.96	72
73	161.72	202.58	230.49	249.93	301.67	73
74	177.74	222.83	253.63	274.93	331.71	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.85	6.32	7.39	8.19	11.16	18-34
35-39	6.38	8.29	9.64	10.67	14.35	35-39
40-44	8.83	11.41	13.27	14.63	19.35	40-44
45-49	12.65	16.28	18.86	20.73	27.05	45-49
50	15.70	20.14	23.32	25.58	33.15	50
51	16.86	21.69	25.07	27.47	35.52	51
52	18.14	23.32	26.91	29.51	38.04	52
53	19.62	25.15	29.02	31.80	40.86	53
54	21.16	27.14	31.28	34.27	43.79	54
55	22.83	29.22	33.71	36.81	46.91	55
56	24.54	31.42	36.20	39.51	50.13	56
57	26.38	33.67	38.77	42.29	53.47	57
58	28.03	35.75	41.10	44.80	56.42	58
59	29.77	37.90	43.58	47.48	59.55	59
60	31.63	40.33	46.29	50.38	62.98	60
61	33.80	43.01	49.31	53.65	66.80	61
62	36.21	46.02	52.75	57.33	71.14	62
63	39.10	49.70	56.93	61.80	76.39	63
64	42.37	53.81	61.54	66.77	82.31	64
65	45.95	58.31	66.65	72.28	88.86	65
66	49.90	63.25	72.28	78.32	96.02	66
67	54.18	68.67	78.43	84.95	103.87	67
68	57.83	73.28	83.58	90.49	110.44	68
69	62.10	78.63	89.70	97.05	118.22	69
70	67.26	85.11	97.04	104.99	127.66	70
71	73.55	93.10	106.12	114.77	139.35	71
72	81.30	102.84	117.23	126.77	153.69	72
73	92.70	117.32	133.74	144.60	175.37	73
74	105.53	133.62	152.31	164.71	199.74	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.46	12.62	14.30	15.80	19.96	18-34
35-39	12.95	15.68	17.81	19.65	24.64	35-39
40-44	16.96	20.67	23.51	25.81	32.30	40-44
45-49	23.33	28.60	32.56	35.71	44.38	45-49
50	30.99	37.96	43.19	47.32	58.66	50
51	33.93	41.61	47.28	51.80	64.17	51
52	36.95	45.37	51.63	56.51	69.87	52
53	39.84	49.07	55.78	61.06	75.51	53
54	42.87	52.85	60.14	65.81	81.31	54
55	46.00	56.78	64.61	70.72	87.29	55
56	49.19	60.85	69.28	75.75	93.41	56
57	52.48	65.03	74.08	80.96	99.77	57
58	55.50	68.83	78.41	85.64	105.46	58
59	58.72	72.90	83.07	90.68	111.48	59
60	62.26	77.44	88.22	96.23	118.16	60
61	66.30	82.50	94.02	102.48	125.67	61
62	70.87	88.29	100.61	109.64	134.24	62
63	76.57	95.51	108.77	118.47	144.92	63
64	82.91	103.51	117.91	128.41	156.80	64
65	89.95	112.37	128.04	139.42	170.02	65
66	97.71	122.13	139.15	151.43	184.54	66
67	106.12	132.79	151.29	164.56	200.29	67
68	114.67	143.51	163.47	177.82	216.27	68
69	123.99	155.34	176.96	192.36	233.82	69
70	134.37	168.39	191.84	208.53	253.29	70
71	145.84	182.93	208.50	226.47	274.90	71
72	158.67	199.13	226.95	246.52	299.01	72
73	174.15	218.82	249.48	270.93	328.51	73
74	190.99	240.16	273.93	297.37	360.41	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.48	7.15	8.37	9.28	12.71	18-34
35-39	7.24	9.42	10.96	12.14	16.41	35-39
40-44	10.01	12.95	15.08	16.64	22.11	40-44
45-49	14.28	18.40	21.34	23.48	30.78	45-49
50	17.67	22.69	26.31	28.89	37.61	50
51	18.95	24.42	28.26	30.99	40.26	51
52	20.36	26.22	30.29	33.26	43.07	52
53	22.00	28.24	32.63	35.80	46.21	53
54	23.69	30.44	35.13	38.54	49.46	54
55	25.53	32.73	37.82	41.34	52.92	55
56	27.40	35.15	40.56	44.32	56.48	56
57	29.42	37.61	43.38	47.37	60.16	57
58	31.22	39.89	45.93	50.12	63.40	58
59	33.11	42.22	48.63	53.05	66.82	59
60	35.11	44.86	51.57	56.20	70.56	60
61	37.46	47.76	54.84	59.75	74.72	61
62	40.06	51.01	58.57	63.74	79.44	62
63	43.18	55.00	63.11	68.60	85.16	63
64	46.71	59.45	68.10	73.99	91.61	64
65	50.56	64.30	73.62	79.95	98.73	65
66	54.80	69.61	79.69	86.47	106.49	66
67	59.38	75.43	86.31	93.62	114.98	67
68	63.29	80.39	91.85	99.59	122.09	68
69	67.85	86.11	98.42	106.64	130.48	69
70	73.33	93.01	106.25	115.13	140.61	70
71	79.99	101.50	115.92	125.56	153.13	71
72	88.18	111.81	127.71	138.32	168.43	72
73	100.21	127.14	145.23	157.27	191.60	73
74	113.72	144.36	164.89	178.60	217.58	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	11.53	13.98	15.88	17.49	22.23	18-34
35-39	14.36	17.46	19.88	21.88	27.58	35-39
40-44	18.87	23.09	26.32	28.83	36.26	40-44
45-49	25.96	31.94	36.44	39.90	49.81	45-49
50	34.14	41.97	47.86	52.36	65.23	50
51	37.29	45.90	52.26	57.18	71.19	51
52	40.53	49.95	56.97	62.27	77.37	52
53	43.70	54.03	61.54	67.29	83.62	53
54	47.04	58.20	66.36	72.55	90.06	54
55	50.50	62.54	71.30	77.99	96.70	55
56	54.01	67.03	76.46	83.55	103.48	56
57	57.62	71.62	81.74	89.29	110.51	57
58	60.89	75.74	86.44	94.37	116.71	58
59	64.36	80.13	91.48	99.82	123.23	59
60	68.16	85.02	97.03	105.80	130.45	60
61	72.49	90.45	103.27	112.52	138.55	61
62	77.38	96.66	110.35	120.22	147.79	62
63	83.52	104.46	119.17	129.76	159.38	63
64	90.33	113.07	129.03	140.49	172.24	64
65	97.87	122.58	139.93	152.35	186.53	65
66	106.16	133.03	151.85	165.24	202.18	66
67	115.11	144.41	164.83	179.30	219.10	67
68	124.15	155.77	177.75	193.43	236.19	68
69	133.96	168.27	192.03	208.87	254.90	69
70	144.87	182.02	207.73	226.01	275.61	70
71	156.89	197.31	225.29	244.97	298.53	71
72	170.33	214.32	244.69	266.13	324.06	72
73	186.58	235.06	268.47	291.93	355.35	73
74	204.24	257.49	294.23	319.81	389.11	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.11	7.98	9.35	10.37	14.26	18-34
35-39	8.10	10.55	12.28	13.61	18.47	35-39
40-44	11.19	14.49	16.89	18.65	24.87	40-44
45-49	15.91	20.52	23.82	26.23	34.51	45-49
50	19.64	25.24	29.30	32.20	42.07	50
51	21.04	27.15	31.45	34.51	45.00	51
52	22.58	29.12	33.67	37.01	48.10	52
53	24.38	31.33	36.24	39.80	51.56	53
54	26.22	33.74	38.98	42.81	55.13	54
55	28.23	36.24	41.93	45.87	58.93	55
56	30.26	38.88	44.92	49.13	62.83	56
57	32.46	41.55	47.99	52.45	66.85	57
58	34.41	44.03	50.76	55.44	70.38	58
59	36.45	46.54	53.68	58.62	74.09	59
60	38.59	49.39	56.85	62.02	78.14	60
61	41.12	52.51	60.37	65.85	82.64	61
62	43.91	56.00	64.39	70.15	87.74	62
63	47.26	60.30	69.29	75.40	93.93	63
64	51.05	65.09	74.66	81.21	100.91	64
65	55.17	70.29	80.59	87.62	108.60	65
66	59.70	75.97	87.10	94.62	116.96	66
67	64.58	82.19	94.19	102.29	126.09	67
68	68.75	87.50	100.12	108.69	133.74	68
69	73.60	93.59	107.14	116.23	142.74	69
70	79.40	100.91	115.46	125.27	153.56	70
71	86.43	109.90	125.72	136.35	166.91	71
72	95.06	120.78	138.19	149.87	183.17	72
73	107.72	136.96	156.72	169.94	207.83	73
74	121.91	155.10	177.47	192.49	235.42	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.60	15.34	17.46	19.18	24.50	18-34
35-39	15.77	19.24	21.95	24.11	30.52	35-39
40-44	20.78	25.51	29.13	31.85	40.22	40-44
45-49	28.59	35.28	40.32	44.09	55.24	45-49
50	37.29	45.98	52.53	57.40	71.80	50
51	40.65	50.19	57.24	62.56	78.21	51
52	44.11	54.53	62.31	68.03	84.87	52
53	47.56	58.99	67.30	73.52	91.73	53
54	51.21	63.55	72.58	79.29	98.81	54
55	55.00	68.30	77.99	85.26	106.11	55
56	58.83	73.21	83.64	91.35	113.55	56
57	62.76	78.21	89.40	97.62	121.25	57
58	66.28	82.65	94.47	103.10	127.96	58
59	70.00	87.36	99.89	108.96	134.98	59
60	74.06	92.60	105.84	115.37	142.74	60
61	78.68	98.40	112.52	122.56	151.43	61
62	83.89	105.03	120.09	130.80	161.34	62
63	90.47	113.41	129.57	141.05	173.84	63
64	97.75	122.63	140.15	152.57	187.68	64
65	105.79	132.79	151.82	165.28	203.04	65
66	114.61	143.93	164.55	179.05	219.82	66
67	124.10	156.03	178.37	194.04	237.91	67
68	133.63	168.03	192.03	209.04	256.11	68
69	143.93	181.20	207.10	225.38	275.98	69
70	155.37	195.65	223.62	243.49	297.93	70
71	167.94	211.69	242.08	263.47	322.16	71
72	181.99	229.51	262.43	285.74	349.11	72
73	199.01	251.30	287.46	312.93	382.19	73
74	217.49	274.82	314.53	342.25	417.81	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.74	8.81	10.33	11.46	15.81	18-34
35-39	8.96	11.68	13.60	15.08	20.53	35-39
40-44	12.37	16.03	18.70	20.66	27.63	40-44
45-49	17.54	22.64	26.30	28.98	38.24	45-49
50	21.61	27.79	32.29	35.51	46.53	50
51	23.13	29.88	34.64	38.03	49.74	51
52	24.80	32.02	37.05	40.76	53.13	52
53	26.76	34.42	39.85	43.80	56.91	53
54	28.75	37.04	42.83	47.08	60.80	54
55	30.93	39.75	46.04	50.40	64.94	55
56	33.12	42.61	49.28	53.94	69.18	56
57	35.50	45.49	52.60	57.53	73.54	57
58	37.60	48.17	55.59	60.76	77.36	58
59	39.79	50.86	58.73	64.19	81.36	59
60	42.07	53.92	62.13	67.84	85.72	60
61	44.78	57.26	65.90	71.95	90.56	61
62	47.76	60.99	70.21	76.56	96.04	62
63	51.34	65.60	75.47	82.20	102.70	63
64	55.39	70.73	81.22	88.43	110.21	64
65	59.78	76.28	87.56	95.29	118.47	65
66	64.60	82.33	94.51	102.77	127.43	66
67	69.78	88.95	102.07	110.96	137.20	67
68	74.21	94.61	108.39	117.79	145.39	68
69	79.35	101.07	115.86	125.82	155.00	69
70	85.47	108.81	124.67	135.41	166.51	70
71	92.87	118.30	135.52	147.14	180.69	71
72	101.94	129.75	148.67	161.42	197.91	72
73	115.23	146.78	168.21	182.61	224.06	73
74	130.10	165.84	190.05	206.38	253.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under Attained Age 75*

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

Nonforfeiture Rider ALTC-4006(1296)

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

Elimination Period / Waiver of Premium Rider ALTC-4008-PLUS(0599)

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase II

Standard Underwriting Class Rates

Attained Age 75* and up - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase II

Standard Underwriting Class Rates

Attained Age 75* and up - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for base rate
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4002(1296)

Virginia - Phase II

Standard Underwriting Class Rates

Attained Age 75* and up - Use Issue age for base rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.30	7.42	8.31	9.33	11.43	18-34
35-39	7.59	8.99	10.09	11.27	13.76	35-39
40-44	9.76	11.66	13.11	14.57	17.75	40-44
45-49	13.43	16.15	18.19	20.12	24.42	45-49
50	18.73	22.55	25.37	28.00	33.87	50
51	20.74	24.99	28.12	31.01	37.48	51
52	22.79	27.50	30.96	34.11	41.19	52
53	24.58	29.73	33.48	36.85	44.50	53
54	26.40	32.00	36.07	39.64	47.88	54
55	28.26	34.35	38.73	42.53	51.35	55
56	30.20	36.79	41.51	45.52	54.96	56
57	32.23	39.36	44.43	48.67	58.74	57
58	34.20	41.83	47.23	51.69	62.35	58
59	36.34	44.53	50.29	55.01	66.29	59
60	38.75	47.56	53.73	58.71	70.69	60
61	41.50	51.00	57.62	62.92	75.68	61
62	44.64	54.94	62.08	67.74	81.38	62
63	48.45	59.70	67.45	73.57	88.29	63
64	52.74	65.07	73.52	80.14	96.07	64
65	57.56	71.08	80.32	87.50	104.78	65
66	62.92	77.77	87.87	95.65	114.45	66
67	68.83	85.15	96.23	104.65	125.10	67
68	74.98	92.81	104.90	113.90	136.09	68
69	81.81	101.34	114.56	124.20	148.33	69
70	89.45	110.87	125.37	135.73	162.03	70
71	97.99	121.55	137.50	148.67	177.40	71
72	107.56	133.53	151.07	163.21	194.66	72
73	119.01	147.91	167.40	180.81	215.64	73
74	131.51	163.63	185.24	200.04	238.53	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.12	4.05	4.72	5.23	7.01	18-34
35-39	4.05	5.24	6.09	6.72	8.89	35-39
40-44	5.63	7.24	8.39	9.23	12.03	40-44
45-49	8.17	10.47	12.09	13.24	17.03	45-49
50	10.22	13.08	15.08	16.49	21.07	50
51	11.03	14.11	16.25	17.76	22.64	51
52	11.91	15.23	17.52	19.14	24.33	52
53	12.92	16.50	18.96	20.70	26.22	53
54	14.00	17.86	20.51	22.37	28.22	54
55	15.16	19.30	22.16	24.13	30.34	55
56	16.37	20.83	23.89	25.99	32.55	56
57	17.65	22.43	25.70	27.94	34.86	57
58	18.82	23.89	27.34	29.71	36.92	58
59	20.07	25.45	29.11	31.60	39.14	59
60	21.46	27.19	31.07	33.69	41.58	60
61	23.02	29.14	33.26	36.04	44.32	61
62	24.79	31.34	35.75	38.70	47.43	62
63	26.91	34.00	38.75	41.91	51.18	63
64	29.29	36.98	42.10	45.51	55.40	64
65	31.94	40.29	45.83	49.51	60.10	65
66	34.87	43.94	49.96	53.93	65.28	66
67	38.07	47.96	54.49	58.79	71.00	67
68	40.79	51.35	58.29	62.86	75.77	68
69	44.00	55.36	62.83	67.71	81.48	69
70	47.93	60.27	68.37	73.66	88.49	70
71	52.76	66.34	75.23	81.03	97.21	71
72	58.73	73.83	83.71	90.14	108.01	72
73	67.55	84.94	96.31	103.71	124.27	73
74	77.52	97.51	110.57	119.07	142.66	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.23	8.60	9.68	10.80	13.40	18-34
35-39	8.82	10.54	11.89	13.21	16.32	35-39
40-44	11.42	13.76	15.55	17.20	21.19	40-44
45-49	15.72	19.05	21.56	23.76	29.14	45-49
50	21.47	26.04	29.43	32.38	39.58	50
51	23.66	28.72	32.45	35.69	43.58	51
52	25.90	31.48	35.60	39.12	47.71	52
53	27.94	34.04	38.49	42.27	51.55	53
54	30.03	36.65	41.48	45.50	55.49	54
55	32.17	39.36	44.55	48.85	59.53	55
56	34.39	42.16	47.75	52.30	63.72	56
57	36.70	45.09	51.09	55.91	68.08	57
58	38.89	47.84	54.21	59.28	72.13	58
59	41.24	50.82	57.60	62.96	76.51	59
60	43.88	54.15	61.39	67.03	81.38	60
61	46.88	57.91	65.66	71.65	86.88	61
62	50.30	62.22	70.55	76.94	93.16	62
63	54.49	67.48	76.49	83.39	100.86	63
64	59.19	73.38	83.19	90.64	109.50	64
65	64.45	79.96	90.66	98.74	119.14	65
66	70.27	87.25	98.91	107.66	129.79	66
67	76.65	95.25	108.00	117.47	141.46	67
68	83.22	103.47	117.32	127.47	153.41	68
69	90.48	112.58	127.66	138.56	166.66	69
70	98.58	122.72	139.19	150.93	181.44	70
71	107.60	134.05	152.10	164.76	197.95	71
72	117.70	146.74	166.50	180.26	216.44	72
73	129.82	162.03	183.91	199.07	238.98	73
74	143.03	178.70	202.89	219.55	263.49	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.67	4.77	5.57	6.18	8.36	18-34
35-39	4.80	6.22	7.24	8.00	10.68	35-39
40-44	6.66	8.58	9.96	10.98	14.43	40-44
45-49	9.59	12.31	14.25	15.63	20.27	45-49
50	11.93	15.30	17.68	19.37	24.95	50
51	12.85	16.48	19.02	20.82	26.76	51
52	13.84	17.75	20.46	22.40	28.70	52
53	14.99	19.19	22.10	24.18	30.87	53
54	16.20	20.73	23.86	26.08	33.15	54
55	17.51	22.35	25.73	28.07	35.57	55
56	18.86	24.07	27.68	30.17	38.07	56
57	20.29	25.86	29.71	32.36	40.68	57
58	21.59	27.49	31.54	34.34	42.99	58
59	22.97	29.21	33.50	36.44	45.46	59
60	24.49	31.13	35.66	38.75	48.17	60
61	26.20	33.27	38.07	41.34	51.21	61
62	28.14	35.68	40.81	44.27	54.65	62
63	30.46	38.61	44.12	47.82	58.81	63
64	33.06	41.88	47.80	51.79	63.49	64
65	35.95	45.50	51.89	56.18	68.68	65
66	39.13	49.47	56.40	61.02	74.38	66
67	42.59	53.84	61.34	66.33	80.66	67
68	45.54	57.53	65.48	70.77	85.90	68
69	49.00	61.86	70.41	76.05	92.14	69
70	53.21	67.14	76.38	82.48	99.75	70
71	58.36	73.64	83.75	90.41	109.19	71
72	64.71	81.63	92.82	100.18	120.83	72
73	74.08	93.48	106.30	114.73	138.38	73
74	84.64	106.85	121.51	131.15	158.17	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.16	9.78	11.05	12.27	15.37	18-34
35-39	10.05	12.09	13.69	15.15	18.88	35-39
40-44	13.08	15.86	17.99	19.83	24.63	40-44
45-49	18.01	21.95	24.93	27.40	33.86	45-49
50	24.21	29.53	33.49	36.76	45.29	50
51	26.58	32.45	36.78	40.37	49.68	51
52	29.01	35.46	40.24	44.13	54.23	52
53	31.30	38.35	43.50	47.69	58.60	53
54	33.66	41.30	46.89	51.36	63.10	54
55	36.08	44.37	50.37	55.17	67.71	55
56	38.58	47.53	53.99	59.08	72.48	56
57	41.17	50.82	57.75	63.15	77.42	57
58	43.58	53.85	61.19	66.87	81.91	58
59	46.14	57.11	64.91	70.91	86.73	59
60	49.01	60.74	69.05	75.35	92.07	60
61	52.26	64.82	73.70	80.38	98.08	61
62	55.96	69.50	79.02	86.14	104.94	62
63	60.53	75.26	85.53	93.21	113.43	63
64	65.64	81.69	92.86	101.14	122.93	64
65	71.34	88.84	101.00	109.98	133.50	65
66	77.62	96.73	109.95	119.67	145.13	66
67	84.47	105.35	119.77	130.29	157.82	67
68	91.46	114.13	129.74	141.04	170.73	68
69	99.15	123.82	140.76	152.92	184.99	69
70	107.71	134.57	153.01	166.13	200.85	70
71	117.21	146.55	166.70	180.85	218.50	71
72	127.84	159.95	181.93	197.31	238.22	72
73	140.63	176.15	200.42	217.33	262.32	73
74	154.55	193.77	220.54	239.06	288.45	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.22	5.49	6.42	7.13	9.71	18-34
35-39	5.55	7.20	8.39	9.28	12.47	35-39
40-44	7.69	9.92	11.53	12.73	16.83	40-44
45-49	11.01	14.15	16.41	18.02	23.51	45-49
50	13.64	17.52	20.28	22.25	28.83	50
51	14.67	18.85	21.79	23.88	30.88	51
52	15.77	20.27	23.40	25.66	33.07	52
53	17.06	21.88	25.24	27.66	35.52	53
54	18.40	23.60	27.21	29.79	38.08	54
55	19.86	25.40	29.30	32.01	40.80	55
56	21.35	27.31	31.47	34.35	43.59	56
57	22.93	29.29	33.72	36.78	46.50	57
58	24.36	31.09	35.74	38.97	49.06	58
59	25.87	32.97	37.89	41.28	51.78	59
60	27.52	35.07	40.25	43.81	54.76	60
61	29.38	37.40	42.88	46.64	58.10	61
62	31.49	40.02	45.87	49.84	61.87	62
63	34.01	43.22	49.49	53.73	66.44	63
64	36.83	46.78	53.50	58.07	71.58	64
65	39.96	50.71	57.95	62.85	77.26	65
66	43.39	55.00	62.84	68.11	83.48	66
67	47.11	59.72	68.19	73.87	90.32	67
68	50.29	63.71	72.67	78.68	96.03	68
69	54.00	68.36	77.99	84.39	102.80	69
70	58.49	74.01	84.39	91.30	111.01	70
71	63.96	80.94	92.27	99.79	121.17	71
72	70.69	89.43	101.93	110.22	133.65	72
73	80.61	102.02	116.29	125.75	152.49	73
74	91.76	116.19	132.45	143.23	173.68	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.09	10.96	12.42	13.74	17.34	18-34
35-39	11.28	13.64	15.49	17.09	21.44	35-39
40-44	14.74	17.96	20.43	22.46	28.07	40-44
45-49	20.30	24.85	28.30	31.04	38.58	45-49
50	26.95	33.02	37.55	41.14	51.00	50
51	29.50	36.18	41.11	45.05	55.78	51
52	32.12	39.44	44.88	49.14	60.75	52
53	34.66	42.66	48.51	53.11	65.65	53
54	37.29	45.95	52.30	57.22	70.71	54
55	39.99	49.38	56.19	61.49	75.89	55
56	42.77	52.90	60.23	65.86	81.24	56
57	45.64	56.55	64.41	70.39	86.76	57
58	48.27	59.86	68.17	74.46	91.69	58
59	51.04	63.40	72.22	78.86	96.95	59
60	54.14	67.33	76.71	83.67	102.76	60
61	57.64	71.73	81.74	89.11	109.28	61
62	61.62	76.78	87.49	95.34	116.72	62
63	66.57	83.04	94.57	103.03	126.00	63
64	72.09	90.00	102.53	111.64	136.36	64
65	78.23	97.72	111.34	121.22	147.86	65
66	84.97	106.21	120.99	131.68	160.47	66
67	92.29	115.45	131.54	143.11	174.18	67
68	99.70	124.79	142.16	154.61	188.05	68
69	107.82	135.06	153.86	167.28	203.32	69
70	116.84	146.42	166.83	181.33	220.26	70
71	126.82	159.05	181.30	196.94	239.05	71
72	137.98	173.16	197.36	214.36	260.00	72
73	151.44	190.27	216.93	235.59	285.66	73
74	166.07	208.84	238.19	258.57	313.41	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.77	6.21	7.27	8.08	11.06	18-34
35-39	6.30	8.18	9.54	10.56	14.26	35-39
40-44	8.72	11.26	13.10	14.48	19.23	40-44
45-49	12.43	15.99	18.57	20.41	26.75	45-49
50	15.35	19.74	22.88	25.13	32.71	50
51	16.49	21.22	24.56	26.94	35.00	51
52	17.70	22.79	26.34	28.92	37.44	52
53	19.13	24.57	28.38	31.14	40.17	53
54	20.60	26.47	30.56	33.50	43.01	54
55	22.21	28.45	32.87	35.95	46.03	55
56	23.84	30.55	35.26	38.53	49.11	56
57	25.57	32.72	37.73	41.20	52.32	57
58	27.13	34.69	39.94	43.60	55.13	58
59	28.77	36.73	42.28	46.12	58.10	59
60	30.55	39.01	44.84	48.87	61.35	60
61	32.56	41.53	47.69	51.94	64.99	61
62	34.84	44.36	50.93	55.41	69.09	62
63	37.56	47.83	54.86	59.64	74.07	63
64	40.60	51.68	59.20	64.35	79.67	64
65	43.97	55.92	64.01	69.52	85.84	65
66	47.65	60.53	69.28	75.20	92.58	66
67	51.63	65.60	75.04	81.41	99.98	67
68	55.04	69.89	79.86	86.59	106.16	68
69	59.00	74.86	85.57	92.73	113.46	69
70	63.77	80.88	92.40	100.12	122.27	70
71	69.56	88.24	100.79	109.17	133.15	71
72	76.67	97.23	111.04	120.26	146.47	72
73	87.14	110.56	126.28	136.77	166.60	73
74	98.88	125.53	143.39	155.31	189.19	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Attained Age 75* and up

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

Nonforfeiture Rider ALTC-4006(1296)

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

Elimination Period / Waiver of Premium Rider ALTC-4008-PLUS(0599)

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase II

Standard Underwriting Class Rates

Under Attained Age 75* - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.98	8.11	9.02	10.22	12.30	18-34
35-39	8.27	9.67	10.78	12.13	14.56	35-39
40-44	10.53	12.43	13.87	15.52	18.60	40-44
45-49	14.48	17.23	19.27	21.42	25.61	45-49
50	20.79	24.78	27.70	30.71	36.61	50
51	23.17	27.64	30.93	34.23	40.79	51
52	25.58	30.58	34.22	37.83	45.07	52
53	27.59	33.05	37.01	40.86	48.69	53
54	29.60	35.56	39.86	43.91	52.35	54
55	31.66	38.14	42.78	47.07	56.12	55
56	33.81	40.85	45.85	50.36	60.06	56
57	36.09	43.72	49.10	53.86	64.22	57
58	38.36	46.57	52.33	57.33	68.34	58
59	40.87	49.71	55.87	61.18	72.89	59
60	43.71	53.26	59.89	65.51	78.00	60
61	46.96	57.32	64.45	70.45	83.82	61
62	50.67	61.96	69.69	75.38	90.48	62
63	55.13	67.50	75.93	82.88	98.44	63
64	60.18	73.79	83.01	90.53	107.43	64
65	65.87	80.86	90.97	99.14	117.55	65
66	72.24	88.78	99.88	108.73	128.84	66
67	79.31	97.57	109.80	119.38	141.36	67
68	86.76	106.80	120.22	130.43	154.40	68
69	95.08	117.13	131.90	142.79	169.00	69
70	104.42	128.73	145.02	156.69	185.41	70
71	114.89	141.77	159.77	172.35	203.91	71
72	126.65	156.42	176.33	190.01	224.74	72
73	140.66	173.93	196.16	211.32	249.99	73
74	155.99	193.13	217.87	234.69	277.64	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase II

Standard Underwriting Class Rates

Under Attained Age 75* - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.34	4.33	5.03	5.56	7.36	18-34
35-39	4.29	5.54	6.42	7.07	9.23	35-39
40-44	5.98	7.67	8.87	9.72	12.52	40-44
45-49	8.78	11.22	12.91	14.11	17.93	45-49
50	11.06	14.12	16.22	17.69	22.35	50
51	11.97	15.26	17.52	19.11	24.08	51
52	12.97	16.52	18.95	20.64	25.95	52
53	14.11	17.95	20.57	22.39	28.04	53
54	15.34	19.49	22.31	24.26	30.28	54
55	16.65	21.13	24.17	26.25	32.64	55
56	18.04	22.87	26.13	28.35	35.14	56
57	19.51	24.70	28.20	30.58	37.75	57
58	20.87	26.38	30.08	32.60	40.11	58
59	22.32	28.20	32.14	34.79	42.67	59
60	23.96	30.23	34.42	37.22	45.49	60
61	25.79	32.51	36.99	39.96	48.66	61
62	27.87	35.10	39.90	43.07	52.27	62
63	30.37	38.21	43.39	46.80	56.62	63
64	33.18	41.70	47.32	51.00	61.50	64
65	36.31	45.60	51.70	55.69	66.98	65
66	39.79	49.93	56.58	60.89	73.03	66
67	43.62	54.70	61.93	66.63	79.74	67
68	46.85	58.72	66.43	71.44	85.33	68
69	50.70	63.52	71.83	77.18	92.07	69
70	55.45	69.42	78.47	84.29	100.40	70
71	61.31	76.75	86.72	93.15	110.80	71
72	68.58	85.84	96.98	104.13	123.75	72
73	79.33	99.32	112.22	120.50	143.21	73
74	91.52	114.62	129.52	139.09	165.30	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for base rate
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	21.02	25.77	29.34	32.12	40.43	18-34
35-39	26.49	32.59	37.12	40.60	50.87	35-39
40-44	33.92	41.85	47.68	52.09	64.97	40-44
45-49	44.38	54.95	62.62	68.34	84.85	45-49
50	55.07	68.26	77.78	84.83	105.03	50
51	59.10	73.29	83.53	91.07	112.66	51
52	63.28	78.55	89.51	97.58	120.60	52
53	67.48	83.82	95.55	104.16	128.64	53
54	71.77	89.26	101.75	110.90	136.88	54
55	76.17	94.80	108.08	117.81	145.28	55
56	80.63	100.44	114.53	124.81	153.79	56
57	85.14	106.16	121.07	131.91	162.40	57
58	88.99	111.05	126.65	137.93	169.64	58
59	93.04	116.19	132.51	144.26	177.24	59
60	97.46	121.81	138.91	151.16	185.51	60
61	102.41	128.08	146.06	158.87	194.74	61
62	108.04	135.21	154.18	167.65	205.27	62
63	115.26	144.33	164.55	178.88	218.76	63
64	123.29	154.47	176.12	191.41	233.83	64
65	132.13	165.63	188.84	205.21	250.42	65
66	141.75	177.78	202.70	220.23	268.49	66
67	152.14	190.89	217.66	236.46	288.03	67
68	162.40	203.85	232.44	252.51	307.40	68
69	173.59	218.00	248.60	270.04	328.55	69
70	185.90	233.57	266.40	289.35	351.83	70
71	199.52	250.85	286.13	310.78	377.64	71
72	214.66	270.05	308.09	334.59	406.32	72
73	233.29	293.75	335.24	364.08	442.01	73
74	253.34	319.32	364.51	395.85	480.35	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for base rate
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.34	15.95	18.58	20.49	27.34	18-34
35-39	15.91	20.51	23.83	26.23	34.61	35-39
40-44	20.77	26.72	30.97	34.00	44.34	40-44
45-49	27.51	35.30	40.79	44.69	57.63	45-49
50	32.55	41.74	48.19	52.73	67.63	50
51	34.46	44.17	50.97	55.74	71.37	51
52	36.50	46.76	53.94	58.97	75.32	52
53	38.82	49.69	57.28	62.60	79.73	53
54	41.24	52.77	60.79	66.39	84.32	54
55	43.76	55.95	64.43	70.33	89.05	55
56	46.36	59.24	68.16	74.36	93.89	56
57	49.00	62.57	71.96	78.46	98.76	57
58	51.23	65.39	75.15	81.90	102.82	58
59	53.59	68.34	78.51	85.50	107.03	59
60	56.13	71.54	82.13	89.40	111.59	60
61	58.94	75.09	86.15	93.72	116.65	61
62	62.11	79.08	90.68	98.59	122.38	62
63	66.08	84.08	96.36	104.70	129.62	63
64	70.49	89.64	102.66	111.50	137.70	64
65	75.31	95.73	109.60	118.98	146.58	65
66	80.57	102.38	117.14	127.11	156.27	66
67	86.24	109.55	125.31	135.92	166.78	67
68	90.99	115.53	132.08	143.21	175.42	68
69	96.47	122.45	139.96	151.70	185.52	69
70	103.03	130.75	149.41	161.92	197.73	70
71	110.99	140.87	160.94	174.37	212.71	71
72	120.69	153.21	175.03	189.63	231.09	72
73	135.16	171.65	196.17	212.56	259.12	73
74	151.35	192.32	219.86	238.26	290.49	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.19	9.64	10.80	12.13	14.86	18-34
35-39	9.87	11.69	13.12	14.65	17.89	35-39
40-44	12.69	15.16	17.04	18.94	23.07	40-44
45-49	17.46	21.00	23.65	26.15	31.75	45-49
50	24.35	29.32	32.98	36.40	44.03	50
51	26.97	32.49	36.56	40.31	48.72	51
52	29.62	35.75	40.25	44.34	53.55	52
53	31.96	38.65	43.52	47.91	57.86	53
54	34.32	41.61	46.89	51.53	62.24	54
55	36.74	44.65	50.35	55.29	66.75	55
56	39.26	47.83	53.96	59.17	71.45	56
57	41.90	51.17	57.76	63.27	76.36	57
58	44.46	54.38	61.40	67.20	81.05	58
59	47.24	57.89	65.37	71.52	86.18	59
60	50.38	61.83	69.85	76.33	91.90	60
61	53.95	66.30	74.90	81.80	98.38	61
62	58.03	71.42	80.70	87.34	105.79	62
63	62.98	77.61	87.68	95.65	114.78	63
64	68.57	84.59	95.58	104.18	124.89	64
65	74.83	92.40	104.41	113.75	136.22	65
66	81.80	101.10	114.23	124.34	148.78	66
67	89.48	110.70	125.10	136.05	162.63	67
68	97.47	120.66	136.37	148.07	176.92	68
69	106.35	131.74	148.93	161.46	192.83	69
70	116.29	144.14	162.99	176.45	210.64	70
71	127.38	158.02	178.75	193.27	230.63	71
72	139.83	173.59	196.39	212.18	253.05	72
73	154.71	192.29	217.62	235.06	280.33	73
74	170.97	212.72	240.82	260.05	310.09	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.06	5.27	6.14	6.80	9.12	18-34
35-39	5.27	6.81	7.92	8.73	11.56	35-39
40-44	7.32	9.41	10.91	12.00	15.64	40-44
45-49	10.63	13.61	15.72	17.22	22.14	45-49
50	13.28	17.01	19.60	21.43	27.39	50
51	14.34	18.34	21.12	23.09	29.44	51
52	15.48	19.80	22.77	24.88	31.63	52
53	16.80	21.45	24.65	26.91	34.09	53
54	18.20	23.22	26.67	29.08	36.69	54
55	19.71	25.10	28.81	31.37	39.44	55
56	21.28	27.08	31.06	33.78	42.32	56
57	22.94	29.16	33.41	36.33	45.32	57
58	24.47	31.06	35.54	38.62	48.00	58
59	26.09	33.09	37.85	41.08	50.89	59
60	27.90	35.35	40.39	43.80	54.06	60
61	29.92	37.88	43.24	46.85	57.62	61
62	32.23	40.74	46.48	50.31	61.66	62
63	34.99	44.20	50.37	54.48	66.54	63
64	38.08	48.07	54.73	59.16	72.02	64
65	41.52	52.37	59.58	64.36	78.13	65
66	45.33	57.12	64.95	70.11	84.86	66
67	49.50	62.34	70.84	76.43	92.30	67
68	53.03	66.75	75.78	81.72	98.50	68
69	57.20	71.97	81.68	88.02	105.93	69
70	62.31	78.35	88.88	95.76	115.04	70
71	68.59	86.24	97.80	105.34	126.37	71
72	76.35	95.98	108.82	117.18	140.42	72
73	87.82	110.42	125.21	134.83	161.55	73
74	100.78	126.76	143.74	154.53	185.46	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.40	11.17	12.58	14.04	17.42	18-34
35-39	11.47	13.71	15.46	17.17	21.22	35-39
40-44	14.85	17.89	20.21	22.36	27.54	40-44
45-49	20.44	24.77	28.03	30.88	37.89	45-49
50	27.91	33.86	38.26	42.09	51.45	50
51	30.77	37.34	42.19	46.39	56.65	51
52	33.66	40.92	46.28	50.85	62.03	52
53	36.33	44.25	50.03	54.96	67.03	53
54	39.04	47.66	53.92	59.15	72.13	54
55	41.82	51.16	57.92	63.51	77.38	55
56	44.71	54.81	62.07	67.98	82.84	56
57	47.71	58.62	66.42	72.68	88.50	57
58	50.56	62.19	70.47	77.07	93.76	58
59	53.61	66.07	74.87	81.86	99.47	59
60	57.05	70.40	79.81	87.15	105.80	60
61	60.94	75.28	85.35	93.15	112.94	61
62	65.39	80.88	91.71	99.30	121.10	62
63	70.83	87.72	99.43	108.42	131.12	63
64	76.96	95.39	108.15	117.83	142.35	64
65	83.79	103.94	117.85	128.36	154.89	65
66	91.36	113.42	128.58	139.95	168.72	66
67	99.65	123.83	140.40	152.72	183.90	67
68	108.18	134.52	152.52	165.71	199.44	68
69	117.62	146.35	165.96	180.13	216.66	69
70	128.16	159.55	180.96	196.21	235.87	70
71	139.87	174.27	197.73	214.19	257.35	71
72	153.01	190.76	216.45	234.35	281.36	72
73	168.76	210.65	239.08	258.80	310.67	73
74	185.95	232.31	263.77	285.41	342.54	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.78	6.21	7.25	8.04	10.88	18-34
35-39	6.25	8.08	9.42	10.39	13.89	35-39
40-44	8.66	11.15	12.95	14.28	18.76	40-44
45-49	12.48	16.00	18.53	20.33	26.35	45-49
50	15.50	19.90	22.98	25.17	32.43	50
51	16.71	21.42	24.72	27.07	34.80	51
52	17.99	23.08	26.59	29.12	37.31	52
53	19.49	24.95	28.73	31.43	40.14	53
54	21.06	26.95	31.03	33.90	43.10	54
55	22.77	29.07	33.45	36.49	46.24	55
56	24.52	31.29	35.99	39.21	49.50	56
57	26.37	33.62	38.62	42.08	52.89	57
58	28.07	35.74	41.00	44.64	55.89	58
59	29.86	37.98	43.56	47.37	59.11	59
60	31.84	40.47	46.36	50.38	62.63	60
61	34.05	43.25	49.49	53.74	66.58	61
62	36.59	46.38	53.06	57.55	71.05	62
63	39.61	50.19	57.35	62.16	76.46	63
64	42.98	54.44	62.14	67.32	82.54	64
65	46.73	59.14	67.46	73.03	89.28	65
66	50.87	64.31	73.32	79.33	96.69	66
67	55.38	69.98	79.75	86.23	104.86	67
68	59.21	74.78	85.13	92.00	111.67	68
69	63.70	80.42	91.53	98.86	119.79	69
70	69.17	87.28	99.29	107.23	129.68	70
71	75.87	95.73	108.88	117.53	141.94	71
72	84.12	106.12	120.66	130.23	157.09	72
73	96.31	121.52	138.20	149.16	179.89	73
74	110.04	138.90	157.96	169.97	205.62	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.61	12.70	14.36	15.95	19.98	18-34
35-39	13.07	15.73	17.80	19.69	24.55	35-39
40-44	17.01	20.62	23.38	25.78	32.01	40-44
45-49	23.42	28.54	32.41	35.61	44.03	45-49
50	31.47	38.40	43.54	47.78	58.87	50
51	34.57	42.19	47.82	52.47	64.58	51
52	37.70	46.09	52.31	57.36	70.51	52
53	40.70	49.85	56.54	62.01	76.20	53
54	43.76	53.71	60.95	66.77	82.02	54
55	46.90	57.67	65.49	71.73	88.01	55
56	50.16	61.79	70.18	76.79	94.23	56
57	53.52	66.07	75.08	82.09	100.64	57
58	56.66	70.00	79.54	86.94	106.47	58
59	59.98	74.25	84.37	92.20	112.76	59
60	63.72	78.97	89.77	97.97	119.70	60
61	67.93	84.26	95.80	104.50	127.50	61
62	72.75	90.34	102.72	111.26	136.41	62
63	78.68	97.83	111.18	121.19	147.46	63
64	85.35	106.19	120.72	131.48	159.81	64
65	92.75	115.48	131.29	142.97	173.56	65
66	100.92	125.74	142.93	155.56	188.66	66
67	109.82	136.96	155.70	169.39	205.17	67
68	118.89	148.38	168.67	183.35	221.96	68
69	128.89	160.96	182.99	198.80	240.49	69
70	140.03	174.96	198.93	215.97	261.10	70
71	152.36	190.52	216.71	235.11	284.07	71
72	166.19	207.93	236.51	256.52	309.67	72
73	182.81	229.01	260.54	282.54	341.01	73
74	200.93	251.90	286.72	310.77	374.99	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.50	7.15	8.36	9.28	12.64	18-34
35-39	7.23	9.35	10.92	12.05	16.22	35-39
40-44	10.00	12.89	14.99	16.56	21.88	40-44
45-49	14.33	18.39	21.34	23.44	30.56	45-49
50	17.72	22.79	26.36	28.91	37.47	50
51	19.08	24.50	28.32	31.05	40.16	51
52	20.50	26.36	30.41	33.36	42.99	52
53	22.18	28.45	32.81	35.95	46.19	53
54	23.92	30.68	35.39	38.72	49.51	54
55	25.83	33.04	38.09	41.61	53.04	55
56	27.76	35.50	40.92	44.64	56.68	56
57	29.80	38.08	43.83	47.83	60.46	57
58	31.67	40.42	46.46	50.66	63.78	58
59	33.63	42.87	49.27	53.66	67.33	59
60	35.78	45.59	52.33	56.96	71.20	60
61	38.18	48.62	55.74	60.63	75.54	61
62	40.95	52.02	59.64	64.79	80.44	62
63	44.23	56.18	64.33	69.84	86.38	63
64	47.88	60.81	69.55	75.48	93.06	64
65	51.94	65.91	75.34	81.70	100.43	65
66	56.41	71.50	81.69	88.55	108.52	66
67	61.26	77.62	88.66	96.03	117.42	67
68	65.39	82.81	94.48	102.28	124.84	68
69	70.20	88.87	101.38	109.70	133.65	69
70	76.03	96.21	109.70	118.70	144.32	70
71	83.15	105.22	119.96	129.72	157.51	71
72	91.89	116.26	132.50	143.28	173.76	72
73	104.80	132.62	151.19	163.49	198.23	73
74	119.30	151.04	172.18	185.41	225.78	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	11.82	14.23	16.14	17.86	22.54	18-34
35-39	14.67	17.75	20.14	22.21	27.88	35-39
40-44	19.17	23.35	26.55	29.20	36.48	40-44
45-49	26.40	32.31	36.79	40.34	50.17	45-49
50	35.03	42.94	48.82	53.47	66.29	50
51	38.37	47.04	53.45	58.55	72.51	51
52	41.74	51.26	58.34	63.87	78.99	52
53	45.07	55.45	63.05	69.06	85.37	53
54	48.48	59.76	67.98	74.39	91.91	54
55	51.98	64.18	73.06	79.95	98.64	55
56	55.61	68.77	78.29	85.60	105.62	56
57	59.33	73.52	83.74	91.50	112.78	57
58	62.76	77.81	88.61	96.81	119.18	58
59	66.35	82.43	93.87	102.54	126.05	59
60	70.39	87.54	99.73	108.79	133.60	60
61	74.92	93.24	106.25	115.85	142.06	61
62	80.11	99.80	113.73	123.22	151.72	62
63	86.53	107.94	122.93	133.96	163.80	63
64	93.74	116.99	133.29	145.13	177.27	64
65	101.71	127.02	144.73	157.58	192.23	65
66	110.48	138.06	157.28	171.17	208.60	66
67	119.99	150.09	171.00	186.06	226.44	67
68	129.60	162.24	184.82	200.99	244.48	68
69	140.16	175.57	200.02	217.47	264.32	69
70	151.90	190.37	216.90	235.73	286.33	70
71	164.85	206.77	235.69	256.03	310.79	71
72	179.37	225.10	256.57	278.69	337.98	72
73	196.86	247.37	282.00	306.28	371.35	73
74	215.91	271.49	309.67	336.13	407.44	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.22	8.09	9.47	10.52	14.40	18-34
35-39	8.21	10.62	12.42	13.71	18.55	35-39
40-44	11.34	14.63	17.03	18.84	25.00	40-44
45-49	16.18	20.78	24.15	26.55	34.77	45-49
50	19.94	25.68	29.74	32.65	42.51	50
51	21.45	27.58	31.92	35.03	45.52	51
52	23.01	29.64	34.23	37.60	48.67	52
53	24.87	31.95	36.89	40.47	52.24	53
54	26.78	34.41	39.75	43.54	55.92	54
55	28.89	37.01	42.73	46.73	59.84	55
56	31.00	39.71	45.85	50.07	63.86	56
57	33.23	42.54	49.04	53.58	68.03	57
58	35.27	45.10	51.92	56.68	71.67	58
59	37.40	47.76	54.98	59.95	75.55	59
60	39.72	50.71	58.30	63.54	79.77	60
61	42.31	53.99	61.99	67.52	84.50	61
62	45.31	57.66	66.22	72.03	89.83	62
63	48.85	62.17	71.31	77.52	96.30	63
64	52.78	67.18	76.96	83.64	103.58	64
65	57.15	72.68	83.22	90.37	111.58	65
66	61.95	78.69	90.06	97.77	120.35	66
67	67.14	85.26	97.57	105.83	129.98	67
68	71.57	90.84	103.83	112.56	138.01	68
69	76.70	97.32	111.23	120.54	147.51	69
70	82.89	105.14	120.11	130.17	158.96	70
71	90.43	114.71	131.04	141.91	173.08	71
72	99.66	126.40	144.34	156.33	190.43	72
73	113.29	143.72	164.18	177.82	216.57	73
74	128.56	163.18	186.40	200.85	245.94	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.03	15.76	17.92	19.77	25.10	18-34
35-39	16.27	19.77	22.48	24.73	31.21	35-39
40-44	21.33	26.08	29.72	32.62	40.95	40-44
45-49	29.38	36.08	41.17	45.07	56.31	45-49
50	38.59	47.48	54.10	59.16	73.71	50
51	42.17	51.89	59.08	64.63	80.44	51
52	45.78	56.43	64.37	70.38	87.47	52
53	49.44	61.05	69.56	76.11	94.54	53
54	53.20	65.81	75.01	82.01	101.80	54
55	57.06	70.69	80.63	88.17	109.27	55
56	61.06	75.75	86.40	94.41	117.01	56
57	65.14	80.97	92.40	100.91	124.92	57
58	68.86	85.62	97.68	106.68	131.89	58
59	72.72	90.61	103.37	112.88	139.34	59
60	77.06	96.11	109.69	119.61	147.50	60
61	81.91	102.22	116.70	127.20	156.62	61
62	87.47	109.26	124.74	135.18	167.03	62
63	94.38	118.05	134.68	146.73	180.14	63
64	102.13	127.79	145.86	158.78	194.73	64
65	110.67	138.56	158.17	172.19	210.90	65
66	120.04	150.38	171.63	186.78	228.54	66
67	130.16	163.22	186.30	202.73	247.71	67
68	140.31	176.10	200.97	218.63	267.00	68
69	151.43	190.18	217.05	236.14	288.15	69
70	163.77	205.78	234.87	255.49	311.56	70
71	177.34	223.02	254.67	276.95	337.51	71
72	192.55	242.27	276.63	300.86	366.29	72
73	210.91	265.73	303.46	330.02	401.69	73
74	230.89	291.08	332.62	361.49	439.89	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.94	9.03	10.58	11.76	16.16	18-34
35-39	9.19	11.89	13.92	15.37	20.88	35-39
40-44	12.68	16.37	19.07	21.12	28.12	40-44
45-49	18.03	23.17	26.96	29.66	38.98	45-49
50	22.16	28.57	33.12	36.39	47.55	50
51	23.82	30.66	35.52	39.01	50.88	51
52	25.52	32.92	38.05	41.84	54.35	52
53	27.56	35.45	40.97	44.99	58.29	53
54	29.64	38.14	44.11	48.36	62.33	54
55	31.95	40.98	47.37	51.85	66.64	55
56	34.24	43.92	50.78	55.50	71.04	56
57	36.66	47.00	54.25	59.33	75.60	57
58	38.87	49.78	57.38	62.70	79.56	58
59	41.17	52.65	60.69	66.24	83.77	59
60	43.66	55.83	64.27	70.12	88.34	60
61	46.44	59.36	68.24	74.41	93.46	61
62	49.67	63.30	72.80	79.27	99.22	62
63	53.47	68.16	78.29	85.20	106.22	63
64	57.68	73.55	84.37	91.80	114.10	64
65	62.36	79.45	91.10	99.04	122.73	65
66	67.49	85.88	98.43	106.99	132.18	66
67	73.02	92.90	106.48	115.63	142.54	67
68	77.75	98.87	113.18	122.84	151.18	68
69	83.20	105.77	121.08	131.38	161.37	69
70	89.75	114.07	130.52	141.64	173.60	70
71	97.71	124.20	142.12	154.10	188.65	71
72	107.43	136.54	156.18	169.38	207.10	72
73	121.78	154.82	177.17	192.15	234.91	73
74	137.82	175.32	200.62	216.29	266.10	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	14.24	17.29	19.70	21.68	27.66	18-34
35-39	17.87	21.79	24.82	27.25	34.54	35-39
40-44	23.49	28.81	32.89	36.04	45.42	40-44
45-49	32.36	39.85	45.55	49.80	62.45	45-49
50	42.15	52.02	59.38	64.85	81.13	50
51	45.97	56.74	64.71	70.71	88.37	51
52	49.82	61.60	70.40	76.89	95.95	52
53	53.81	66.65	76.07	83.16	103.71	53
54	57.92	71.86	82.04	89.63	111.69	54
55	62.14	77.20	88.20	96.39	119.90	55
56	66.51	82.73	94.51	103.22	128.40	56
57	70.95	88.42	101.06	110.32	137.06	57
58	74.96	93.43	106.75	116.55	144.60	58
59	79.09	98.79	112.87	123.22	152.63	59
60	83.73	104.68	119.65	130.43	161.40	60
61	88.90	111.20	127.15	138.55	171.18	61
62	94.83	118.72	135.75	147.14	182.34	62
63	102.23	128.16	146.43	159.50	196.48	63
64	110.52	138.59	158.43	172.43	212.19	64
65	119.63	150.10	171.61	186.80	229.57	65
66	129.60	162.70	185.98	202.39	248.48	66
67	140.33	176.35	201.60	219.40	268.98	67
68	151.02	189.96	217.12	236.27	289.52	68
69	162.70	204.79	234.08	254.81	311.98	69
70	175.64	221.19	252.84	275.25	336.79	70
71	189.83	239.27	273.65	297.87	364.23	71
72	205.73	259.44	296.69	323.03	394.60	72
73	224.96	284.09	324.92	353.76	432.03	73
74	245.87	310.67	355.57	386.85	472.34	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.66	9.97	11.69	13.00	17.92	18-34
35-39	10.17	13.16	15.42	17.03	23.21	35-39
40-44	14.02	18.11	21.11	23.40	31.24	40-44
45-49	19.88	25.56	29.77	32.77	43.19	45-49
50	24.38	31.46	36.50	40.13	52.59	50
51	26.19	33.74	39.12	42.99	56.24	51
52	28.03	36.20	41.87	46.08	60.03	52
53	30.25	38.95	45.05	49.51	64.34	53
54	32.50	41.87	48.47	53.18	68.74	54
55	35.01	44.95	52.01	56.97	73.44	55
56	37.48	48.13	55.71	60.93	78.22	56
57	40.09	51.46	59.46	65.08	83.17	57
58	42.47	54.46	62.84	68.72	87.45	58
59	44.94	57.54	66.40	72.53	91.99	59
60	47.60	60.95	70.24	76.70	96.91	60
61	50.57	64.73	74.49	81.30	102.42	61
62	54.03	68.94	79.38	86.51	108.61	62
63	58.09	74.15	85.27	92.88	116.14	63
64	62.58	79.92	91.78	99.96	124.62	64
65	67.57	86.22	98.98	107.71	133.88	65
66	73.03	93.07	106.80	116.21	144.01	66
67	78.90	100.54	115.39	125.43	155.10	67
68	83.93	106.90	122.53	133.12	164.35	68
69	89.70	114.22	130.93	142.22	175.23	69
70	96.61	123.00	140.93	153.11	188.24	70
71	104.99	133.69	153.20	166.29	204.22	71
72	115.20	146.68	168.02	182.43	223.77	72
73	130.27	165.92	190.16	206.48	253.25	73
74	147.08	187.46	214.84	231.73	286.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Under Attained Age 75*

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

Nonforfeiture Rider ALTC-4006(1296)

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

Elimination Period / Waiver of Premium Rider ALTC-4008-PLUS(0599)

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase III

Standard Underwriting Class Rates

Attained Age 75* and up - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase III

Standard Underwriting Class Rates

Attained Age 75* and up - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4002(1296)

Virginia - Phase III

Standard Underwriting Class Rates

Attained Age 75* and up - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4002(1296)

Virginia - Phase III

Standard Underwriting Class Rates

Attained Age 75* and up - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.30	7.42	8.31	9.33	11.43	18-34
35-39	7.59	8.99	10.09	11.27	13.76	35-39
40-44	9.76	11.66	13.11	14.57	17.75	40-44
45-49	13.43	16.15	18.19	20.12	24.42	45-49
50	18.73	22.55	25.37	28.00	33.87	50
51	20.74	24.99	28.12	31.01	37.48	51
52	22.79	27.50	30.96	34.11	41.19	52
53	24.58	29.73	33.48	36.85	44.50	53
54	26.40	32.00	36.07	39.64	47.88	54
55	28.26	34.35	38.73	42.53	51.35	55
56	30.20	36.79	41.51	45.52	54.96	56
57	32.23	39.36	44.43	48.67	58.74	57
58	34.20	41.83	47.23	51.69	62.35	58
59	36.34	44.53	50.29	55.01	66.29	59
60	38.75	47.56	53.73	58.71	70.69	60
61	41.50	51.00	57.62	62.92	75.68	61
62	44.64	54.94	62.08	67.74	81.38	62
63	48.45	59.70	67.45	73.57	88.29	63
64	52.74	65.07	73.52	80.14	96.07	64
65	57.56	71.08	80.32	87.50	104.78	65
66	62.92	77.77	87.87	95.65	114.45	66
67	68.83	85.15	96.23	104.65	125.10	67
68	74.98	92.81	104.90	113.90	136.09	68
69	81.81	101.34	114.56	124.20	148.33	69
70	89.45	110.87	125.37	135.73	162.03	70
71	97.99	121.55	137.50	148.67	177.40	71
72	107.56	133.53	151.07	163.21	194.66	72
73	119.01	147.91	167.40	180.81	215.64	73
74	131.51	163.63	185.24	200.04	238.53	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.12	4.05	4.72	5.23	7.01	18-34
35-39	4.05	5.24	6.09	6.72	8.89	35-39
40-44	5.63	7.24	8.39	9.23	12.03	40-44
45-49	8.17	10.47	12.09	13.24	17.03	45-49
50	10.22	13.08	15.08	16.49	21.07	50
51	11.03	14.11	16.25	17.76	22.64	51
52	11.91	15.23	17.52	19.14	24.33	52
53	12.92	16.50	18.96	20.70	26.22	53
54	14.00	17.86	20.51	22.37	28.22	54
55	15.16	19.30	22.16	24.13	30.34	55
56	16.37	20.83	23.89	25.99	32.55	56
57	17.65	22.43	25.70	27.94	34.86	57
58	18.82	23.89	27.34	29.71	36.92	58
59	20.07	25.45	29.11	31.60	39.14	59
60	21.46	27.19	31.07	33.69	41.58	60
61	23.02	29.14	33.26	36.04	44.32	61
62	24.79	31.34	35.75	38.70	47.43	62
63	26.91	34.00	38.75	41.91	51.18	63
64	29.29	36.98	42.10	45.51	55.40	64
65	31.94	40.29	45.83	49.51	60.10	65
66	34.87	43.94	49.96	53.93	65.28	66
67	38.07	47.96	54.49	58.79	71.00	67
68	40.79	51.35	58.29	62.86	75.77	68
69	44.00	55.36	62.83	67.71	81.48	69
70	47.93	60.27	68.37	73.66	88.49	70
71	52.76	66.34	75.23	81.03	97.21	71
72	58.73	73.83	83.71	90.14	108.01	72
73	67.55	84.94	96.31	103.71	124.27	73
74	77.52	97.51	110.57	119.07	142.66	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.23	8.60	9.68	10.80	13.40	18-34
35-39	8.82	10.54	11.89	13.21	16.32	35-39
40-44	11.42	13.76	15.55	17.20	21.19	40-44
45-49	15.72	19.05	21.56	23.76	29.14	45-49
50	21.47	26.04	29.43	32.38	39.58	50
51	23.66	28.72	32.45	35.69	43.58	51
52	25.90	31.48	35.60	39.12	47.71	52
53	27.94	34.04	38.49	42.27	51.55	53
54	30.03	36.65	41.48	45.50	55.49	54
55	32.17	39.36	44.55	48.85	59.53	55
56	34.39	42.16	47.75	52.30	63.72	56
57	36.70	45.09	51.09	55.91	68.08	57
58	38.89	47.84	54.21	59.28	72.13	58
59	41.24	50.82	57.60	62.96	76.51	59
60	43.88	54.15	61.39	67.03	81.38	60
61	46.88	57.91	65.66	71.65	86.88	61
62	50.30	62.22	70.55	76.94	93.16	62
63	54.49	67.48	76.49	83.39	100.86	63
64	59.19	73.38	83.19	90.64	109.50	64
65	64.45	79.96	90.66	98.74	119.14	65
66	70.27	87.25	98.91	107.66	129.79	66
67	76.65	95.25	108.00	117.47	141.46	67
68	83.22	103.47	117.32	127.47	153.41	68
69	90.48	112.58	127.66	138.56	166.66	69
70	98.58	122.72	139.19	150.93	181.44	70
71	107.60	134.05	152.10	164.76	197.95	71
72	117.70	146.74	166.50	180.26	216.44	72
73	129.82	162.03	183.91	199.07	238.98	73
74	143.03	178.70	202.89	219.55	263.49	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.67	4.77	5.57	6.18	8.36	18-34
35-39	4.80	6.22	7.24	8.00	10.68	35-39
40-44	6.66	8.58	9.96	10.98	14.43	40-44
45-49	9.59	12.31	14.25	15.63	20.27	45-49
50	11.93	15.30	17.68	19.37	24.95	50
51	12.85	16.48	19.02	20.82	26.76	51
52	13.84	17.75	20.46	22.40	28.70	52
53	14.99	19.19	22.10	24.18	30.87	53
54	16.20	20.73	23.86	26.08	33.15	54
55	17.51	22.35	25.73	28.07	35.57	55
56	18.86	24.07	27.68	30.17	38.07	56
57	20.29	25.86	29.71	32.36	40.68	57
58	21.59	27.49	31.54	34.34	42.99	58
59	22.97	29.21	33.50	36.44	45.46	59
60	24.49	31.13	35.66	38.75	48.17	60
61	26.20	33.27	38.07	41.34	51.21	61
62	28.14	35.68	40.81	44.27	54.65	62
63	30.46	38.61	44.12	47.82	58.81	63
64	33.06	41.88	47.80	51.79	63.49	64
65	35.95	45.50	51.89	56.18	68.68	65
66	39.13	49.47	56.40	61.02	74.38	66
67	42.59	53.84	61.34	66.33	80.66	67
68	45.54	57.53	65.48	70.77	85.90	68
69	49.00	61.86	70.41	76.05	92.14	69
70	53.21	67.14	76.38	82.48	99.75	70
71	58.36	73.64	83.75	90.41	109.19	71
72	64.71	81.63	92.82	100.18	120.83	72
73	74.08	93.48	106.30	114.73	138.38	73
74	84.64	106.85	121.51	131.15	158.17	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.16	9.78	11.05	12.27	15.37	18-34
35-39	10.05	12.09	13.69	15.15	18.88	35-39
40-44	13.08	15.86	17.99	19.83	24.63	40-44
45-49	18.01	21.95	24.93	27.40	33.86	45-49
50	24.21	29.53	33.49	36.76	45.29	50
51	26.58	32.45	36.78	40.37	49.68	51
52	29.01	35.46	40.24	44.13	54.23	52
53	31.30	38.35	43.50	47.69	58.60	53
54	33.66	41.30	46.89	51.36	63.10	54
55	36.08	44.37	50.37	55.17	67.71	55
56	38.58	47.53	53.99	59.08	72.48	56
57	41.17	50.82	57.75	63.15	77.42	57
58	43.58	53.85	61.19	66.87	81.91	58
59	46.14	57.11	64.91	70.91	86.73	59
60	49.01	60.74	69.05	75.35	92.07	60
61	52.26	64.82	73.70	80.38	98.08	61
62	55.96	69.50	79.02	86.14	104.94	62
63	60.53	75.26	85.53	93.21	113.43	63
64	65.64	81.69	92.86	101.14	122.93	64
65	71.34	88.84	101.00	109.98	133.50	65
66	77.62	96.73	109.95	119.67	145.13	66
67	84.47	105.35	119.77	130.29	157.82	67
68	91.46	114.13	129.74	141.04	170.73	68
69	99.15	123.82	140.76	152.92	184.99	69
70	107.71	134.57	153.01	166.13	200.85	70
71	117.21	146.55	166.70	180.85	218.50	71
72	127.84	159.95	181.93	197.31	238.22	72
73	140.63	176.15	200.42	217.33	262.32	73
74	154.55	193.77	220.54	239.06	288.45	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.22	5.49	6.42	7.13	9.71	18-34
35-39	5.55	7.20	8.39	9.28	12.47	35-39
40-44	7.69	9.92	11.53	12.73	16.83	40-44
45-49	11.01	14.15	16.41	18.02	23.51	45-49
50	13.64	17.52	20.28	22.25	28.83	50
51	14.67	18.85	21.79	23.88	30.88	51
52	15.77	20.27	23.40	25.66	33.07	52
53	17.06	21.88	25.24	27.66	35.52	53
54	18.40	23.60	27.21	29.79	38.08	54
55	19.86	25.40	29.30	32.01	40.80	55
56	21.35	27.31	31.47	34.35	43.59	56
57	22.93	29.29	33.72	36.78	46.50	57
58	24.36	31.09	35.74	38.97	49.06	58
59	25.87	32.97	37.89	41.28	51.78	59
60	27.52	35.07	40.25	43.81	54.76	60
61	29.38	37.40	42.88	46.64	58.10	61
62	31.49	40.02	45.87	49.84	61.87	62
63	34.01	43.22	49.49	53.73	66.44	63
64	36.83	46.78	53.50	58.07	71.58	64
65	39.96	50.71	57.95	62.85	77.26	65
66	43.39	55.00	62.84	68.11	83.48	66
67	47.11	59.72	68.19	73.87	90.32	67
68	50.29	63.71	72.67	78.68	96.03	68
69	54.00	68.36	77.99	84.39	102.80	69
70	58.49	74.01	84.39	91.30	111.01	70
71	63.96	80.94	92.27	99.79	121.17	71
72	70.69	89.43	101.93	110.22	133.65	72
73	80.61	102.02	116.29	125.75	152.49	73
74	91.76	116.19	132.45	143.23	173.68	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.09	10.96	12.42	13.74	17.34	18-34
35-39	11.28	13.64	15.49	17.09	21.44	35-39
40-44	14.74	17.96	20.43	22.46	28.07	40-44
45-49	20.30	24.85	28.30	31.04	38.58	45-49
50	26.95	33.02	37.55	41.14	51.00	50
51	29.50	36.18	41.11	45.05	55.78	51
52	32.12	39.44	44.88	49.14	60.75	52
53	34.66	42.66	48.51	53.11	65.65	53
54	37.29	45.95	52.30	57.22	70.71	54
55	39.99	49.38	56.19	61.49	75.89	55
56	42.77	52.90	60.23	65.86	81.24	56
57	45.64	56.55	64.41	70.39	86.76	57
58	48.27	59.86	68.17	74.46	91.69	58
59	51.04	63.40	72.22	78.86	96.95	59
60	54.14	67.33	76.71	83.67	102.76	60
61	57.64	71.73	81.74	89.11	109.28	61
62	61.62	76.78	87.49	95.34	116.72	62
63	66.57	83.04	94.57	103.03	126.00	63
64	72.09	90.00	102.53	111.64	136.36	64
65	78.23	97.72	111.34	121.22	147.86	65
66	84.97	106.21	120.99	131.68	160.47	66
67	92.29	115.45	131.54	143.11	174.18	67
68	99.70	124.79	142.16	154.61	188.05	68
69	107.82	135.06	153.86	167.28	203.32	69
70	116.84	146.42	166.83	181.33	220.26	70
71	126.82	159.05	181.30	196.94	239.05	71
72	137.98	173.16	197.36	214.36	260.00	72
73	151.44	190.27	216.93	235.59	285.66	73
74	166.07	208.84	238.19	258.57	313.41	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.77	6.21	7.27	8.08	11.06	18-34
35-39	6.30	8.18	9.54	10.56	14.26	35-39
40-44	8.72	11.26	13.10	14.48	19.23	40-44
45-49	12.43	15.99	18.57	20.41	26.75	45-49
50	15.35	19.74	22.88	25.13	32.71	50
51	16.49	21.22	24.56	26.94	35.00	51
52	17.70	22.79	26.34	28.92	37.44	52
53	19.13	24.57	28.38	31.14	40.17	53
54	20.60	26.47	30.56	33.50	43.01	54
55	22.21	28.45	32.87	35.95	46.03	55
56	23.84	30.55	35.26	38.53	49.11	56
57	25.57	32.72	37.73	41.20	52.32	57
58	27.13	34.69	39.94	43.60	55.13	58
59	28.77	36.73	42.28	46.12	58.10	59
60	30.55	39.01	44.84	48.87	61.35	60
61	32.56	41.53	47.69	51.94	64.99	61
62	34.84	44.36	50.93	55.41	69.09	62
63	37.56	47.83	54.86	59.64	74.07	63
64	40.60	51.68	59.20	64.35	79.67	64
65	43.97	55.92	64.01	69.52	85.84	65
66	47.65	60.53	69.28	75.20	92.58	66
67	51.63	65.60	75.04	81.41	99.98	67
68	55.04	69.89	79.86	86.59	106.16	68
69	59.00	74.86	85.57	92.73	113.46	69
70	63.77	80.88	92.40	100.12	122.27	70
71	69.56	88.24	100.79	109.17	133.15	71
72	76.67	97.23	111.04	120.26	146.47	72
73	87.14	110.56	126.28	136.77	166.60	73
74	98.88	125.53	143.39	155.31	189.19	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75* and up - Use Issue age for rate
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Attained Age 75* and up

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

Nonforfeiture Rider ALTC-4006(1296)

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

Elimination Period / Waiver of Premium Rider ALTC-4008-PLUS(0599)

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase III

Standard Underwriting Class Rates

Under Attained Age 75* - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.52	8.74	9.72	11.00	13.24	18-34
35-39	8.90	10.42	11.61	13.06	15.68	35-39
40-44	11.34	13.38	14.94	16.72	20.03	40-44
45-49	15.60	18.55	20.75	23.07	27.58	45-49
50	22.39	26.68	29.83	33.07	39.42	50
51	24.95	29.76	33.31	36.86	43.93	51
52	27.55	32.93	36.85	40.74	48.54	52
53	29.71	35.59	39.86	44.00	52.43	53
54	31.88	38.29	42.92	47.29	56.38	54
55	34.09	41.08	46.07	50.69	60.44	55
56	36.41	43.99	49.38	54.24	64.68	56
57	38.86	47.08	52.88	58.00	69.16	57
58	41.31	50.15	56.35	61.74	73.60	58
59	44.02	53.54	60.17	65.88	78.50	59
60	47.07	57.36	64.50	69.89	84.00	60
61	50.57	61.73	68.28	72.64	90.27	61
62	54.57	66.34	70.86	75.38	97.44	62
63	59.37	72.69	79.91	85.01	106.01	63
64	64.81	79.46	88.96	94.63	115.70	64
65	70.94	87.08	97.97	104.26	126.59	65
66	77.80	95.61	107.05	113.88	138.75	66
67	85.41	105.07	116.10	123.51	152.24	67
68	93.44	115.01	129.47	140.28	166.28	68
69	102.40	126.14	142.04	153.78	182.00	69
70	112.45	138.63	156.17	168.74	199.67	70
71	123.73	152.67	172.06	185.61	219.59	71
72	136.39	168.45	189.90	204.62	242.03	72
73	151.48	187.31	209.49	222.86	269.22	73
74	167.99	207.98	224.03	238.34	299.00	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase III

Standard Underwriting Class Rates

Under Attained Age 75* - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.60	4.66	5.42	5.99	7.92	18-34
35-39	4.62	5.96	6.92	7.62	9.94	35-39
40-44	6.44	8.26	9.55	10.47	13.48	40-44
45-49	9.45	12.08	13.90	15.19	19.31	45-49
50	11.91	15.20	17.47	19.05	24.07	50
51	12.89	16.44	18.87	20.58	25.93	51
52	13.97	17.79	20.41	22.23	27.94	52
53	15.19	19.33	22.15	24.11	30.20	53
54	16.52	20.99	24.02	26.12	32.61	54
55	17.93	22.75	26.03	28.27	35.15	55
56	19.43	24.63	28.14	30.53	37.84	56
57	21.01	26.60	30.37	32.93	40.66	57
58	22.47	28.41	32.40	35.11	43.19	58
59	24.04	30.37	34.61	37.46	45.95	59
60	25.80	32.55	37.07	40.08	48.99	60
61	27.78	35.01	39.83	42.44	52.40	61
62	30.02	37.80	41.35	43.99	56.29	62
63	32.70	41.15	46.33	49.29	60.97	63
64	35.73	44.91	50.96	54.58	66.23	64
65	39.10	49.11	55.68	59.87	72.13	65
66	42.85	53.77	60.93	65.16	78.65	66
67	46.97	58.91	66.23	70.46	85.88	67
68	50.46	63.24	71.54	76.93	91.90	68
69	54.60	68.40	77.35	83.12	99.15	69
70	59.71	74.76	84.50	90.78	108.12	70
71	66.02	82.66	93.39	100.31	119.32	71
72	73.85	92.44	104.44	112.14	133.27	72
73	85.43	106.96	120.85	129.77	154.22	73
74	98.56	123.44	135.33	143.97	178.01	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.29	17.18	20.01	22.06	29.44	18-34
35-39	17.14	22.09	25.66	28.25	37.27	35-39
40-44	22.37	28.77	33.35	36.61	47.75	40-44
45-49	29.62	38.01	43.93	48.13	62.06	45-49
50	35.06	44.95	51.90	56.78	72.83	50
51	37.11	47.57	54.89	60.03	76.86	51
52	39.31	50.36	58.09	63.50	81.12	52
53	41.80	53.51	61.68	67.41	85.86	53
54	44.41	56.83	65.46	71.50	90.80	54
55	47.12	60.26	69.38	75.74	95.90	55
56	49.92	63.80	73.40	80.08	101.11	56
57	52.77	67.38	77.49	84.49	106.36	57
58	55.17	70.42	80.93	88.20	110.73	58
59	57.71	73.60	84.55	92.08	115.26	59
60	60.45	77.04	88.45	96.28	120.18	60
61	63.48	80.86	92.78	100.93	125.62	61
62	66.89	85.16	97.65	106.18	131.80	62
63	71.16	90.55	103.77	112.76	139.59	63
64	75.91	96.53	110.56	120.08	148.29	64
65	81.10	103.10	118.03	128.13	157.85	65
66	86.77	110.25	126.15	136.89	168.29	66
67	92.88	117.98	134.95	146.37	179.61	67
68	97.99	124.42	142.24	154.22	188.92	68
69	103.89	131.87	150.72	163.37	199.79	69
70	110.95	140.81	160.90	174.37	212.94	70
71	119.53	151.70	173.32	187.78	229.07	71
72	129.98	164.99	188.50	204.22	248.86	72
73	145.56	184.86	211.26	228.91	279.05	73
74	162.99	207.12	232.39	247.23	312.83	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.82	10.39	11.64	13.06	16.00	18-34
35-39	10.62	12.59	14.13	15.78	19.26	35-39
40-44	13.66	16.32	18.36	20.40	24.85	40-44
45-49	18.81	22.61	25.47	28.17	34.19	45-49
50	26.23	31.57	35.51	39.20	47.41	50
51	29.04	34.98	39.37	43.41	52.47	51
52	31.90	38.50	43.35	47.75	57.67	52
53	34.41	41.62	46.87	51.59	62.30	53
54	36.96	44.80	50.49	55.49	67.03	54
55	39.56	48.09	54.22	59.54	71.89	55
56	42.28	51.51	58.12	63.73	76.94	56
57	45.12	55.10	62.20	68.14	82.24	57
58	47.88	58.56	66.12	72.37	87.29	58
59	50.88	62.35	70.40	77.01	92.81	59
60	54.25	66.59	75.22	81.54	98.97	60
61	58.10	71.40	79.54	84.86	105.95	61
62	62.49	76.53	82.72	88.26	113.93	62
63	67.83	83.58	92.57	98.76	123.61	63
64	73.84	91.09	102.50	109.33	134.50	64
65	80.59	99.51	112.45	120.00	146.69	65
66	88.09	108.88	122.51	130.69	160.23	66
67	96.36	119.21	132.58	141.46	175.14	67
68	104.98	129.93	146.86	159.28	190.53	68
69	114.54	141.88	160.38	173.88	207.66	69
70	125.23	155.22	175.52	190.02	226.84	70
71	137.18	170.17	192.50	208.14	248.36	71
72	150.59	186.94	211.50	228.49	272.52	72
73	166.61	207.08	232.60	248.40	301.90	73
74	184.12	229.08	248.04	263.89	332.71	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)

Virginia - Phase III

Standard Underwriting Class Rates

Under Attained Age 75* - Use Issue age for rate

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.37	5.67	6.61	7.32	9.81	18-34
35-39	5.67	7.33	8.53	9.41	12.45	35-39
40-44	7.88	10.14	11.75	12.92	16.84	40-44
45-49	11.44	14.66	16.92	18.54	23.85	45-49
50	14.30	18.31	21.11	23.08	29.50	50
51	15.44	19.76	22.75	24.86	31.70	51
52	16.67	21.32	24.53	26.79	34.06	52
53	18.09	23.10	26.55	28.98	36.71	53
54	19.60	25.01	28.71	31.31	39.51	54
55	21.22	27.02	31.03	33.79	42.47	55
56	22.92	29.17	33.45	36.38	45.57	56
57	24.71	31.40	35.98	39.12	48.81	57
58	26.35	33.45	38.28	41.59	51.69	58
59	28.10	35.63	40.76	44.24	54.80	59
60	30.04	38.07	43.50	47.16	58.22	60
61	32.23	40.79	46.56	49.86	62.05	61
62	34.71	43.88	48.43	51.79	66.40	62
63	37.67	47.60	53.85	57.56	71.65	63
64	41.01	51.77	58.94	63.37	77.56	64
65	44.71	56.40	64.16	69.21	84.14	65
66	48.81	61.51	69.95	75.09	91.39	66
67	53.30	67.14	75.82	81.02	99.40	67
68	57.11	71.89	81.61	88.00	106.08	68
69	61.60	77.50	87.96	94.80	114.07	69
70	67.10	84.38	95.71	103.13	123.88	70
71	73.86	92.88	105.32	113.44	136.09	71
72	82.22	103.36	117.19	126.20	151.18	72
73	94.57	118.92	134.84	144.67	173.51	73
74	108.53	136.52	149.84	159.41	198.69	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.12	12.04	13.56	15.12	18.76	18-34
35-39	12.34	14.76	16.65	18.50	22.84	35-39
40-44	15.98	19.26	21.78	24.08	29.67	40-44
45-49	22.02	26.67	30.19	33.27	40.80	45-49
50	30.07	36.46	41.19	45.33	55.40	50
51	33.13	40.20	45.43	49.96	61.01	51
52	36.25	44.07	49.85	54.76	66.80	52
53	39.11	47.65	53.88	59.18	72.17	53
54	42.04	51.31	58.06	63.69	77.68	54
55	45.03	55.10	62.37	68.39	83.34	55
56	48.15	59.03	66.86	73.22	89.20	56
57	51.38	63.12	71.52	78.28	95.32	57
58	54.45	66.97	75.89	83.00	100.98	58
59	57.74	71.16	80.63	88.14	107.12	59
60	61.43	75.82	85.94	93.19	113.94	60
61	65.63	81.07	90.80	97.08	121.63	61
62	70.41	86.72	94.58	101.14	130.42	62
63	76.29	94.47	105.23	112.51	141.21	63
64	82.87	102.72	116.04	124.03	153.30	64
65	90.24	111.94	126.93	135.74	166.79	65
66	98.38	122.15	137.97	147.50	181.71	66
67	107.31	133.35	149.06	159.41	198.04	67
68	116.52	144.85	164.25	178.28	214.78	68
69	126.68	157.62	178.72	193.98	233.32	69
70	138.01	171.81	194.87	211.30	254.01	70
71	150.63	187.67	212.94	230.67	277.13	71
72	164.79	205.43	233.10	252.36	303.01	72
73	181.74	226.85	255.71	273.94	334.58	73
74	200.25	250.18	272.05	289.44	366.42	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)

Virginia - Phase III

Standard Underwriting Class Rates

Under Attained Age 75* - Use Issue age for rate

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.14	6.68	7.80	8.65	11.70	18-34
35-39	6.72	8.70	10.14	11.20	14.96	35-39
40-44	9.32	12.02	13.95	15.37	20.20	40-44
45-49	13.43	17.24	19.94	21.89	28.39	45-49
50	16.69	21.42	24.75	27.11	34.93	50
51	17.99	23.08	26.63	29.14	37.47	51
52	19.37	24.85	28.65	31.35	40.18	52
53	20.99	26.87	30.95	33.85	43.22	53
54	22.68	29.03	33.40	36.50	46.41	54
55	24.51	31.29	36.03	39.31	49.79	55
56	26.41	33.71	38.76	42.23	53.30	56
57	28.41	36.20	41.59	45.31	56.96	57
58	30.23	38.49	44.16	48.07	60.19	58
59	32.16	40.89	46.91	51.02	63.65	59
60	34.28	43.59	49.93	54.24	67.45	60
61	36.68	46.57	53.29	57.28	71.70	61
62	39.40	49.96	55.51	59.59	76.51	62
63	42.64	54.05	61.37	65.83	82.33	63
64	46.29	58.63	66.92	72.16	88.89	64
65	50.32	63.69	72.64	78.55	96.15	65
66	54.77	69.25	78.97	85.02	104.13	66
67	59.63	75.37	85.41	91.58	112.92	67
68	63.76	80.54	91.68	99.07	120.26	68
69	68.60	86.60	98.57	106.48	128.99	69
70	74.49	94.00	106.92	115.48	139.64	70
71	81.70	103.10	117.25	126.57	152.86	71
72	90.59	114.28	129.94	140.26	169.09	72
73	103.71	130.88	148.83	159.57	192.80	73
74	118.50	149.60	164.35	174.85	219.37	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	11.42	13.69	15.48	17.18	21.52	18-34
35-39	14.06	16.93	19.17	21.22	26.42	35-39
40-44	18.30	22.20	25.20	27.76	34.49	40-44
45-49	25.23	30.73	34.91	38.37	47.41	45-49
50	33.91	41.35	46.87	51.46	63.39	50
51	37.22	45.42	51.49	56.51	69.55	51
52	40.60	49.64	56.35	61.77	75.93	52
53	43.81	53.68	60.89	66.77	82.04	53
54	47.12	57.82	65.63	71.89	88.33	54
55	50.50	62.11	70.52	77.24	94.79	55
56	54.02	66.55	75.60	82.71	101.46	56
57	57.64	71.14	80.84	88.42	108.40	57
58	61.02	75.38	85.66	93.63	114.67	58
59	64.60	79.97	90.86	99.27	121.43	59
60	68.61	85.05	96.66	104.84	128.91	60
61	73.16	90.74	102.06	109.30	137.31	61
62	78.33	96.91	106.44	114.02	146.91	62
63	84.75	105.36	117.89	126.26	158.81	63
64	91.90	114.35	129.58	138.73	172.10	64
65	99.89	124.37	141.41	151.48	186.89	65
66	108.67	135.42	153.43	164.31	203.19	66
67	118.26	147.49	165.54	177.36	220.94	67
68	128.06	159.77	181.64	197.28	239.03	68
69	138.82	173.36	197.06	214.08	258.98	69
70	150.79	188.40	214.22	232.58	281.18	70
71	164.08	205.17	233.38	253.20	305.90	71
72	178.99	223.92	254.70	276.23	333.50	72
73	196.87	246.62	278.82	299.48	367.26	73
74	216.38	271.28	296.06	314.99	400.13	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)

Virginia - Phase III

Standard Underwriting Class Rates

Under Attained Age 75* - Use Issue age for rate

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.91	7.69	8.99	9.98	13.59	18-34
35-39	7.77	10.07	11.75	12.99	17.47	35-39
40-44	10.76	13.90	16.15	17.82	23.56	40-44
45-49	15.42	19.82	22.96	25.24	32.93	45-49
50	19.08	24.53	28.39	31.14	40.36	50
51	20.54	26.40	30.51	33.42	43.24	51
52	22.07	28.38	32.77	35.91	46.30	52
53	23.89	30.64	35.35	38.72	49.73	53
54	25.76	33.05	38.09	41.69	53.31	54
55	27.80	35.56	41.03	44.83	57.11	55
56	29.90	38.25	44.07	48.08	61.03	56
57	32.11	41.00	47.20	51.50	65.11	57
58	34.11	43.53	50.04	54.55	68.69	58
59	36.22	46.15	53.06	57.80	72.50	59
60	38.52	49.11	56.36	61.32	76.68	60
61	41.13	52.35	60.02	64.70	81.35	61
62	44.09	56.04	62.59	67.39	86.62	62
63	47.61	60.50	68.89	74.10	93.01	63
64	51.57	65.49	74.90	80.95	100.22	64
65	55.93	70.98	81.12	87.89	108.16	65
66	60.73	76.99	87.99	94.95	116.87	66
67	65.96	83.60	95.00	102.14	126.44	67
68	70.41	89.19	101.75	110.14	134.44	68
69	75.60	95.70	109.18	118.16	143.91	69
70	81.88	103.62	118.13	127.83	155.40	70
71	89.54	113.32	129.18	139.70	169.63	71
72	98.96	125.20	142.69	154.32	187.00	72
73	112.85	142.84	162.82	174.47	212.09	73
74	128.47	162.68	178.86	190.29	240.05	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.72	15.34	17.40	19.24	24.28	18-34
35-39	15.78	19.10	21.69	23.94	30.00	35-39
40-44	20.62	25.14	28.62	31.44	39.31	40-44
45-49	28.44	34.79	39.63	43.47	54.02	45-49
50	37.75	46.24	52.55	57.59	71.38	50
51	41.31	50.64	57.55	63.06	78.09	51
52	44.95	55.21	62.85	68.78	85.06	52
53	48.51	59.71	67.90	74.36	91.91	53
54	52.20	64.33	73.20	80.09	98.98	54
55	55.97	69.12	78.67	86.09	106.24	55
56	59.89	74.07	84.34	92.20	113.72	56
57	63.90	79.16	90.16	98.56	121.48	57
58	67.59	83.79	95.43	104.26	128.36	58
59	71.46	88.78	101.09	110.40	135.74	59
60	75.79	94.28	107.38	116.49	143.88	60
61	80.69	100.41	113.32	121.52	152.99	61
62	86.25	107.10	118.30	126.90	163.40	62
63	93.21	116.25	130.55	140.01	176.41	63
64	100.93	125.98	143.12	153.43	190.90	64
65	109.54	136.80	155.89	167.22	206.99	65
66	118.96	148.69	168.89	181.12	224.67	66
67	129.21	161.63	182.02	195.31	243.84	67
68	139.60	174.69	199.03	216.28	263.28	68
69	150.96	189.10	215.40	234.18	284.64	69
70	163.57	204.99	233.57	253.86	308.35	70
71	177.53	222.67	253.82	275.73	334.67	71
72	193.19	242.41	276.30	300.10	363.99	72
73	212.00	266.39	301.93	325.02	399.94	73
74	232.51	292.38	320.07	340.54	433.84	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)

Virginia - Phase III

Standard Underwriting Class Rates

Under Attained Age 75* - Use Issue age for rate

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.68	8.70	10.18	11.31	15.48	18-34
35-39	8.82	11.44	13.36	14.78	19.98	35-39
40-44	12.20	15.78	18.35	20.27	26.92	40-44
45-49	17.41	22.40	25.98	28.59	37.47	45-49
50	21.47	27.64	32.03	35.17	45.79	50
51	23.09	29.72	34.39	37.70	49.01	51
52	24.77	31.91	36.89	40.47	52.42	52
53	26.79	34.41	39.75	43.59	56.24	53
54	28.84	37.07	42.78	46.88	60.21	54
55	31.09	39.83	46.03	50.35	64.43	55
56	33.39	42.79	49.38	53.93	68.76	56
57	35.81	45.80	52.81	57.69	73.26	57
58	37.99	48.57	55.92	61.03	77.19	58
59	40.28	51.41	59.21	64.58	81.35	59
60	42.76	54.63	62.79	68.40	85.91	60
61	45.58	58.13	66.75	72.12	91.00	61
62	48.78	62.12	69.67	75.19	96.73	62
63	52.58	66.95	76.41	82.37	103.69	63
64	56.85	72.35	82.88	89.74	111.55	64
65	61.54	78.27	89.60	97.23	120.17	65
66	66.69	84.73	97.01	104.88	129.61	66
67	72.29	91.83	104.59	112.70	139.96	67
68	77.06	97.84	111.82	121.21	148.62	68
69	82.60	104.80	119.79	129.84	158.83	69
70	89.27	113.24	129.34	140.18	171.16	70
71	97.38	123.54	141.11	152.83	186.40	71
72	107.33	136.12	155.44	168.38	204.91	72
73	121.99	154.80	176.81	189.37	231.38	73
74	138.44	175.76	193.37	205.73	260.73	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)

Virginia - Phase III

Standard Underwriting Class Rates

Under Attained Age 75* - Use Issue age for rate

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75* - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)

Virginia - Phase III

Standard Underwriting Class Rates

Under Attained Age 75* - Use Issue age for rate

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.22	10.72	12.56	13.97	19.26	18-34
35-39	10.92	14.18	16.58	18.36	25.00	35-39
40-44	15.08	19.54	22.75	25.17	33.64	40-44
45-49	21.39	27.56	32.02	35.29	46.55	45-49
50	26.25	33.86	39.31	43.23	56.65	50
51	28.19	36.36	42.15	46.26	60.55	51
52	30.17	38.97	45.13	49.59	64.66	52
53	32.59	41.95	48.55	53.33	69.26	53
54	35.00	45.11	52.16	57.26	74.01	54
55	37.67	48.37	56.03	61.39	79.07	55
56	40.37	51.87	60.00	65.63	84.22	56
57	43.21	55.40	64.03	70.07	89.56	57
58	45.75	58.65	67.68	73.99	94.19	58
59	48.40	61.93	71.51	78.14	99.05	59
60	51.24	65.67	75.65	82.56	104.37	60
61	54.48	69.69	80.21	86.96	110.30	61
62	58.16	74.28	83.83	90.79	116.95	62
63	62.52	79.85	91.45	98.91	125.05	63
64	67.41	86.07	98.84	107.32	134.21	64
65	72.76	92.85	106.56	115.91	144.19	65
66	78.61	100.21	115.05	124.74	155.09	66
67	84.95	108.29	123.77	133.82	167.00	67
68	90.36	115.14	131.96	143.35	176.98	68
69	96.60	123.00	141.01	153.20	188.67	69
70	104.05	132.48	151.76	164.88	202.68	70
71	113.06	143.98	164.97	179.09	219.94	71
72	124.07	157.96	180.94	196.50	240.73	72
73	140.27	178.72	204.79	219.17	269.96	73
74	158.38	201.92	222.39	236.61	302.09	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under Attained Age 75*

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

Nonforfeiture Rider ALTC-4006(1296)

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

Elimination Period / Waiver of Premium Rider ALTC-4008-PLUS(0599)

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

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

*attained age 75 before their first policy anniversary on or after the rate increase implementation date

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

Actuarial Memorandum
January 22, 2014

Product	Number
Comprehensive	ILTC-4300, et al.
Nursing Home Only	INH-4300, et al.

These policy forms were issued in Virginia by New York Life Insurance Company (New York Life) from July 1998 through November 2004 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

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

2. Description of Benefits

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

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

At issue the insured may have had the option to choose between three inflation options: a simple inflation option, a compound inflation option, or a future purchase option. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by 5% of the current amount annually for the life of the policy. The future purchase option provides an option to purchase 5% annual increases in daily and policy maximums, without additional underwriting. This option allows up to four refusals, after which no future purchase options are allowed.

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

3. Renewability

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

4. Applicability

This filing is applicable to in-force policies issued on or after October 1, 2003. The above-listed policy forms are no longer being sold in any jurisdiction. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including future purchase option elections). The premium rate increase shall also apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

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

b. Voluntary Termination Rates Vary by duration as developed from historical experience and are shown in the following table:

Voluntary Lapse Rates by Duration and Issue Age					
Policy Duration	**Issue Age**				
	< 35	**35-39**	**40-44**	**45-49**	**50 +**
1	24.75%	12.75%	12.50%	7.75%	6.75%
2	17.50	10.25	9.50	6.25	5.25
3	12.00	8.00	7.00	5.00	4.25
4	8.00	6.25	5.00	4.00	3.25
5	5.50	4.75	3.50	3.00	2.50
6	4.25	3.50	2.50	2.50	1.75
7	3.25	2.75	2.00	1.75	1.25
8	2.75	2.00	1.50	1.50	1.00
9	2.00	1.75	1.25	1.25	1.00
10	1.50	1.50	1.00	1.00	0.75
11	1.00	1.25	0.75	0.75	0.75
12	0.75	1.00	0.75	0.75	0.75
13+	0.65%	0.65%	0.65%	0.65%	0.65%

The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 2.4%.

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

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

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

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

Exhibit I provides justification for the voluntary lapse, mortality, and morbidity assumptions used in this filing.

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

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

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits VIII ,IX, and X. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms for policies issued on or after October 1, 2003, the effective date of rate stability regulation in Virginia, is shown in Exhibit II and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience for these policy forms is shown in Exhibit III for policies issued on or after October 1, 2003. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_jPmt_t^k * v^{t-k} + \sum_k ({}_jCR_{ValDate}^k + {}_jIBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = incurred loss ratio for year *j*

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

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

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.065 = 0.938967

Exhibits II and III also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits II and III provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted at 6.5%, an interest rate consistent with that assumed at pricing in the determination of premiums, as required by Virginia regulation.

Exhibits IV and V provide a comparison of actual to expected nationwide and Virginia-specific historical and projected values for earned premiums, incurred claims, and loss ratios on a calendar year basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The actual and projected experience in Exhibits IV and V reflect actual historical experience through 2011 and projected experience using the current assumptions described in section 5 of this memorandum. The expected pricing experience in Exhibits IV and V reflect the actual mix of business sold and pricing assumptions from inception.

Exhibits VI and VII provide nationwide and Virginia-specific experience, respectively, with past experience restated to the proposed premium rate basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

The interest rate used for discounting and accumulating actual/projected and expected pricing values in Exhibits IV through VII is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit VIII shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IX provides similar information on a Virginia-specific basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. History of Previous Rate Revisions

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

16. Analysis Performed to Consider a Rate Increase

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

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 6% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	10.0%
2	8.0%
3	6.0%
4+	5.0%

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

At the time the product was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05.

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual persistency has been higher than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 31.5% on the above-listed policy forms for policies issued on or after October 1, 2003. A separate filing is being made for polices issued prior to October 1, 2003 on the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. The company is requesting a 40% rate increase for policyholders with an attained age under 75 and a 0% rate increase for policyholders with an attained age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including future purchase option elections). The premium rate increase will apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date. The 40% requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in Virginia by New York Life.

The rate increase will be phased in over three years: the first rate increase will be15%, the second rate increase will be 15% and the third rate increase will be 10%, all on a simple basis.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize insureds with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

This approach, which is in the best interests of our insureds, deviates from Actuarial Standards of Practice #12, section 3.2.1.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits I and II. As shown in Exhibits II and III, the expected lifetime loss ratios with and without the requested rate increase exceed the 60% minimum required by loss ratio regulation.

Exhibit X provides the Nationwide and Virginia-specific anticipated loss ratios where the numerator is equal to the anticipated incurred claims less the policy reserves and the denominator is equal to the anticipated earned premium. The interest rate used for discounting values in Exhibit X is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit XI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

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

The historical and future projected incurred claims were increased by 5% from the best-estimate projections in Exhibit II to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit XI are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 5.5%. An interest rate of 4.0% was used to discount claim payments and reserves in calculation of the historical incurred claims. The values shown in Exhibit XI do not tie to those in Exhibit II because of differences in the interest rates

used and because the incurred claims in Exhibit XI are increased by 5% to reflect moderately adverse experience.

Exhibit XII provides the status of the current nationwide rate increase on the above-referenced policy forms by jurisdiction.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibit XIII. The originally filed rate tables that will continue to apply for policyholders with attained age 75 and over are enclosed with this memorandum in Exhibit XIV.

Please note that the actual rates implemented may vary from those in Exhibits XIII and XIV slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force Policies Issued on or after October 1, 2003)

Before Increase $1,387
After Increase* $1,824
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

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

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force as of December 31, 2011 in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
Virginia	1,616	$1,903,620	544	$1,276,923	2,160	$3,180,543
Subject to Loss Ratio Regulation	1,389	$1,622,462	514	$1,201,674	1,903	$2,824,136
Subject to Rate Stability Regulation	227	$281,158	30	$75,250	257	$356,408
Nationwide	27,631	$31,673,890	12,042	$27,837,000	39,673	$59,510,889

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

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau.

I hereby certify that:

1) to the best of my knowledge and judgment, this rate submission is in compliance with the provisions in 14 VAC5-200-153B2 and
2) if the rate increase is granted and the assumptions are realized, then no further premium rate schedule increases are anticipated.
3) renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits

Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: January 22, 2014

State: Virginia
Filing Company: New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	See section 21 of the actuarial memorandum.
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	The indicated rate increase on the Rate/Rule Schedule tab was calculated by targeting a 60% lifetime loss ratio and assumed that historical earned premiums could be increased so as not to recoup past losses. The calculation does not take into account policyholder behavior resulting from a rate increase such as shock lapse, reduced benefit option election, and adverse selection. As the company manages the block in total (i.e., policies issued prior to and on or after October 1, 2003 combined), this calculation was done for all policies nationwide.
Attachment(s):	REVISED VA_AM_RS_4.0_20140401.pdf
Item Status:	Received & Acknowledged
Status Date:	02/25/2015

Satisfied - Item:	Rate Revision Checklist
Comments:	
Attachment(s):	VA_Rate Revisions Checklist_20130311.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA_CovLtr_RS_4.0_20130311.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	Sample Policyholder Notification Letter - 8/8/13
Comments:	
Attachment(s):	4.0 and 5.0 Official Inforce Notification Base Letter 072413IP.pdf
Item Status:	Received & Acknowledged
Status Date:	03/16/2015

Satisfied - Item:	Revised Attachment 1 - 10/7/13
Comments:	

State: Virginia **Filing Company:** New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Attachment(s):	VA 4.0 RS Revised Att 1_20131007.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	Attachment 2 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 2_20130826.xlsx
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	Attachment 3 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 3_20130826.xlsx
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	Attachment 4 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 attachment 4_20130826.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	VA Exhibits II to XII 4.0 RS - 8/26/13
Comments:	Please use the Revised Exhibit XII attached in place of the orignal included as part of Exhibits II to XII
Attachment(s):	VA_Exhibits II to XII 4.0 RS_20130826.xlsx VA 4.0 RS Exhibit XII Revised_20131007.xls
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	VA Exhibits XIII and XIV - 8/26/13
Comments:	
Attachment(s):	Virginia 4.0 RS Exhibits XIII and XIV.xlsx
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	VA 4.0 RS Response - 8/26/13
Comments:	

State: Virginia
Filing Company: New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Attachment(s):	VA 4.0 RS response 20130826.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	VA 4.0 RS Response - 10/7/13
Comments:	
Attachment(s):	VA 4.0 Response 20131007.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	VA 4.0 RS Attachment 6 - 10/7/13
Comments:	
Attachment(s):	VA 4.0 RS Attachment 6_20131007.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	VA 4.0 RS Updated Lapse Study Detail - 10/25/13
Comments:	
Attachment(s):	VA 4.0 RS Updated Lapse study detail_20131025.xlsx
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	WA 4.0 RS Attachment 5 - 10/7/13
Comments:	
Attachment(s):	VA 4.0 RS Attachment 5_20131007.pdf VA 4.0 RS Attachment 5_20131007.xlsb
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	VA 4.0 RS Response - 10/25/13
Comments:	
Attachment(s):	VA 4.0 RS response 20131025.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	VA 4.0 RS Response - 1/21/2014
Comments:	

State: Virginia
Filing Company: New York Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Attachment(s):	VA 4.0 RS response 20140121.pdf
Item Status:	Received & Acknowledged
Status Date:	02/25/2015

Satisfied - Item:	VA Rate Summary 1/2/15
Comments:	
Attachment(s):	Expanded Narrative.pdf VA Rate Summary_2015-01-02 Revised.pdf
Item Status:	Received & Acknowledged
Status Date:	02/25/2015

Satisfied - Item:	Revised Policyholder Letter and Statement of Variability - 4/23/14
Comments:	
Attachment(s):	Revised_Variable Text Explanation for Client Notification letter.pdf 4.0 and 5.0 Inforce Notification Phased 4.23.14 VA.pdf
Item Status:	Received & Acknowledged
Status Date:	02/25/2015

Satisfied - Item:	Additional Policyholder Documents
Comments:	
Attachment(s):	dividend withdrawal - LTC.pdf MainStay Form 57 0813.pdf NYL - Inforce Policyholder Information 061413.pdf Premium_Adjustment_Authorization_Annuity.pdf
Item Status:	Received & Acknowledged
Status Date:	02/25/2015

Satisfied - Item:	VA 4.0 RS Response - 3/4/14
Comments:	
Attachment(s):	VA 4.0 RS response 20140304.pdf
Item Status:	Received & Acknowledged
Status Date:	02/25/2015

Satisfied - Item:	VA 4.0 RS Response - 3/11/14
Comments:	
Attachment(s):	VA 4.0 RS response 20140311.pdf
Item Status:	Received & Acknowledged
Status Date:	02/25/2015

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Satisfied - Item:	VA 4.0 RS Response - 3/18/14
Comments:	
Attachment(s):	VA 4.0 RS response 20140318.pdf
Item Status:	Received & Acknowledged
Status Date:	02/25/2015

Satisfied - Item:	VA 4.0 RS Response - 3/31/14
Comments:	
Attachment(s):	VA 4.0 RS response 20140331.pdf
Item Status:	Received & Acknowledged
Status Date:	03/24/2015

Satisfied - Item:	VA 4.0 RS Response Exhibits -3/31/14
Comments:	
Attachment(s):	VA_4.0 RS_Response Exhibits_20140331.pdf
Item Status:	Received & Acknowledged
Status Date:	02/25/2015

Satisfied - Item:	VA Response - 4/23/14
Comments:	
Attachment(s):	VA response 20140422 for all filings.pdf
Item Status:	Received & Acknowledged
Status Date:	02/25/2015

Satisfied - Item:	Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)
Comments:	
Attachment(s):	Statement of Variability.pdf
Item Status:	Received & Acknowledged
Status Date:	03/25/2015

Satisfied - Item:	Compliance Statement for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)
Comments:	
Attachment(s):	COMPLIANCE STATEMENT.pdf
Item Status:	Received & Acknowledged
Status Date:	03/16/2015

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Satisfied - Item:	4.0 Approved Optional Nonforfeiture Benefit Rider ALTC-4006 (1296)
Comments:	Includes Cover Letter from the 4.0 Product filing along with a copy of the Optional Nonforfeiture Rider that was included within that filing.
Attachment(s):	4.0 Approval Letter & Optional Nonforfeiture Rider.pdf
Item Status:	Received & Acknowledged
Status Date:	03/16/2015

Satisfied - Item:	Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)
Comments:	
Attachment(s):	Virginia Readability Certification.pdf
Item Status:	Received & Acknowledged
Status Date:	03/25/2015

Satisfied - Item:	4.0 Policy Series - Inflation Protections
Comments:	
Attachment(s):	4.0 Policy Series_ Inflation Protections.pdf
Item Status:	Received & Acknowledged
Status Date:	03/24/2015

Attachment VA 4.0 Attachment 2_20130826.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA 4.0 Attachment 3_20130826.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA_Exhibits II to XII 4.0 RS_20130826.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA 4.0 RS Exhibit XII Revised_20131007.xls is not a PDF document and cannot be reproduced here.

Attachment Virginia 4.0 RS Exhibits XIII and XIV.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA 4.0 RS Updated Lapse study detail_20131025.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA 4.0 RS Attachment 5_20131007.xlsb is not a PDF document and cannot be reproduced here.

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

Actuarial Memorandum
April 1, 2014

Product	Number
Comprehensive	ILTC-4300, et al.
Nursing Home Only	INH-4300, et al.

These policy forms were issued in Virginia by New York Life Insurance Company (New York Life) from July 1998 through November 2004 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

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

2. Description of Benefits

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

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

At issue the insured may have had the option to choose between three inflation options: a simple inflation option, a compound inflation option, or a future purchase option. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by 5% of the current amount annually for the life of the policy. The future purchase option provides an option to purchase 5% annual increases in daily and policy maximums, without additional underwriting. This option allows up to four refusals, after which no future purchase options are allowed.

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

3. Renewability

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

4. Applicability

This filing is applicable to in-force policies issued on or after October 1, 2003. The above-listed policy forms are no longer being sold in any jurisdiction. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including future purchase option elections). The premium rate increase shall also apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

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

b. Voluntary Termination Rates Vary by duration as developed from historical experience and are shown in the following table:

Voluntary Lapse Rates by Duration and Issue Age					
Policy Duration	**Issue Age**				
	< 35	**35-39**	**40-44**	**45-49**	**50 +**
1	24.75%	12.75%	12.50%	7.75%	6.75%
2	17.50	10.25	9.50	6.25	5.25
3	12.00	8.00	7.00	5.00	4.25
4	8.00	6.25	5.00	4.00	3.25
5	5.50	4.75	3.50	3.00	2.50
6	4.25	3.50	2.50	2.50	1.75
7	3.25	2.75	2.00	1.75	1.25
8	2.75	2.00	1.50	1.50	1.00
9	2.00	1.75	1.25	1.25	1.00
10	1.50	1.50	1.00	1.00	0.75
11	1.00	1.25	0.75	0.75	0.75
12	0.75	1.00	0.75	0.75	0.75
13+	0.65%	0.65%	0.65%	0.65%	0.65%

The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 2.4%.

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

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

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

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

Exhibit I provides justification for the voluntary lapse, mortality, and morbidity assumptions used in this filing.

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

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

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits VIII ,IX, and X. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms for policies issued on or after October 1, 2003, the effective date of rate stability regulation in Virginia, is shown in Exhibit II and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience for these policy forms is shown in Exhibit III for policies issued on or after October 1, 2003. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_j Pmt_t^k * v^{t-k} + \sum_k ({}_j CR_{ValDate}^k + {}_j IBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = incurred loss ratio for year *j*

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

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

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.065 = 0.938967

Exhibits II and III also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits II and III provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted at 6.5%, an interest rate consistent with that assumed at pricing in the determination of premiums, as required by Virginia regulation.

Exhibits IV and V provide a comparison of actual to expected nationwide and Virginia-specific historical and projected values for earned premiums, incurred claims, and loss ratios on a calendar year basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The actual and projected experience in Exhibits IV and V reflect actual historical experience through 2011 and projected experience using the current assumptions described in section 5 of this memorandum. The expected pricing experience in Exhibits IV and V reflect the actual mix of business sold and pricing assumptions from inception.

Exhibits VI and VII provide nationwide and Virginia-specific experience, respectively, with past experience restated to the proposed premium rate basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

The interest rate used for discounting and accumulating actual/projected and expected pricing values in Exhibits IV through VII is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit VIII shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IX provides similar information on a Virginia-specific basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. History of Previous Rate Revisions

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

16. Analysis Performed to Consider a Rate Increase

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

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 6% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	10.0%
2	8.0%
3	6.0%
4+	5.0%

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

At the time the product was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05.

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual persistency has been higher than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 31.5% on the above-listed policy forms for policies issued on or after October 1, 2003. A separate filing is being made for polices issued prior to October 1, 2003 on the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. The company is requesting a 40% rate increase for policyholders with an attained age under 75 and a 0% rate increase for policyholders with an issue age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including future purchase option elections). The premium rate increase will not apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date, once they have reached attained age 75 The 40% requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in Virginia by New York Life.

The rate increase will be phased in over three years: the first rate increase will be15%, the second rate increase will be 15% and the third rate increase will be 10%, all on a simple basis.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize insureds with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

This approach, which is in the best interests of our insureds, deviates from Actuarial Standards of Practice #12, section 3.2.1.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits I and II. As shown in Exhibits II and III, the expected lifetime loss ratios with and without the requested rate increase exceed the 60% minimum required by loss ratio regulation.

Exhibit X provides the Nationwide and Virginia-specific anticipated loss ratios where the numerator is equal to the anticipated incurred claims less the policy reserves and the denominator is equal to the anticipated earned premium. The interest rate used for discounting values in Exhibit X is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit XI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

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

The historical and future projected incurred claims were increased by 5% from the best-estimate projections in Exhibit II to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit XI are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 5.5%. An interest rate of 4.0% was used to discount claim payments and reserves in calculation of the historical incurred claims. The values shown in Exhibit XI do not tie to those in Exhibit II because of differences in the interest rates

used and because the incurred claims in Exhibit XI are increased by 5% to reflect moderately adverse experience.

Exhibit XII provides the status of the current nationwide rate increase on the above-referenced policy forms by jurisdiction.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibit XIII. The originally filed rate tables that will continue to apply for policyholders with attained age 75 and over are enclosed with this memorandum in Exhibit XIV.

Please note that the actual rates implemented may vary from those in Exhibits XIII and XIV slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force Policies Issued on or after October 1, 2003)

Before Increase $1,387
After Increase* $1,824
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

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

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
Virginia	1,642	$1,903,620	510	$1,276,923	2,152	$3,180,543
Subject to Loss Ratio Regulation	1,379	$1,622,462	484	$1,201,674	1,863	$2,824,136
Subject to Rate Stability Regulation	263	$281,158	26	$75,250	289	$356,408
Nationwide	27,631	$31,673,890	12,042	$27,837,000	39,673	$59,510,889

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

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau.

I hereby certify that:

1) to the best of my knowledge and judgment, this rate submission is in compliance with the provisions in 14 VAC5-200-153B2 and
2) if the rate increase is granted and the assumptions, which reflect moderately adverse conditions, are realized, then no further premium rate schedule increases are anticipated.
3) renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits

Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: April 1, 2014

Review Requirements Checklist
RATE REVISIONS

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
General Filing Requirements		
	14 VAC 5-100-40	**For Paper Filings:** A letter of transmittal must be submitted in duplicate with each filing.
	14 VAC 5-100-40 6	**For Paper Filings:** At least one copy of each rate must be included in the filing. A duplicate copy of rates must be submitted if the company wants a "stamped" copy of forms for its records. A stamped self-addressed return envelope is required. The letter of transmittal must be addressed to, State Corporation Commission, Bureau of Insurance, P. O. Box 1157, Richmond, VA 23218.
	14 VAC 5-100-70	When an insurer submits a change of Individual accident and sickness premium rates previously filed with the Bureau of Insurance, the following information must be provided. 1. That the filing is an increase, decrease, or revision of former rate filings and the percentage mounts of such changes. 2. That the claim/earned premium loss ratio and other bases for such increase, decrease, or revision of premium rates. An actuarial memorandum and other relevant material should be attached to the letter of transmittal.
	Administrative Letter 1983-7	The transmittal letter must include the name and NAIC number of the company for which the filing is made.
All Accident and Sickness Forms	14 VAC 5-130-70 A	New Rate Sheet
	14 VAC 5-130-70 B	Actuarial Memorandum
	14 VAC 5-130-70 B 1	A description of the type of policy, including benefits, renewability, and issue age limits.
	14 VAC 5-130-70 B 2	The scope and reason for the rate revision.
	14 VAC 5-130-70 B 3	A comparison of the revised premiums with the current premium scale.
	14 VAC 5-130-70 B 4	A statement of whether the revision applies only to new business, only to in-force business, or to both.
	14 VAC 5-130-70 B 5	The estimated average annual premium per policy, before and after the proposed rate increase.
	14 VAC 5-130-70 B 6	Provide Earned Premiums, paid claims, incurred claims and loss from inception through most recent quarter.* Virginia and national experience should be shown separately. Missing experience should be estimated with all estimation assumptions and methodologies provided in detail.
	14 VAC 5-130-70 B 7	Details and dates of all past rate increases on this form.
	14 VAC 5-130-70 B 8	A description of how revised rates were determined, including the general description and source of each assumption used. For expenses, include percent of premium, dollars per policy, and/or dollars per unit of benefit.
	14 VAC 5-130-70 B 9	If the rate revision applies to new business, the anticipated loss ratio and a description of how it was calculated.

*The filing reflects data through the most recent, available calendar year.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
	14 VAC 5-130-70 B 10	If the rate revision applies to in-force business provide (a) the anticipated future loss ratio and a description of how it was calculated and (b) the estimated cumulative loss ratio, past and future and a description of how it was calculated.
	14 VAC 5-130-70 B 11	Minimum loss ratio presumed reasonable in 14 VAC 5-130-60 C.
	14 VAC 5-130-70 B 12	If 9, 10a, or 10b is less than 11, supporting documentation for the use of such premiums.
	14 VAC 5-130-70 B 13	The current number of Virginia policyholders and either premiums in force, premiums earned, or premiums collected for such policyholders in the year immediately prior to the filing of the rate increase.
	14 VAC 5-130-70 B 14	Certification by a qualified actuary that, to the best of the actuary's knowledge and judgment, the rate filing is in compliance with applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided.
	14 VAC 5-130-70 C	Revised rate filings for previously approved forms must demonstrate reasonableness of benefits in relation to premiums.
	14 VAC 5-130-70 C 1	The anticipated loss ratio over the entire period for which the revised rates are computed to provide coverage, and the ratio of the sum of the accumulated benefits from the original effective date of the form to the effective date of the revision and the present value of future benefits to the sum of the accumulated premiums from the original effective date of the form to the effective date of the revision and the present value of future premiums must be at least as great as the standards in 14 VAC 5-130-60 C.
	14 VAC 5-130-70 C 2	Revised premiums for policies issued on or after the effective date of the revision must meet the standards in 14 VAC 5-130-70 C, except the average annual premium shall be determined on actual rather than anticipated distribution of business.
Medicare Supplement Requirements		Applicable requirements for accident and sickness forms in addition to the following.
Standard Medicare Supplement Forms	14 VAC 5-170-120 A 2	All filings of rates and rating schedules shall demonstrate that expected claims in relation to premiums comply with the requirements of this section when combined with actual experience to date. Filings of rate revisions shall also demonstrate that the anticipated loss ratio over the entire future period for which the revised rates are computed to provide coverage can be expected to meet the appropriate loss ratio standards.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Pre-Standardized Medicare Supplement Forms	14 VAC 5-170-120 A 3	For policies issued prior to July 30, 1992, expected claims in relation to premiums shall meet: a. The originally filed anticipated loss ratio when combined with the actual experience since inception; b. The appropriate loss ratio requirement from subdivisions 1 a and 1 b of this subsection when combined with actual experience beginning with July 1, 1991, to date; and c. The appropriate loss ratio requirement from subdivisions 1 a and 1 b of this subsection over the entire future period for which the rates are computed to provide coverage.
Annual Rate and Experience Filing	14 VAC 5-170-120 C	An issuer of Medicare supplement policies and certificates issued before or after July 30, 1992, in this Commonwealth shall file annually its rates, rating schedule, and supporting documentation including ratios of incurred losses to earned premiums by policy duration for approval by the State Corporation Commission in accordance with the filing requirements and procedures prescribed by the State Corporation Commission. The supporting documentation shall also demonstrate in accordance with actuarial standards of practice using reasonable assumptions that the appropriate loss ratio standards can be expected to be met over the entire period for which rates are computed. The demonstration shall exclude active life reserves. An expected third-year loss ratio which is greater than or equal to the applicable percentage shall be demonstrated for policies or certificates in force less than three years.
Actuarial Certification for Medicare Supplement Rate Filings	14 VAC 5-170-120 C	For annual rate and experience filings, an actuarial certificate by a qualified actuary that to the best of the actuary's knowledge and judgment, the following items are true with respect to the filing as follows: 1. The assumptions present the actuary's best judgment as to the reasonable value for each assumption and are consistent with the issuer's business plan at the time of the filing; 2. The anticipated lifetime loss ratio, future loss ratios, and except for policies issued prior to July 30, 1992, third-year loss ratios all exceed the applicable ratio; 3. Except for policies issued prior to July 30, 1992, the filed rates maintain the proper relationship between policies which had different rating methodologies; 4. The filing was prepared based on the current standards of practices as promulgated by the Actuarial Standards Board, including the data quality standard of practice, as described at www.actuary.org; 5. The filing is in compliance with the applicable laws and regulations in this Commonwealth; and 6. The premiums are reasonable in relation to the benefits provided.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Actuarial Certification for Medicare Supplement Rate Filings	14 VAC 5-170-130 B	For proposed rate changes, an actuarial certificate by a qualified actuary that the best of the actuary's knowledge and judgment, the following items are true with respect to the filing as follows: 1. The assumptions present the actuary's best judgment as to the reasonable value for each assumption and are consistent with the issuer's business plan at the time of the filing; 2. The anticipated lifetime loss ratio, future loss ratios, and except for policies issued prior to July 30, 1992, third-year loss ratio all exceed the applicable ratio; 3. The filing was prepared based on the current standards or practices as promulgated by the Actuarial Standards Board including the data quality standard of practice as described at: www.actuary.org; 4. The filing is in compliance with applicable laws and regulations in this Commonwealth; and 5. The premiums are reasonable in relation to the benefits provided.
Change in the Rating Structure or Methodology of a Medicare Supplement Form	14 VAC 5-170-130 D 3	A change in the rating structure or methodology shall be considered a discontinuance under subdivision 1 of t his subsection unless the issuer complies with the following requirements: a. The issuer provides an actuarial memorandum, in a form and manner prescribed by the State Corporation Commission, describing the manner in which the revised rating methodology and resultant rates differ from the existing rating methodology and existing rates. b. The issuer does not subsequently put into effect a change of rates or rating factors that would cause the percentage differential between the discontinued and subsequent rates as described in the actuarial memorandum to change.

Access to Administrative Letters, Administrative Orders, Regulations and Laws is available at:
http://www.scc.virginia.gov/boi/laws.aspx

The Life and Health Division, Forms and Rates Section handles rate revisions. Please contact this section at (804) 371-9110 if you have questions or need additional information about this line of insurance.

Review Requirements Checklist
RATE REVISIONS

I hereby certify that I have reviewed the attached rate revision filing and determined that it is in compliance with the rate revision checklist.

Signed: Sheryl M Babcock

Name (please print): Sheryl Babcock

Company Name: New York Life Insurance Company

Date: 3/11/2013 Phone No: 512-344-5831 FAX No: 512-703-5424

E-Mail Address: sbabcock@newyorklifeltc.com

New York Life Insurance Company
Long Term Care
6200 Bridge Point Parkway, Suite 400
Austin, TX 78730
Bus: 512-344-5831
Fax: 512-703-5424
E-Mail: sbabcock@newyorklifeltc.com

Sheryl Babcock
Corporate Vice President
Long Term Care Insurance

March 11, 2013

Honorable Jacqueline Cunningham
Commissioner of Insurance
Virginia Bureau of Insurance (Bureau)
1300 East Main Street
Richmond, VA 23219

RE: New York Life Insurance Company (New York Life)
Company NAIC # 66915
SERFF Tracking # NWLT-128855883

Policy Forms:	Comprehensive	ILTC-4300, et al.
	Nursing Home Only	INH-4300, et al.

Dear Commissioner Cunningham:

These forms are existing individual policy forms providing comprehensive and nursing home only long-term care coverage. These policy forms were issued in Virginia from July 1998 through November 2004 and are no longer being marketed in any jurisdiction.

New York Life is requesting the approval of an average premium rate increase of 31.5% on the above-listed policy forms for policies issued on or after October 1, 2003. A separate filing is being made for polices issued prior to October 1, 2003 on the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses.

The company calculated the actuarially justified amount but limited the rate increase to 40%, as we are sensitive to the impact a rate increase will have on our policyholders. In addition, the company is exempting all policyholders with an attained age of 75 or above from this increase. This results in a requested increase of approximately 40% for all policyholders under attained age 75 and 0% for all policyholders with an attained age 75 and above. The increased premium will be further limited to the new business premium rate schedule currently marketed in Virginia by New York Life.

Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including future purchase option elections). The premium rate increase will apply to future purchase option

elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

New York Life will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

As New York Life is a mutual company and it is our intention to make these forms participating policy forms, improvement in the performance of the product could lead to dividends being paid in the future.

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

The following electronic items are included with this submission:

- this cover letter;
- the Rate Revisions Checklist;
- an actuarial memorandum;
- rate schedules; and
- a sample policyholder rate increase notification letter*.

*In the future, slight variations in letter language may occur that do not materially change the information being provided to the policyholder. As the letter does not require Bureau approval, we understand that it will not be necessary to file each of these minor variations with the state of Virginia.

No filing fee is required for this submission.

Respectfully,

Sheryl Babcock FSA, MAAA
Actuary

Enclosures

New York Life Insurance Company
Long-Term Care Insurance
6200 Bridge Point Pkwy, Suite 400
Austin, Texas 78730-5006
(800) 224-4582

Date: <November 1, 2013>

[Your Agent:]
[<Agent name>]
[<Agent phone>]

The Company You Keep®

Long-Term Care Insurance
Policy: <policy number>
Insured: <insured name>

If you have questions, call us at 1-800-224-4582.
Visit us at www.newyorklife.com

Plan today. Protect tomorrow.

<CLIENT NAME STANDARD LETTER IP>
<ADDRESS 1>
<ADDRESS 2>
<ADDRESS 3>
<ADDRESS 4>

Dear valued policyholder:

Thank you for selecting New York Life Insurance Company (New York Life) to be the provider of your long-term care insurance coverage. On your next policy anniversary, <anniversary date>, your long-term care insurance premium is scheduled to increase to $<premium per mode> <mode>. Please note this amount is as of the date of this letter and may vary if you make changes to your coverage, including accepting inflation offers, if applicable. In advance of this increase, I want to share with you more about this change and our overall commitment to serving your long-term care insurance needs.

We began offering this valuable coverage in 1988 and since entering this market, we had never raised rates on existing policies. Based on experience, we are anticipating higher claims than originally expected. To meet the higher than expected costs of these claims, we applied for and were granted a rate change by the department of insurance in <State>, the issuing state for your policy. Please note that no insured is being singled out for this rate increase based on their advancing age or current health condition.

Your New York Life Long-term care insurance continues to provide important financial protection for you and your loved ones from the potential risks associated with long-term care costs. The following is a summary of your current benefit levels and the new premium for those benefits. In light of the premium increase, we are offering you two options.

1. **Maintain your current benefit levels at the increased premium rate:**
   - Annual Premium on your next anniversary — $<annual premium> annually
   - Current Policy Lifetime Maximum — $<policy max>
   - Current Nursing Home Daily Maximum Benefit — $<CNHDMB>
   - Current Benefit Period — <# of years or unlimited>

2. **Reduce coverage to keep your premium close to its current level. For example, you can do this by:**
   - Reducing your daily maximum benefit,
   - Reducing the benefit period, or
   - Cancelling any riders you may have purchased.

If you have an automatic payment method in place, through a checking account or payroll deduction, for example, you may need to make changes to ensure the correct premium amount is funded. Information on how to adjust payment amounts and other information you may find helpful is included with this letter. If you have additional questions before your new premium is implemented, call [your Agent, <agent name> at <agent phone>, or] our Policy Owner Services team at 1-800-224-4582 [Option 1, Option 1] Monday to Friday, 8am – 5pm CST.

Variable Paragraph: EXISTING CNF IP
[Your policy has a Contingent Nonforfeiture benefit. Your insurance rates are not guaranteed and could be increased again if rates are determined to be inadequate to support future claims obligations. If your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in your policy.]

Variable Paragraph: Changing CNF IP
[Your policy has a Contingent Nonforfeiture benefit. Your insurance rates are not guaranteed and could be increased again if rates are determined to be inadequate to support future claims obligations. If your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in the rider included within this packet. Please note that with this notice, we have updated this benefit. Please add the enclosed updated Contingent Nonforfeiture benefit rider to your files.]

Variable Paragraph: Existing Optional NF IP
[Your insurance rates are not guaranteed and could be increased again if rates are determined to be inadequate to support future claims obligations. Your policy has an Optional Nonforfeiture benefit rider. If you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specifics of your Optional Nonforfeiture benefit rider are described in your policy.]

Variable Paragraph: Adding CNF IP
[Also note that we are adding a Contingent Nonforfeiture benefit to your policy at no additional cost. Your insurance rates are not guaranteed and could be increased again if rates are determined to be inadequate to support future claims obligations. With this benefit, if your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in the rider included within this packet. Please add the enclosed Contingent Nonforfeiture benefit rider to your files.]

Variable Paragraph: Adding Dividend
[Lastly, we are adding a Participating Policy Dividend Endorsement to your policy at no additional cost. As a mutual company, we are able to pass the benefit of positive results on to our policyholders. Adding this Dividend Endorsement feature to your New York Life policy means that, if we pay a dividend on our long-term care insurance policies in the future (dividends are not guaranteed), you would be eligible to receive a dividend in the form of a premium discount. Please add the enclosed Dividend Endorsement document to your files.]

Your decision to entrust New York Life with your long-term care insurance coverage is not one we take lightly. We appreciate the opportunity to serve your long-term care insurance needs and remain committed to helping you achieve long-term financial security for many years to come.

On behalf of New York Life,

Troy E. Glover
Senior Vice President

Table 2: Actual to Expected Mortality Experience

All Issue Ages							
Policy Dur	Actual Deaths	Actual Exposure	Actual Rate	Expected Deaths	Expected Exposure	Expected Rate	Mortality A to E
1	226	152,925	0.15%	231	152,834	0.15%	98%
2	332	131,918	0.25%	333	131,769	0.25%	100%
3	424	116,621	0.36%	406	116,425	0.35%	104%
4	516	102,867	0.50%	468	102,608	0.46%	110%
5	514	90,315	0.57%	528	90,061	0.59%	97%
6	554	79,610	0.70%	579	79,333	0.73%	95%
7	649	69,685	0.93%	620	69,369	0.89%	104%
8	614	60,371	1.02%	650	60,062	1.08%	94%
9	666	50,091	1.33%	662	49,759	1.33%	100%
10	609	40,404	1.51%	648	40,102	1.62%	93%
11	620	32,443	1.91%	622	32,121	1.94%	99%
12	564	24,882	2.27%	581	24,604	2.36%	96%
13	533	17,658	3.02%	511	17,383	2.94%	103%
14	483	13,298	3.63%	457	13,053	3.50%	104%
15+	1,473	32,039	4.60%	1,474	31,275	4.71%	98%
Total	8,777	1,015,127	0.86%	8,771	1,010,759	0.87%	100%

Table 2 - Actual to Expected Mortality

Actual to Expected Mortality by Attained Age Groups Count Based			
Attained Age	Actual Count of Deaths	Expected Coun of Deaths	Actual to Expected
<60	550	412	133%
60-69	1,430	1,550	92%
70-79	3,170	3,273	97%
80-89	3,089	3,041	102%
90+	538	496	109%
Total	8,777	8,771	100%

Female Single

Policy Duration	All Issue Ages	
	Actual Deaths	Mortality Rate A to E
1	64	133%
2	90	100%
3	112	97%
4	136	98%
5	127	81%
6	137	78%
7	189	98%
8	178	88%
9	184	90%
10	203	103%
11	190	103%
12	174	106%
13	136	100%
14	131	113%
15+	350	94%
Total	2,401	109%

Female Married		Male Single		MaleMarried	
All Issue Ages		All Issue Ages		All Issue Ages	
Actual Deaths	Mortality Rate A to E	Actual Deaths	Mortality Rate A to E	Actual Deaths	Mortality Rate A to E
45	138%	33	79%	84	78%
66	96%	40	88%	136	105%
89	98%	62	119%	161	108%
118	111%	72	125%	190	114%
122	102%	62	98%	203	107%
134	102%	70	103%	213	103%
145	104%	77	104%	238	109%
136	94%	79	103%	221	96%
163	109%	81	106%	238	101%
129	84%	56	79%	221	95%
143	93%	71	112%	216	95%
141	92%	44	83%	205	94%
139	96%	43	105%	215	108%
132	95%	29	92%	191	106%
495	105%	91	94%	537	94%
2,197	114%	910	111%	3,269	93%

Mortality Selection Factors

	Issue Age < 75				Issue Age 75+			
	Male		Female		Male		Female	
Duration	Single	Married	Single	Married	Single	Married	Single	Married
1	0.34	0.22	0.22	0.13	0.26	0.26	0.11	0.11
2	0.38	0.27	0.37	0.27	0.32	0.32	0.31	0.31
3	0.43	0.31	0.45	0.35	0.39	0.39	0.44	0.44
4	0.47	0.35	0.52	0.41	0.45	0.45	0.53	0.53
5	0.51	0.40	0.56	0.46	0.52	0.52	0.61	0.61
6	0.54	0.44	0.60	0.50	0.57	0.57	0.68	0.68
7	0.58	0.47	0.64	0.53	0.63	0.63	0.74	0.74
8	0.61	0.51	0.67	0.55	0.68	0.68	0.79	0.79
9	0.65	0.55	0.69	0.58	0.73	0.73	0.84	0.84
10	0.68	0.58	0.71	0.60	0.77	0.77	0.89	0.89
11	0.71	0.61	0.73	0.62	0.81	0.81	0.92	0.92
12	0.73	0.64	0.75	0.64	0.85	0.85	0.96	0.96
13	0.76	0.67	0.77	0.65	0.89	0.89	0.99	0.99
14	0.78	0.70	0.79	0.67	0.92	0.92	1.02	1.02
15	0.81	0.72	0.80	0.68	0.95	0.95	1.05	1.05
16	0.83	0.75	0.82	0.69	0.98	0.98	1.07	1.07
17	0.85	0.77	0.83	0.71	1.01	1.01	1.09	1.09
18	0.87	0.79	0.84	0.72	1.03	1.03	1.11	1.11
19	0.88	0.81	0.85	0.73	1.05	1.05	1.13	1.13
20	0.90	0.83	0.86	0.74	1.06	1.06	1.14	1.14
21	0.91	0.84	0.87	0.75	1.07	1.07	1.16	1.16
22	0.92	0.86	0.88	0.76	1.09	1.09	1.17	1.17
23	0.93	0.87	0.89	0.77	1.10	1.10	1.18	1.18
24	0.94	0.88	0.90	0.78	1.10	1.10	1.19	1.19
25+	0.95	0.89	0.91	0.79	1.11	1.11	1.20	1.20

NAIC Model 880 Section 4 (G)(2)

Making or permitting any unfair discrimination between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees or rates charged for any accident or health insurance policy or in the benefits payable thereunder, or in any of the terms or conditions of such policy, or in any other manner.

38.2 508 2 Virginia

2. Unfairly discriminate or permit any unfair discrimination between individuals of the same class and of essentially the same hazard (i) in the amount of premium, policy fees, or rates charged for any policy or contract of accident or health insurance, (ii) in the benefits payable under such policy or contract, (iii) in any of the terms or conditions of such policy or contract, or (iv) in any other manner;

20-448 (C) Arizona

As to kinds of insurance other than life and disability, a person shall not make or permit any unfair discrimination in favor of particular persons or between insureds or subjects of insurance having substantially like insuring, risk and exposure factors, or expense elements, in the terms or conditions of any insurance contract, or in the rate or amount of premium charged.

2304 (13)(b) Delaware

No person shall make or permit any unfair discrimination between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees or rates charged for any policy of contract of accident or health insurance or in the benefits payable thereunder, or in any of the terms or conditions of such contract, or in any other manner whatever.

33-6-4 (8)(A)(ii) Georgia

Making or permitting any unfair discrimination between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees, or rates charged for any policy or contract of accident or sickness insurance, in the benefits payable thereunder, in any of the terms or conditions of the contract, or in any other manner whatever.

26.1-04-03 (7)(b) North Dakota

Making or permitting any unfair discrimination, including consideration of an individual's history or status as a subject of domestic abuse, between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees, or rates charged for any policy or contract of accident or health insurance or in the benefits payable thereunder, or in any of the terms or conditions of such contract, or in any other manner whatsoever.

24-A 2159 (2) Maine

No person may make or permit any unfair discrimination between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees, or rates charged for any policy or contract of health insurance or in the benefits payable thereunder, or in any of the terms or conditions of such contract, or in any other manner whatever. Nothing in this provision prohibits an insurer from providing incentives for insureds to use the services of a particular provider.

500.2020 Michigan

The following are defined as unfair methods of competition and unfair and deceptive acts or practices in the business of insurance:

Making or permitting any unfair discrimination between individuals of the same class and of essentially the same hazard in the amount of premium, membership, or policy fees, or rates charged for any policy or contract of accident or health insurance applicable to individual or family expense coverage or in the benefits payable thereunder, or in any of the terms or conditions of such contract, or in any other manner whatever.

1204 (7)(b) Oklahoma

Making or permitting any **unfair** discrimination between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees, or rates charged for any policy or contract of accident or **health** insurance or in the benefits payable thereunder, or in any of the terms or conditions of such contract, or in any other manner whatever.

58-33-13 South Dakota

No person may make or permit any **unfair discrimination** between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees, or rates charged for any policy of contract of health insurance or in the benefits payable thereunder, or in any of the terms or conditions of such contract, or in any other manner whatever. Violation of this section is a Class 2 misdemeanor. Nothing in this section prohibits different rates charged, or benefits payable, or different underwriting procedures used for individuals insured under a franchise plan or provided discounts based upon administrative savings or incentives for additional family members to purchase insurance.

27-12-11 (b) Alabama

No person shall make or permit any unfair discrimination between amount of premium, policy fees or rates charged for any policy or contract of disability insurance, or in the

benefits payable thereunder, or in any of the terms or conditions of such contract or in any other manner whatever.

56-8-104 (7)(C) Tennessee

Making or permitting any unfair discrimination between individuals of the same class and of essentially the same hazard in the amount of premium, policy fees or rates charged for any accident or health insurance policy or in the benefits payable under any accident or health insurance policy, or in any of the terms or conditions of the policy, or in any other manner.

To: Bob Grissom, Virginia Department of Insurance

From: Sheryl Babcock

Date: August 26, 2013

Re: New York Life – Response to Objections of our Long-Term Care filing

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

1. What other long term care business – group and individual – does the Company have in force? What is the reason for separating these forms from the other forms?

We have three older series of policy forms, which represent a very small part of our overall long-term care business in force. We chose not to request a rate increase on the three older policy forms series. The three blocks are very small, and many of the policyholders of these forms are elderly.

2. Please provide the attachments to the actuarial memorandum in Excel format, with working formulas. These are Exhibits II through XII. Please expand Exhibit XII to show the annual premium in force prior to the rate increase.

Attached are Exhibits II through XIV in Excel, for your review. The annual premium in force prior to the rate increase in shown in Exhibit II.

3. Please expand the results of the A/E studies. Provide the analysis in an Excel workbook.

a. Lapses – Please include the exposure and the count of expected lapses. Please confirm the expected is based on the revised assumptions.

b. Mortality – Please include the exposures and the count of expected deaths. Please confirm the expected deaths are based on the revised assumptions and they reflect the mortality selection factors. What are the mortality selection factors? In addition to the policy year analysis provide two other analyses – one by gender and one by attained age groups. We are trying to confirm the fit is good across several key parameters.

c. Morbidity - Please include the exposures and the count of expected claims. Please confirm the expected claims are based on the revised assumptions and they reflect the morbidity selection factors. What are the morbidity selection factors? In addition to the calendar year analysis provide three other analyses – one by gender, one by attained age groups and one by policy duration. We are trying to confirm the fit is good across several key parameters.

Attachment 1 provides the expanded results of the A/E studies in an excel workbook.

a. I can confirm that the expected is based on the revised assumptions.

b. I can confirm that the expected is based on the revised assumptions and that the expected reflect the mortality selection factors. The selection factors are included in Attachment 1. The A/E analysis by gender and attained age groups are also included in Attachment 1.

c. I can confirm that the expected is based on the revised assumptions and that the expected reflect the morbidity selection factors. The selection factors are included in Attachment 1. The A/E analysis by gender, attained age groups, and policy duration are also included in Attachment 1.

4. Please provide a brief description of how the revised morbidity compares to the original morbidity assumption. We are seeking a measure of relative value. Please describe if the changes are driven by incidence or continuance or both. If both, give a ballpark estimate of how much of the change is driven by incidence vs. continuance.

The slope of the original morbidity curve was more gradual than the revised morbidity assumption. Attachment 2 shows sample pricing and best estimate claim costs at two key issue ages and benefit options. The change to the new morbidity assumption results in a slight decrease in the future projected lifetime loss ratio. Note that the requested rate increase is due to higher persistency, which includes lower mortality and lower ultimate lapses.

5. We are also reviewing the filing of the LTC premium rate increase under NWLT-128855863. In that filing there are 3 tiers of rate increases:

- ***a. 0% for insureds with an attained age >74***
- ***b. 40% for insureds with attained age <75 and issue age <50***
- ***c. 25.1% for insureds with attained age 75 and issue age 50-74***
- ***d. All increases are capped at the rates recently approved and offered to new insureds.***

In this filing, there is no third tier for issue ages 50-74. Please explain your reasoning for the two tiers and why your strategy for this block is different from the other filing. How frequently do the caps of the current rates come into play? What would the average increase be if the caps did not come into play?

This policy series was sold from 1997-2003 and has lower premium rates than the rates of the policy form series under NWLT -128855863. Thus, this block requires a larger rate increase. The new business caps come into play very infrequently on this policy form series. The average increase would be the same if the caps did not come into play.

6. We understand that if an insured is currently less than age 75 and purchases additional coverage through the future purchase option, he will pay at a higher rate. What happens to the same insured who, several years from now reaches age 75 and wishes to purchase additional coverage? Does he pay at the increased rate or the original premium rate?

The policyholder would pay the increased rate.

7. The actuarial memorandum states the projections recognize benefit buy-downs of 2.4%. Is there any related anti-selection associated with the buy-downs in the projections?

There was no anti-selection assumed in the projections.

8. The actuarial memorandum states the Company is absorbing the cost of exempting policyholders over attained age 74 from the rate increase. Please quantify this amount. Exhibit II shows the lifetime loss ratio with the rate increase is 73.0%. What would the lifetime loss ratio be if these older policyholders were not exempt?

The lifetime loss ratio would be 71.7%.

9. In the original pricing of this form, what was the target loss ratio?

The pricing target loss ratio was 60%, based on a discount rate of 5%.

10. 14 VAC5-200-153B2 requires statements that

- ***a. if the rate increase is granted and the assumptions are realized, then no further rate increases are anticipated; and***
- ***b. the premium rate filing is in compliance with this section***

Please provide a revised actuarial memorandum with these required statements.

The revised Actuarial Memorandum is attached.

11. Please provide the following distribution of the nationwide inforce business:

- ***a. By gender***
- ***b. By issue year***
- ***c. By inflation option***
- ***d. By attained age***
- ***e. By marital status***

To clarify, we are looking for five separate distributions, not a 5-dimensional distribution.

Attachment 3 shows the distributions requested.

12. Does the Company have any limited pay policies? If so, please provide a distribution of business by the various payment options. Please confirm the premium payment periods were properly reflected in the projections.

We do not have any limited pay policies in force.

13. Does the Company have any rate guarantees on this block? If so, please provide a distribution of business by the various length of the rate guarantees. Please confirm the rate guarantees were properly reflected in the projections.

There are no rate guarantees on this policy form.

14. How are waived premiums handled in the financial exhibits? Are they a reduction to premiums or an addition to claims? Are they handled consistently between the historical period and the projection period?

Waived premiums are handled as an addition to claims and are included in premium. They are handled consistently between the historical period and the projection period.

15. Please submit the historical and projected experience of the policies added under the new premium rates. They too are part of the form and must be included. We are asking for the national experience on these policies with and without the rate increase. We are asking for the experience of these policies separately, so we can more easily evaluate their contribution to the form experience.

There are no new premium rates for the forms listed in this filing. The new premium rates were part of a new business rates change for the forms listed in NWLT -128855863.

16. The filings states that policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including CPI-U offers). Please provide a legal analysis that addresses why the company's proposal is not in violation of unfair discrimination laws as set forth in § 38.2-508 2 of the Code of Virginia.

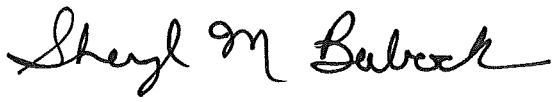
To date, 10 states (AL, AZ, DE, GA, ME, MI, ND, OK, SD and TN) whose unfair discrimination laws are substantially similar to Virginia's statute have approved the same carve out for age 75 and above. In other words, these states were able to overcome their unfair discrimination laws in approving the filing (presumably for the same policy reasons in which we submitted it). We have attached those states' laws as attachment 4 for your reference.

17. The company also states that it intends to absorb the lost premiums on those policyholders that will not receive the proposed rate increase. Please how the company intends to do this; and will not potentially seek to have the other policyholders subsidize the lost premiums.

On a going forward basis, we will monitor the experience of both blocks of policyholders together and separately.

18. Advise in what states the company has requested rate increases on this block, how the rate changes requested in Virginia compare with those requested in other states, and the current status of the reviews in other states.

We requested the same rate increase in all 51 jurisdictions where the policy forms were sold. Attachment 5 shows current status of the reviews in the other states.



Sheryl M. Babcock, FSA, MAAA
August 26, 2013

To: Bob Grissom, Virginia Department of Insurance

From: Sheryl Babcock

Date: October 7, 2013

Re: New York Life – Response to Objections of our Long-Term Care filing

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

1. The filing indicates the average increase is 31.5%. Is this on a nationwide basis or Virginia only? If nationwide, what is the corresponding Virginia increase? If Virginia, what is the corresponding nationwide increase?

The average increase of 31.5% is the weighted average requested increase of 40% for attained ages under 75, and 0% above attained ages 75, based on in force premium in Virginia for the 4.0 policy series with effective dates on our after October 1, 2003. The nationwide average requested increase is 21.2%. The inforce Virginia-only and nationwide premium is listed on page 9 on the Actuarial Memorandum.

2. The revised lapse assumption varies by issue age, policy duration and marital status. Please provide an Actual to Expected study with the same variables. Show the exposure, actual lapses and expected lapses for each cell. We appreciate there will be volatility in those results. Does the lapse study include the experience of these forms only or does it include other forms? Is it experience from inception or is it limited?

I am attaching the actual to expected lapse study with the same variables. The lapse study includes the experience of all of our long-term care policy forms, but only includes all data from calendar years 2008 and later.

3. Is the revised mortality assumption the 1994 GAM basic or static table? Please confirm there are no adjustments other than the selection factors and mortality improvements. Your response state the mortality selection factors were in Attachment 1. We saw the morbidity selection factors, but not the mortality selection factors, unless you are using the A/E ratios as selection factors. Please provide the mortality selection factors. Does the Actual to Expected analysis include the experience of these forms only or does it include other forms? Please give a more complete description of the mortality improvement assumption.

The mortality study included all historical long term care policies issued through March 31, 2011 with experience developed through September 30, 2011. Deaths for both active and disabled insureds were included in the study. The expected mortality table underlying the study was the sex distinct 1994 Group Annuitant Mortality (1994 GAM) table with selection factors.

I apologize for not including the selection factors in my previous response. I am including a revised attachment 1 with the mortality selection factors listed. The mortality improvement uses scale AA from 2002 to 2011. There are no other adjustment other than the selection factors and mortality improvements.

4. Please confirm our understanding that the actual to expected morbidity analysis is based on more experience than just this form. Does it include all Company experience or just certain subsets? Please

describe the source for this analysis. Do you expect the morbidity to be uniform across the various blocks of business or has the underwriting changed over time?

For the purposes of the actual to expected morbidity analysis, the 4.0 and 5.0 policy series experience was combined. The 4.0 and 5.0 series were analyzed together because the products features are very similar and also due to a lack of claim credibility in the 5.0 series.

5. Please update and expand Exhibit 5 which is the state filing status report. Please submit the state filing status report in an Excel workbook Include the inforce premium before the increase, by state and by the 2 increase categories of attained age < 75and attained age >74.

A revised Exhibit XII attached as an excel workbook which includes the information requested.

6. We reviewed the ratio of successive annual loss ratios (without the rate increase) in the projection period. This slope should be a good proxy for the slope of the claim cost curve. The slope starts at 18.5% and gradually slows to 14%. In the tail of the projection period, the ratio slows dramatically to 2%. Most carriers believe there is considerable leveling off at the highest attained ages. But we were surprised at the initial slope. 18.5% is quite high, especially given that fewer than 30% of the policies have automatic inflation protection. In our review of the pre rate stabilization subset of this business (NWLT-128928316), those projections start at a much more modest 12% slope. Do you have a large proportion of Facility Only policies in this subset? Is there some other explanation for this steep slope? Does the 18.5% surprise you or are your claim cost curves really that steep?

As requested by the Bureau, the rate increase filing for product generation 4.0 was split into two filings: one for policies issued under loss ratio regulation and one for policies issued under rate stability regulation. The projections in Exhibit II of the actuarial memorandum include only policies issued on or after October 1, 2003, the effective date of rate stability regulation in Virginia.

Your observation is correct that loss ratios increase at a higher rate for policies issued on or after October 1, 2003 compared to policies issued prior to October 1, 2003. This is due to a significantly higher proportion of policies with automatic inflation protection for the subset of policies issued on or after October 1, 2003. Of the policies that are in-force as of December 31, 2011 that were issued on or after October 1, 2003, 63% have either simple or compound inflation protection. In comparison, only 27% of policies issued prior to October 1, 2003 that remain in-force as of December 31, 2011 have simple or compound inflation protection.

We believe that the higher proportion of policies with inflation protection is the primary driver of the difference in slope between the rate stability and pre-rate stability business.

7. In Exhibit II there is a large jump in the nationwide annual loss ratios from the historical period to the projected period. Yet, your revised morbidity assumption shows a good fit to the historical experience. The slope of the loss ratios (ratio of successive year's annual loss ratio) in the projection period generally shows 14-15% annual increases. However the slope from the historical baseline to the first year of the projection period is on the order of 35% -40%. We understand the actual to expected analysis is based on a larger block of business, but it appears the revised assumptions do not fit this block very well. We are especially concerned that the revised morbidity assumption is dominated by older blocks of business which were not underwritten as well as this block and therefore the revised

morbidity assumption is inappropriate for this block. Please explain why you believe the transition from the historical period to the projected period is reasonable.

As stated above, Exhibit II from the actuarial memorandum only reflects nationwide experience for policies issued on or after October 1, 2003. Due to the limited number of policies issued on or after October 1, 2003, even on a nationwide basis, the historical experience in Exhibit II has limited credibility. In fact, the 2011 incurred claim value in Exhibit II only reflects experience on three reported claims and incurred but not reported claim reserves. Because of the limited credibility of the historical experience in Exhibit II, it is not surprising that the transition from history to future is not smooth, just as the ratios of successive loss ratios throughout the historical experience in Exhibit II fluctuate.

The future morbidity assumption was developed based on the more credible experience of all product generation 4.0 policies (not just those issued on or after October 1, 2003). While the experience of other product generations, both older and newer, was considered in the development of the morbidity assumption used in this filing, the morbidity assumption is generally based on the 2009 Milliman Long Term Care Guidelines with adjustments for the benefits, underwriting protocols, and actual emerging experience for product generation 4.0. We believe that the morbidity assumption used in this filing is appropriate for this block of business and is not impacted by the experience of other blocks of business with different underwriting protocols.

Attachment 5 to this letter provides the historical and projected experience for all of product generation 4.0 regardless of issue date. As can be seen in Attachment 5, the ratio of successive loss ratios shows about a 8% increase when looking at the more credible experience of all product generation 4.0 policies.

8. Do the projections include any future purchases under the inflation option?

No.

9. Do the projections include any premium reductions due to shock lapses beyond the 2.4% benefit buy-down?

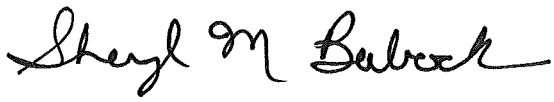
No.

10. We note the distribution of business is the same as for the NWLT-128928316 filing. That filing is for the pre rate stabilization block of Generation 4.0. Please provide an updated distribution which includes the post rate stabilization policies only.

An updated distribution for post-rate stabilization policies is included as attachment 6.

11. The filing states that the company intends to absorb the lost premiums on those policyholders that will not receive the proposed rate increase. In the prior objection letter, the company was requested to address how it intends to do this; and will not potentially seek to have the other policyholders subsidize the lost premiums. The company's response does not appear to address this concern. It would appear that future projections should account for the premium increases not implemented for those over the age of 75 in some manner.

As we discussed, if we were to ever request an additional rate increase, we would develop future projections as if the premium increases were implemented on all policyholders.



Sheryl M. Babcock, FSA, MAAA
October 7, 2013

Attachment 6
New York Life Insurance Company
4.0 RS Distribution, Nationwide
Inforce as of 12/31/2011

		Nationwide	
4.0 RS Inforce Count:		2835	
		Count	Distr
Gender	Female	1,659	58.5%
	Male	1,176	41.5%
Issue Year	1988	-	0.0%
	1989	-	0.0%
	1990	-	0.0%
	1991	-	0.0%
	1992	-	0.0%
	1993	-	0.0%
	1994	-	0.0%
	1995	-	0.0%
	1996	-	0.0%
	1997	-	0.0%
	1998	-	0.0%
	1999	-	0.0%
	2000	-	0.0%
	2001	-	0.0%
	2002	-	0.0%
	2003	932	32.9%
	2004	1,355	47.8%
	2005	541	19.1%
	2006	4	0.1%
	2007	-	0.0%
	2008	-	0.0%
	2009	-	0.0%
	2010	-	0.0%
	2011	3	0.1%
Inflation Type	None	4	0.1%
	Simple	645	22.8%
	Compound	1,148	40.5%
	Auto	-	0.0%
	Offers	1,038	36.6%
	18	-	0.0%
	19	-	0.0%
	20	-	0.0%
	21	-	0.0%
	22	-	0.0%
	23	-	0.0%
	24	-	0.0%
	25	-	0.0%
	26	-	0.0%
	27	1	0.0%
	28	7	0.2%
	29	-	0.0%
	30	-	0.0%
	31	1	0.0%
	32	3	0.1%
	33	2	0.1%
	34	7	0.2%
	35	4	0.1%
	36	6	0.2%
	37	4	0.1%
	38	7	0.2%
	39	7	0.2%
	40	9	0.3%
	41	9	0.3%
	42	21	0.7%
	43	15	0.5%
	44	20	0.7%

Attained Age by 2014 Anniversary	45	17	0.6%
	46	28	1.0%
	47	37	1.3%
	48	39	1.4%
	49	40	1.4%
	50	45	1.6%
	51	50	1.8%
	52	57	2.0%
	53	68	2.4%
	54	61	2.2%
	55	71	2.5%
	56	79	2.8%
	57	72	2.5%
	58	136	4.8%
	59	137	4.8%
	60	123	4.3%
	61	113	4.0%
	62	115	4.1%
	63	122	4.3%
	64	116	4.1%
	65	106	3.7%
	66	124	4.4%
	67	130	4.6%
	68	102	3.6%
	69	96	3.4%
	70	76	2.7%
	71	80	2.8%
	72	77	2.7%
	73	57	2.0%
	74	52	1.8%
	75	56	2.0%
	76	32	1.1%
	77	38	1.3%
	78	23	0.8%
	79	36	1.3%
	80	18	0.6%
	81	22	0.8%
	82	11	0.4%
	83	9	0.3%
	84	7	0.2%
	85	13	0.5%
	86	9	0.3%
	87	2	0.1%
	88	3	0.1%
	89	2	0.1%
	90	2	0.1%
	91	-	0.0%
	92	2	0.1%
	93	1	0.0%
	94	-	0.0%
	95	-	0.0%
	96	-	0.0%
	97	-	0.0%
	98	-	0.0%
	99	-	0.0%
	100	-	0.0%
	101	-	0.0%
	102	-	0.0%
	103	-	0.0%
	104	-	0.0%
	105	-	0.0%
Marital Status	Married	2,103	74.2%
	Single	732	25.8%

New York Life Insurance Company
Nationwide Experience Projections With No Increase
Generation 4.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
	1990	3,020	0	0	0%	2	11,696	0	0	0%	6.5%	3.8727
	1991	5,160	0	0	0%	10	18,763	0	0	0%	6.5%	3.6364
	1992	17,893	0	0	0%	20	61,094	0	0	0%	6.5%	3.4144
	1993	26,504	0	0	0%	25	84,973	0	0	0%	6.5%	3.2060
	1994	36,539	0	0	0%	34	109,994	0	0	0%	6.5%	3.0104
	1995	50,858	0	0	0%	46	143,757	0	0	0%	6.5%	2.8266
	1996	73,302	0	0	0%	62	194,550	0	0	0%	6.5%	2.6541
	1997	458,473	4,059	4,979	1%	1,094	1,142,572	10,115	12,407	1%	6.5%	2.4921
Historical	1998	4,367,853	10,175	262,606	6%	7,531	10,220,865	23,810	614,504	6%	6.5%	2.3400
Experience	1999	14,142,636	169,693	986,196	7%	15,388	31,074,235	372,851	2,166,873	7%	6.5%	2.1972
	2000	24,244,128	256,109	2,138,635	9%	22,756	50,018,086	528,380	4,412,220	9%	6.5%	2.0631
	2001	34,663,631	878,934	3,026,066	9%	31,577	67,149,833	1,702,658	5,862,047	9%	6.5%	1.9372
	2002	46,638,564	1,486,737	5,835,561	13%	41,403	84,833,316	2,704,303	10,614,606	13%	6.5%	1.8190
	2003	56,514,567	2,867,875	9,030,697	16%	44,929	96,523,280	4,898,147	15,423,856	16%	6.5%	1.7079
	2004	60,384,708	5,004,298	10,230,080	17%	45,384	96,838,717	8,025,373	16,405,938	17%	6.5%	1.6037
	2005	62,035,197	7,073,249	11,674,255	19%	44,935	93,413,709	10,651,025	17,579,302	19%	6.5%	1.5058
	2006	61,756,359	9,074,860	20,660,247	33%	43,964	87,318,149	12,831,068	29,211,802	33%	6.5%	1.4139
	2007	61,401,543	11,302,908	23,450,152	38%	43,096	81,517,813	15,005,947	31,132,851	38%	6.5%	1.3276
	2008	61,027,918	15,447,380	22,012,066	36%	42,149	76,076,790	19,256,548	27,440,021	36%	6.5%	1.2466
	2009	60,427,542	18,771,288	29,844,715	49%	41,204	70,730,862	21,971,924	34,933,448	49%	6.5%	1.1705
	2010	59,993,194	22,149,765	30,259,289	50%	40,403	65,936,577	24,344,089	33,257,005	50%	6.5%	1.0991
	2011	59,577,556	25,763,004	36,005,024	60%	39,673	61,483,345	26,587,121	37,156,766	60%	6.5%	1.0320
	2012	58,640,437	41,641,470	38,434,603	66%	38,835	56,822,770	40,350,717	37,243,252	66%	6.5%	0.9690
	2013	56,871,203	46,372,572	42,093,002	74%	37,971	51,744,954	42,192,647	38,298,828	74%	6.5%	0.9099
	2014	55,038,050	48,269,669	45,792,287	83%	37,073	47,020,692	41,238,257	39,121,754	83%	6.5%	0.8543
	2015	53,140,264	49,036,809	49,515,068	93%	36,134	42,628,503	39,336,759	39,720,412	93%	6.5%	0.8022
	2016	51,178,645	50,774,814	53,241,482	104%	35,151	38,549,216	38,245,039	40,103,003	104%	6.5%	0.7532
	2017	49,156,442	53,226,887	56,946,168	116%	34,121	34,766,230	37,645,080	40,275,567	116%	6.5%	0.7073
	2018	47,080,884	56,540,775	60,580,761	129%	33,046	31,265,988	37,548,216	40,231,134	129%	6.5%	0.6641
	2019	44,960,043	60,076,570	64,132,288	143%	31,929	28,035,265	37,461,320	39,990,301	143%	6.5%	0.6236
	2020	42,803,130	63,674,449	67,574,873	158%	30,772	25,061,315	37,281,513	39,565,219	158%	6.5%	0.5855
	2021	40,619,583	67,253,421	70,891,761	175%	29,578	22,331,309	36,973,716	38,973,956	175%	6.5%	0.5498
	2022	38,419,086	70,754,156	74,045,631	193%	28,353	19,832,440	36,524,230	38,223,333	193%	6.5%	0.5162
Projected	2023	36,211,669	74,136,971	77,026,166	213%	27,098	17,552,058	35,934,727	37,335,141	213%	6.5%	0.4847
Future	2024	34,008,309	77,380,109	79,821,557	235%	25,821	15,478,003	35,217,558	36,328,720	235%	6.5%	0.4551
Experience	2025	31,820,647	80,467,462	82,442,627	259%	24,526	13,598,446	34,387,500	35,231,580	259%	6.5%	0.4273
	2026	29,660,552	83,377,647	84,798,794	286%	23,221	11,901,725	33,456,486	34,026,742	286%	6.5%	0.4013
	2027	27,540,936	86,083,055	86,946,863	316%	21,912	10,376,712	32,433,868	32,759,329	316%	6.5%	0.3768
	2028	25,475,490	88,582,754	88,894,889	349%	20,611	9,012,681	31,338,676	31,449,103	349%	6.5%	0.3538
	2029	23,476,675	90,874,812	90,617,790	386%	19,324	7,798,632	30,187,378	30,101,999	386%	6.5%	0.3322
	2030	21,554,632	92,949,265	92,099,019	427%	18,059	6,723,151	28,992,003	28,726,801	427%	6.5%	0.3119
	2031	19,717,788	94,790,349	93,297,366	473%	16,822	5,774,852	27,761,746	27,324,488	473%	6.5%	0.2929
	2032	17,972,197	96,376,046	94,234,733	524%	15,621	4,942,358	26,503,434	25,914,572	524%	6.5%	0.2750
	2033	16,321,268	97,693,329	94,894,850	581%	14,457	4,214,415	25,225,997	24,503,385	581%	6.5%	0.2582
	2034	14,766,505	98,731,423	95,263,834	645%	13,335	3,580,235	23,938,075	23,097,335	645%	6.5%	0.2425
	2035	13,308,180	99,463,486	95,235,999	716%	12,258	3,029,723	22,643,726	21,681,302	716%	6.5%	0.2277
	2036	11,945,920	99,830,946	94,705,859	793%	11,227	2,553,608	21,340,264	20,244,705	793%	6.5%	0.2138
	2037	10,678,896	99,766,961	93,661,190	877%	10,246	2,143,440	20,024,964	18,799,430	877%	6.5%	0.2007
	2038	9,505,813	99,235,865	92,166,625	970%	9,315	1,791,532	18,702,689	17,370,370	970%	6.5%	0.1885
	2039	8,424,883	98,219,929	90,136,264	1070%	8,437	1,490,904	17,381,426	15,950,905	1070%	6.5%	0.1770
	2040	7,433,811	96,694,958	87,571,371	1178%	7,611	1,235,230	16,067,193	14,551,184	1178%	6.5%	0.1662
	2041	6,529,790	94,660,039	84,552,485	1295%	6,840	1,018,793	14,769,073	13,192,070	1295%	6.5%	0.1560
	2042	5,709,619	92,135,049	81,141,336	1421%	6,123	836,458	13,497,764	11,887,188	1421%	6.5%	0.1465
	2043	4,969,727	89,146,239	77,328,709	1556%	5,459	683,628	12,262,821	10,637,219	1556%	6.5%	0.1376
	2044	4,306,117	85,735,704	73,255,503	1701%	4,848	556,191	11,073,871	9,461,892	1701%	6.5%	0.1292
	2045	3,714,383	81,983,687	69,053,829	1859%	4,289	450,479	9,942,957	8,374,828	1859%	6.5%	0.1213
	2046	3,189,865	77,986,824	64,822,358	2032%	3,780	363,254	8,880,957	7,381,818	2032%	6.5%	0.1139
	2047	2,727,718	73,825,040	60,569,561	2221%	3,319	291,668	7,893,918	6,476,544	2221%	6.5%	0.1069
	2048	2,322,893	69,557,669	56,319,465	2425%	2,904	233,221	6,983,680	5,654,547	2425%	6.5%	0.1004
	2049	1,970,270	65,234,570	52,120,478	2645%	2,532	185,744	6,149,892	4,913,581	2645%	6.5%	0.0943
	2050	1,664,838	60,907,480	48,033,900	2885%	2,199	147,371	5,391,514	4,251,948	2885%	6.5%	0.0885
	2051	1,401,705	56,634,235	44,147,025	3150%	1,905	116,506	4,707,275	3,669,374	3150%	6.5%	0.0831
	2052	1,176,151	52,462,543	40,418,850	3437%	1,644	91,792	4,094,400	3,154,459	3437%	6.5%	0.0780
	2053	983,731	48,413,093	36,827,984	3744%	1,414	72,089	3,547,759	2,698,791	3744%	6.5%	0.0733
	2054	820,314	44,496,570	33,383,167	4070%	1,213	56,445	3,061,739	2,297,043	4070%	6.5%	0.0688
	2055	682,107	40,721,133	30,088,414	4411%	1,037	44,070	2,630,946	1,943,978	4411%	6.5%	0.0646
	2056	565,666	37,102,116	27,011,703	4775%	884	34,316	2,250,822	1,638,681	4775%	6.5%	0.0607
	2057	467,908	33,654,840	24,114,268	5154%	751	26,653	1,917,081	1,373,621	5154%	6.5%	0.0570
	2058	386,107	30,379,365	21,381,560	5538%	636	20,651	1,624,882	1,143,622	5538%	6.5%	0.0535
	2059	317,865	27,273,837	18,799,029	5914%	537	15,964	1,369,745	944,124	5914%	6.5%	0.0502
	2060	261,093	24,338,500	16,405,949	6284%	452	12,312	1,147,725	773,652	6284%	6.5%	0.0472
	2061	213,988	21,583,863	14,213,052	6642%	379	9,475	955,704	629,335	6642%	6.5%	0.0443
	2062	174,999	19,017,948	12,222,046	6984%	317	7,276	790,694	508,146	6984%	6.5%	0.0416
	2063	142,798	16,645,675	10,427,097	7302%	264	5,575	649,825	407,060	7302%	6.5%	0.0390
	2064	116,262	14,467,497	8,808,216	7576%	219	4,262	530,321	322,874	7576%	6.5%	0.0367
	2065	94,436	12,481,348	7,376,532	7811%	181	3,250	429,593	253,892	7811%	6.5%	0.0344
	2066	76,518	10,687,704	6,131,174	8013%	149	2,473	345,407	198,148	8013%	6.5%	0.0323
	2067	61,835	9,085,798	5,066,360	8193%	122	1,876	275,715	153,742	8193%	6.5%	0.0303
	2068	49,825	7,670,914	4,159,826	8349%	99	1,420	218,572	118,528	8349%	6.5%	0.0285
	2069	40,020	6,433,913	3,394,357	8482%	80	1,071	172,136	90,814	8482%	6.5%	0.0268
	2070	32,030	5,361,854	2,749,452	8584%	65	805	134,699	69,071	8584%	6.5%	0.0251
	2071	25,534	4,438,459	2,206,382	8641%	52	602	104,696	52,045	8641%	6.5%	0.0236
	2072	20,265	3,649,118	1,758,559	8678%	41	449	80,823	38,950	8678%	6.5%	0.0221
	Past	667,847,144	120,260,334	205,420,567	31%	505,685	974,902,978	148,913,359	266,223,644	27%		
	Future	942,948,318	3,580,449,587	3,275,352,344	347%	727,601	526,552,528	1,034,222,213	1,011,855,436	192%		
	Lifetime	1,610,795,462	3,700,709,921	3,480,772,911	216%	1,233,286	1,501,455,506	1,183,135,571	1,278,079,081	85%		

New York Life Insurance Company
Nationwide Experience Projections With Increase
Generation 4.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	1990	3,020	0	0	0%	2	11,696	0	0	0%	6.5%	3.8727
	1991	5,160	0	0	0%	10	18,763	0	0	0%	6.5%	3.6364
	1992	17,893	0	0	0%	20	61,094	0	0	0%	6.5%	3.4144
	1993	26,504	0	0	0%	25	84,973	0	0	0%	6.5%	3.2060
	1994	36,539	0	0	0%	34	109,994	0	0	0%	6.5%	3.0104
	1995	50,858	0	0	0%	46	143,757	0	0	0%	6.5%	2.8266
	1996	73,302	0	0	0%	62	194,550	0	0	0%	6.5%	2.6541
	1997	458,473	4,059	4,979	1%	1,094	1,142,572	10,115	12,407	1%	6.5%	2.4921
	1998	4,367,853	10,175	262,606	6%	7,531	10,220,865	23,810	614,504	6%	6.5%	2.3400
	1999	14,142,636	169,693	986,196	7%	15,388	31,074,235	372,851	2,166,873	7%	6.5%	2.1972
	2000	24,244,128	256,109	2,138,635	9%	22,756	50,018,086	528,380	4,412,220	9%	6.5%	2.0631
	2001	34,663,631	878,934	3,026,066	9%	31,577	67,149,833	1,702,658	5,862,047	9%	6.5%	1.9372
	2002	46,638,564	1,486,737	5,835,561	13%	41,403	84,833,316	2,704,303	10,614,606	13%	6.5%	1.8190
	2003	56,514,567	2,867,875	9,030,697	16%	44,929	96,523,280	4,898,147	15,423,856	16%	6.5%	1.7079
	2004	60,384,708	5,004,298	10,230,080	17%	45,384	96,838,717	8,025,373	16,405,938	17%	6.5%	1.6037
	2005	62,035,197	7,073,249	11,674,255	19%	44,935	93,413,709	10,651,025	17,579,302	19%	6.5%	1.5058
	2006	61,756,359	9,074,860	20,660,247	33%	43,964	87,318,149	12,831,068	29,211,802	33%	6.5%	1.4139
	2007	61,401,543	11,302,908	23,450,152	38%	43,096	81,517,813	15,005,947	31,132,851	38%	6.5%	1.3276
	2008	61,027,918	15,447,380	22,012,066	36%	42,149	76,076,790	19,256,548	27,440,021	36%	6.5%	1.2466
	2009	60,427,542	18,771,288	29,844,715	49%	41,204	70,730,862	21,971,924	34,933,448	49%	6.5%	1.1705
	2010	59,993,194	22,149,765	30,259,289	50%	40,403	65,936,577	24,344,089	33,257,005	50%	6.5%	1.0991
	2011	59,577,556	25,763,004	36,005,024	60%	39,673	61,483,345	26,587,121	37,156,766	60%	6.5%	1.0320
Projected Future Experience	2012	58,640,437	41,641,470	38,434,603	66%	38,835	56,822,770	40,350,717	37,243,252	66%	6.5%	0.9690
	2013	56,871,203	46,372,572	42,093,002	74%	37,971	51,744,954	42,192,647	38,298,828	74%	6.5%	0.9099
	2014	59,968,739	48,251,055	45,678,537	76%	37,073	51,233,131	41,222,354	39,024,574	76%	6.5%	0.8543
	2015	63,860,670	48,953,355	49,244,427	77%	36,134	51,228,288	39,269,813	39,503,308	77%	6.5%	0.8022
	2016	61,714,952	50,605,693	52,929,269	86%	35,151	46,485,463	38,117,652	39,867,836	86%	6.5%	0.7532
	2017	59,497,323	52,985,882	56,585,256	95%	34,121	42,079,888	37,474,627	40,020,309	95%	6.5%	0.7073
	2018	57,213,507	56,234,531	60,164,024	105%	33,046	37,994,971	37,344,842	39,954,383	105%	6.5%	0.6641
	2019	54,870,248	59,707,171	63,652,405	116%	31,929	34,214,867	37,230,977	39,691,065	116%	6.5%	0.6236
	2020	52,475,766	63,239,606	67,023,439	128%	30,772	30,724,663	37,026,911	39,242,353	128%	6.5%	0.5855
	2021	50,038,600	66,747,970	70,259,503	140%	29,578	27,509,575	36,695,836	38,626,362	140%	6.5%	0.5498
	2022	47,567,690	70,170,661	73,322,709	154%	28,353	24,555,070	36,223,023	37,850,151	154%	6.5%	0.5162
	2023	45,072,565	73,466,722	76,201,536	169%	27,098	21,846,999	35,609,852	36,935,437	169%	6.5%	0.4847
	2024	42,564,006	76,613,138	78,883,288	185%	25,821	19,371,908	34,868,491	35,901,691	185%	6.5%	0.4551
	2025	40,053,694	79,592,763	81,378,753	203%	24,526	17,116,812	34,013,700	34,776,937	203%	6.5%	0.4273
	2026	37,553,803	82,383,803	83,598,867	223%	23,221	15,069,006	33,057,691	33,545,254	223%	6.5%	0.4013
	2027	35,078,024	84,958,852	85,601,064	244%	21,912	13,216,492	32,010,298	32,252,267	244%	6.5%	0.3768
	2028	32,641,477	87,318,078	87,398,414	268%	20,611	11,547,854	30,891,261	30,919,682	268%	6.5%	0.3538
	2029	30,258,640	89,462,497	88,972,297	294%	19,324	10,051,509	29,718,226	29,555,388	294%	6.5%	0.3322
	2030	27,942,176	91,386,110	90,309,444	323%	18,059	8,715,503	28,504,436	28,168,611	323%	6.5%	0.3119
	2031	25,703,634	93,076,966	91,371,846	355%	16,822	7,527,958	27,259,938	26,760,551	355%	6.5%	0.2929
	2032	23,552,490	94,516,610	92,183,608	391%	15,621	6,476,940	25,992,089	25,350,512	391%	6.5%	0.2750
	2033	21,495,517	95,695,406	92,732,697	431%	14,457	5,550,490	24,710,101	23,945,082	431%	6.5%	0.2582
	2034	19,537,504	96,606,185	93,008,850	476%	13,335	4,736,995	23,422,797	22,550,600	476%	6.5%	0.2425
	2035	17,682,031	97,225,634	92,908,885	525%	12,258	4,025,468	22,134,260	21,151,514	525%	6.5%	0.2277
	2036	15,932,024	97,498,318	92,329,518	580%	11,227	3,405,693	20,841,632	19,736,729	580%	6.5%	0.2138
	2037	14,289,837	97,359,883	91,258,319	639%	10,246	2,868,219	19,541,822	18,317,132	639%	6.5%	0.2007
	2038	12,757,103	96,775,751	89,757,621	704%	9,315	2,404,293	18,239,039	16,916,353	704%	6.5%	0.1885
	2039	11,334,616	95,728,483	87,743,184	774%	8,437	2,005,823	16,940,529	15,527,416	774%	6.5%	0.1770
	2040	10,022,205	94,194,118	85,215,461	850%	7,611	1,665,327	15,651,644	14,159,717	850%	6.5%	0.1662
	2041	8,818,639	92,171,182	82,251,963	933%	6,840	1,375,904	14,380,756	12,833,137	933%	6.5%	0.1560
	2042	7,721,760	89,678,344	78,912,048	1022%	6,123	1,131,236	13,137,857	11,560,597	1022%	6.5%	0.1465
	2043	6,728,552	86,740,457	75,186,146	1117%	5,459	925,569	11,931,885	10,342,492	1117%	6.5%	0.1376
	2044	5,835,068	83,397,808	71,210,712	1220%	4,848	753,674	10,771,902	9,197,781	1220%	6.5%	0.1292
	2045	5,036,473	79,727,801	67,113,637	1333%	4,289	610,822	9,669,364	8,139,522	1333%	6.5%	0.1213
	2046	4,327,308	75,823,810	62,990,362	1456%	3,780	492,784	8,634,638	7,173,195	1456%	6.5%	0.1139
	2047	3,701,627	71,763,013	58,848,733	1590%	3,319	395,805	7,673,431	6,292,541	1590%	6.5%	0.1069
	2048	3,153,013	67,602,620	54,711,759	1735%	2,904	316,567	6,787,391	5,493,132	1735%	6.5%	0.1004
	2049	2,674,809	63,390,689	50,626,204	1893%	2,532	252,164	5,976,063	4,772,710	1893%	6.5%	0.0943
	2050	2,260,405	59,177,149	46,651,376	2064%	2,199	200,090	5,238,345	4,129,567	2064%	6.5%	0.0885
	2051	1,903,274	55,017,887	42,871,822	2253%	1,905	158,195	4,572,928	3,563,382	2253%	6.5%	0.0831
	2052	1,597,084	50,958,982	39,247,540	2457%	1,644	124,643	3,977,055	3,063,045	2457%	6.5%	0.0780
	2053	1,335,838	47,020,300	35,757,586	2677%	1,414	97,892	3,445,694	2,620,351	2677%	6.5%	0.0733
	2054	1,113,950	43,212,014	32,410,302	2909%	1,213	76,649	2,973,351	2,230,102	2909%	6.5%	0.0688
	2055	926,282	39,541,870	29,209,453	3153%	1,037	59,846	2,554,755	1,887,189	3153%	6.5%	0.0646
	2056	768,164	36,024,589	26,220,907	3413%	884	46,601	2,185,453	1,590,707	3413%	6.5%	0.0607
	2057	635,414	32,674,900	23,406,922	3684%	751	36,195	1,861,260	1,333,328	3684%	6.5%	0.0570
	2058	524,332	29,492,730	20,753,275	3958%	636	28,045	1,577,459	1,110,018	3958%	6.5%	0.0535
	2059	431,660	26,476,159	18,245,768	4227%	537	21,679	1,329,685	916,338	4227%	6.5%	0.0502
	2060	354,564	23,625,322	15,922,439	4491%	452	16,720	1,114,094	750,851	4491%	6.5%	0.0472
	2061	290,596	20,950,322	13,793,646	4747%	379	12,867	927,652	610,764	4747%	6.5%	0.0443
	2062	237,648	18,458,867	11,860,987	4991%	317	9,881	767,450	493,135	4991%	6.5%	0.0416
	2063	193,920	16,155,656	10,118,751	5218%	264	7,570	630,696	395,023	5218%	6.5%	0.0390
	2064	157,884	14,041,068	8,547,504	5414%	219	5,787	514,690	313,318	5414%	6.5%	0.0367
	2065	128,245	12,113,048	7,158,015	5582%	181	4,414	416,917	246,370	5582%	6.5%	0.0344
	2066	103,912	10,372,010	5,949,412	5725%	149	3,358	335,204	192,274	5725%	6.5%	0.0323
	2067	83,972	8,817,174	4,916,060	5854%	122	2,548	267,563	149,181	5854%	6.5%	0.0303
	2068	67,663	7,443,929	4,036,340	5965%	99	1,928	212,104	115,010	5965%	6.5%	0.0285
	2069	54,347	6,243,384	3,293,534	6060%	80	1,454	167,039	88,117	6060%	6.5%	0.0268
	2070	43,497	5,202,959	2,667,738	6133%	65	1,093	130,707	67,018	6133%	6.5%	0.0251
	2071	34,675	4,306,840	2,140,774	6174%	52	818	101,591	50,497	6174%	6.5%	0.0236
	2072	27,519	3,540,839	1,706,241	6200%	41	610	78,425	37,791	6200%	6.5%	0.0221
	Past	667,847,144	120,260,334	205,420,567	31%	505,685	974,902,978	148,913,359	266,223,644	27%		
	Future	1,147,462,576	3,509,933,006	3,208,978,781	280%	727,601	619,370,337	1,020,900,612	997,551,776	161%		
	Lifetime	1,815,309,721	3,630,193,340	3,414,399,348	188%	1,233,286	1,594,273,315	1,169,813,970	1,263,775,420	79%		

To: Bob Grissom, Virginia Department of Insurance

From: Sheryl Babcock

Date: October 25, 2013

Re: New York Life – Response to Objections of our Long-Term Care filing

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

1. The revised lapse study provided in your response has expected lapses which do not match the revised assumption shown in the actuarial memorandum. Why are they different? Also, the lapse study does not distinguish between married and single, as we requested. Please provide a revised study with the correct expected lapses and with marital status as an additional variable. Please provide this in an Excel workbook. Also, please show the exposures for each cell. Finally, is there any reason the lapse study excludes data prior to calendar year 2008?

The lapse study I sent used prior expected. This study was used ton develop our current assumptions. We updated our expecteds (i.e. new assumptions) based on that 2011 study. I am attaching results from our 2012 study using our current assumptions as expecteds. You will note from this study that we have more data so the actual lapse counts and exposures counts are higher. This study is also based on calendar years 2008 and later. The development of the voluntary lapse assumptions based on calendar years 2008 and later is due to significant changes in early policy duration lapses from previous years and a heavier emphasis on recent data. Note that we do not analyze age and marital status together. That is, we analyze age groups and marital status separately, but not combined.

2. You state the average requested increase in Virginia is 31.2%. However, using the data in the state status chart:

Average Increase = Premium <75 x Requested Increase / Total Premium
= 1,903,620 x 40.0% / 3,180,543
= 23.9%
Which measure is correct? Using the same data, we were able to match the stated nationwide average of 21.2%.

The average increase of 31.5% is the weighted average requested increase of 40% for attained ages under 75, and 0% above attained ages 75, based on in force premium in Virginia for the 4.0 policy series with effective dates on our after October 1, 2003. The average of 23.9% as shown in your calculation includes policy data from both the 4.0 Loss Ratio filing and the 4.0 Rate Stability filings.

If you have any questions regarding this response please do not hesitate to give me a call at 402-905-3678.

Sheryl M Babcock

Sheryl M. Babcock, FSA, MAAA
October 25, 2013

To: Janet Houser, Virginia Department of Insurance

From: Sheryl Babcock

Date: January 21, 2014

Re: New York Life – Response to Objections of our Long-Term Care filing

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

The Affected Form Numbers under the Rate/Rule Schedule includes the term "et al". Please amend the Affected Form Numbers to list each policy form and rider form numbers for which the rate increase applies and separate each with commas.

The Affected Form Numbers under the Rate/Rule Schedule have been updated to list each policy form and rider form numbers for which the rate increase applies and separate each with commas.

Please complete the attached Rate Summary. This form is now required for Long Term Care rate filings. Our expectation is that the form would put into consumer friendly language a clear explanation of the justification for the rate increase. This should be fairly high level and not drill down deep into the details but at least explain to the consumer the assumptions and changes that are driving the need for an increase.

The Rate Summary is attached.

In reviewing the policyholder letter, we request the following changes be made:

Please expand on the reason for the rate increase as to why the company is anticipating higher claims than originally expected in terms the consumer can understand. The next sentence should be amended to state "The Virginia Bureau of Insurance reviewed the filing for compliance with applicable Virginia laws and regulations governing Long Term Care Insurance; and because it was found to be compliant with these laws and regulations, it was approved."

The first paragraph on the second page indicates information on how to adjust the payment amount and other helpful information is included with the letter. Please provide us with a copy of all additional documents that may be included with the letter. Please provide us with the form numbers, SERFF tracking numbers, and approval dates for the Contingent Nonforfeiture benefit rider and Dividend Endorsement form referenced in the letter. If these forms are not already approved, this can either be done as a separate filing or the company can amend this filing to include it. Any submitted form will need to comply with the filing requirements of Chapter 100 of the Virginia Administrative Code.

Since there is variable information contained in the letter, please provide a statement of variability explaining when such variable paragraphs will or will not appear in the letter.

The revised policyholder letter is attached. Also included are all additional documents that may be included with the letter, and the statement of variability explain when such variable paragraphs will or will not appear in the letter.

The form numbers, SERFF tracking numbers, and approval dates for the Contingent Nonforfeiture benefit rider and Dividend Endorsement form referenced in the letter are as follows:

Form Name	Form#	Approval Date	SERFF Filing #
Cont. Nonf. Rider	ALTC-4019 (VA) (0113)	6/14/13	NWLT128846373
PAR Div. Endorsement	ALTC-4050 (0113)	6/14/13	NWLT-128846373

It is my understanding the company is not adverse to implementing the rate increase over a three year period. As a result, the following would be needed in addition to our previous objections:

1) A revised Actuarial Memorandum stating such
2) Rate schedules for each policy and rider forms for each period attached to the Rate/Rule Schedule
3) The policyholder letter would need to clearly indicate the ultimate rate increase and that it was being implemented over a three year period. The premium amount and effective date for each period must be included in the letter.

A revised Actuarial Memorandum and revised rate schedules for each policy and rider forms for each period attached are the Rate/Rule Schedule Tab. The policyholder letter indicates the implementation of the rate increase over a three year period.

Sheryl M Babcock

Sheryl M. Babcock, FSA, MAAA
January 21, 2014

Expanded Narrative – VA

Long-term care insurance is a relatively new industry with only a few decades long history. Based on limited historical experience, it has been difficult to project future claims and price products appropriately. Over time, this resulted in the industry experiencing higher than expected claims relative to the assumptions made when the products were originally priced. We began offering this product in 1988 and since entering this market, we have never raised rates on existing policies. However, we have seen a gap develop between the original pricing assumptions and our actual experience and now find it necessary to adjust premiums to better align with the actual experience of the products.

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: New York Life Insurance Company; 66915

SERFF Tracking Number: NWLT-128855883

Effective Date: On Approval

(Projected) Number of Insureds Affected: 289

New Rates

Average Annual Premium Per Member: $1,387

Revised Rates

Average Annual Premium Per Member: $1,824

Average Requested Percentage Rate Change Per Member: 31.5

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 40%

Plans Affected
(The Form Number and "Product Name")

Maximum Requested Percentage Rate Change Per member: 40%, which will be phased in over three years, at 15%, 15% and 10%, computed on a simple basis.

Form#	"Product Name"(if applicable)
ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Long-Term Care Insurance Policy and Riders
INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Nursing Home Insurance Policy and Riders

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Statement of Variability – Letter to Policyholders

Page #	Bracketed Information	Explanation
1	[client name – phased VA] [address 1] [address 2] [address 3] [address 4]	Varies based on the name and address of the client receiving letter
	[March 1, 2014]	Varies based on date the letter is issued to the client
	[your agent][<agent name>] [<agent phone>]	Varies based on the agent of the client receiving letter. If a client does not have an agent, the agent information will be removed
	[name] [policy number]	Varies based on the insured's name and policy number
	[TOTAL annual premium]	Varies based on the total annual premium after each increase
	[anniversary date]	Based on anniversary date of policy
	[First phase percentage increase] [mode] [second anniversary date] [second phase percentage increase], [third anniversary date], [third phase percentage increase]	Varies based on the amount of premium paid per mode and the method of modal payment currently selected by the insured and what that dollar amount, percentage of increase and mode will increase to under each year of the phased increase
	[annual premium]	Varies based on the current policy lifetime maximum of the policy
	[policy max]	Varies based on the insured's policy maximum
2	[CNHDMB]	Varies based on the current nursing home daily maximum benefit of the policy
	[# of years or unlimited]	Varies based on the current benefit period of the policy
	[agent name]	Varies based on the name of the agent currently servicing the policy

	[agent phone]	Varies based on the phone number of the agent currently servicing the policy
	[1-800-890-7798]	To update our service phone if it changes in the future
	Variable paragraph: Existing CNF	Included for policyholders who currently have the Contingent Nonforfeiture benefit.
	Variable paragraph: Existing Optional NF	Included for policyholders who have the Optional Nonforfeiture benefit.
	Variable Paragraph: Adding CNF	Included for policyholders where the Contingent Nonforfeiture benefit is now being added.
	Variable Paragraph: Adding dividend	Included for policyholders who are receiving the Dividend Endorsement.

New York Life Insurance Company
Long-Term Care Insurance
6200 Bridge Point Pkwy, Suite 400
Austin TX 78730-5006

<March 1, 2014>

[Your Agent(s):]
[<Agent name>]
[<Agent phone>]

[<Agent name>]
[<Agent phone>]

<CLIENT NAME – PHASED VA>
<ADDRESS 1>
<ADDRESS 2>
<ADDRESS 3>
<ADDRESS 4>

Insured:
<Name>
Policy: <policy number>

If you have questions, call us at
<1-800-890-7798>.

Dear valued policyholder:

Thank you for selecting New York Life Insurance Company (New York Life) to be the provider of your long-term care insurance coverage. New York Life is in the process of making changes to its premium rates, which will apply to your policy. Over the next three years, your long-term care insurance premium is scheduled to increase by <TOTAL PERCENTAGE INCREASE> to a total annual premium of <TOTAL annual premium>. The specifics of how this increase will be implemented are outlined in this letter. Please note the premium amounts are as of the date of this letter and may vary if you make changes to your coverage, or have inflation adjustments, if applicable. In advance of this increase, I want to share with you more about this change and our overall commitment to serving your long-term care insurance needs.

We began offering this valuable coverage in 1988 and since entering this market, we had never raised rates on existing policies. We are anticipating higher claims than originally expected due to longer life expectancies and an increased need for long-term care benefits. To meet the higher than expected costs of these claims, we applied for a rate change in Virginia, the issuing state for your policy. New York Life cannot change the terms of your policy without your consent, unless required by federal or state law, but we may change premium rates. The Virginia Bureau of Insurance reviewed the filing for compliance with applicable Virginia laws and regulations governing Long-Term Care Insurance, and it was found to be compliant. Please note that no insured is being singled out for this rate increase based on their advancing age or current health condition.

Your New York Life long-term care insurance continues to provide important financial protection for you and your loved ones from the potential risks associated with long-term care costs. You have the right, subject to the terms of this policy, to continue this policy as long as you pay the premiums on time. On your next policy anniversary, <anniversary date>, your long-term care insurance premium is scheduled to increase by <FIRST PHASE PERCENTAGE INCREASE> to $<premium per mode> <mode>. Next year, on <second anniversary date>, it will increase by <SECOND PHASE PERCENTAGE INCREASE>, to $<premium per mode> <mode>, and on <third anniversary date>, it will increase by <THIRD PHASE PERCENTAGE INCREASE>, bringing your total premium to $<premium per mode> <mode>.] The following is a summary of your current benefit levels and the premium due on your next anniversary for those benefits. In light of the premium increase, we are offering you two options.

1. **Maintain your current benefit levels at the increased premium rate:**
   - Annual Premium on your next anniversary $<annual premium>
   - Current Policy Lifetime Maximum $<policy max>
   - Current Nursing Home Daily Maximum Benefit $<CNHDMB>
   - Current Benefit Period <# of years or unlimited>

2. **Reduce coverage to keep your premium close to its current level. For example, you can do this by:**
   - Reducing your daily maximum benefit,
   - Reducing the benefit period, or
   - Cancelling any riders you may have purchased.

If you have an automatic payment method in place, through a checking account or payroll deduction, for example, you may need to make changes to ensure the correct premium amount is funded. Information on how to adjust payment amounts and other information you may find helpful is included with this letter. If you have additional questions before your new premium is implemented, call [your Agent, <agent name> at <agent phone>, or] our Policy Owner Services team at <1-800-890-7798> Monday to Friday, 8am – 5pm CST.

Variable Paragraph: EXISTING CNF
[Your policy has a Contingent Nonforfeiture benefit. While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. If your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in your policy.]

Variable Paragraph: Existing Optional NF
[While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. Your policy has an Optional Nonforfeiture benefit rider. If you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specifics of your Optional Nonforfeiture benefit rider are described in your policy.]

Variable Paragraph: Adding CNF
[Also note that we are adding a Contingent Nonforfeiture benefit to your policy at no additional cost. While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. With this benefit, if your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in the rider included within this packet. Please add the enclosed Contingent Nonforfeiture benefit rider to your files.]

Variable Paragraph: Adding Dividend
[Lastly, we are adding a Participating Policy Dividend Endorsement to your policy at no additional cost. As a mutual company, we are able to pass the benefit of positive results on to our policyholders. Adding this Dividend Endorsement feature to your New York Life policy means that, if we pay a dividend on our long-term care insurance policies in the future (dividends are not guaranteed), you would be eligible to receive a dividend in the form of a premium discount. Please add the enclosed Dividend Endorsement document to your files.]

Your decision to entrust New York Life with your long-term care insurance coverage is not one we take lightly. We appreciate the opportunity to serve your long-term care insurance needs and remain committed to helping you achieve long-term financial security for many years to come.

On behalf of New York Life,

Shawna Meyer
Corporate Vice President

Dividend Withdrawal Request

New York Life Insurance Company

New York Life Insurance and Annuity Corporation (A Delaware Corporation)
51 Madison Avenue,
New York, NY 10010

NYLIFE Insurance Company of Arizona
(Not licensed in every state)
4343 North Scottsdale Road,
Suite 220, Scottsdale, AZ 85281

First 4 Letters of Insured's Last Name: ☐☐☐☐

Life Insurance Policy Number: ☐☐☐☐☐☐☐☐

Insured Name: _____ ☐ _____
First MI Last

I wish to withdraw:

$ ☐☐☐,☐☐☐,☐☐☐.☐☐ of Dividend Deposits

$ ☐☐☐,☐☐☐,☐☐☐.☐☐ cash value of OPP Additions

$ ☐☐☐,☐☐☐,☐☐☐.☐☐ cash value of Paid-up Additions

$ ☐☐☐,☐☐☐,☐☐☐.☐☐ cash value of Whole Life Additions

Apply the total of all amounts indicated above as follows:

☐ Pay the annual premium due on ☐☐/☐☐/☐☐☐☐ for Long Term Care Policy Number ☐☐☐☐☐☐☐☐
Date - MMDDYYYY

Please use the space below to provide any further instructions regarding your policy(ies):

_____

_____

_____

_____

Checks Remitted to:

New York Life Insurance Company
Long Term Care Insurance
P.O. Box 301032
Dallas TX 75303-1032

21135LTC 0713 01

IMPORTANT: The Internal Revenue Service (IRS) requires that you complete the following section. See important tax information on page 3 before you make your withholding election. If your taxpayer identification number is not furnished, we are required by Federal law to withhold 10% of the taxable gain. Withholding election is not required for withdrawal from Dividend Deposits.

Income Tax Withholding Election

Policyowner's Taxpayer Identification Number is ☐☐☐☐☐☐☐☐

(For individuals, this is usually your Social Security number and for other entities, it is the employer identification number (EIN))
Are you a citizen of the United States? ☐ Yes ☐ No

I elect to have the following withholding option applied to this payment and any future payments under this policy (please check only one box):

☐ NO Federal or State income taxes will be withheld

☐ ONLY Federal income taxes withheld
(This option may not be available for residents of certain states. See the State Income Tax Withholding section of the form.)

☐ BOTH Federal and State income taxes will be withheld

☐ ONLY State income taxes withheld

If you elected any of the options above in which taxes will be withheld, you can specify the tax withholding percentage **(%) of each withdrawal you would like to have applied to Federal and/or State income tax withholding. If a specific tax withholding amount is not indicated below, we will withhold 10% for federal tax purposes and the state's minimum withholding (if applicable). Please fill in items (1) and (2).**

(1) I would like to apply ☐☐% of the taxable portion to State Withholding.

(2) I would like to apply ☐☐% of the taxable portion to Federal Withholding.

*If you elect to have Federal income tax withheld, we are required to withhold at least 10% of the taxable portion of the distribution. If your state requires withholding, we will withhold the state's minimum amount if you select an amount that is less than the minimum. Please see the State Income Tax Withholding section on page 3 for more information.

Signature and Other Requirements

The signatures on page 4 are required:

a) Where the owner is a corporation, the form must be signed on behalf of the corporation by two corporate officers, one of whom may be either the treasurer or secretary.

b) Where the owner is a partnership, the form must be signed by two partners other than the Insured. In the case of a limited partnership, only the signature of a general partner is required.

c) Where the policy is assigned, the assignee's signature is required in addition to the policyowner's signature.

d) Where the policyowner is a person acting as guardian, conservator or in a similar capacity, evidence of appointment must accompany the form.

Important Tax Information

You should consider very carefully which box you check on page 2. You should consult with your personal tax advisor, plan administrator, State income tax authority, or your local IRS office if you have any questions about income tax withholding. IRS publication 505 (Tax Withholding and Estimated Tax) and IRS forms W-9 and W-4P.

Federal Income Tax Withholding

A dividend withdrawal from your policy may result in a taxable gain reportable to the IRS on Form 1099. Federal income taxes must be withheld at a flat 10% rate from the taxable portion of your payment (as determined from our records), unless you elect not to have withholding apply by checking the appropriate box in the Income Tax Withholding Election section on this form. Non-persons such as corporations, companies, trusts, etc. or U.S. citizens living outside the United States cannot elect out of withholding. (Your election as to whether taxes are or are not to be withheld will apply to any other payments from the same policy. You may change your withholding election at any time.) In addition, a 10% IRS penalty may be imposed if you receive the payment prior to age 59½, unless you are disabled or some other exception applies.

Even if you elect not to have Federal income tax withheld, you are liable for payment of such tax on the taxable portion of your payment. There are penalties under the estimated tax payment rules if enough tax has not been paid through either estimated tax payments or withholding. If the taxable portion of a payment when added to the taxable portion of all other payments during the year is less than $200, Federal income tax is not required to be withheld.

State Income Tax Withholding

In addition to the Federal income tax withholding requirements, some states require withholding on policy gains when federal income tax is withheld. As of January 1, 2012, the following states require state income tax withholding when federal income tax withholding is in effect: District of Columbia, Iowa, Kansas, Maryland, Massachusetts, Nebraska, Oklahoma, and Virginia. If you live in Arkansas, California, Delaware, Georgia, Maine, North Carolina, Oregon, or Vermont we are required to withhold state income tax if federal income tax withholding is in effect, unless you elect not to have state income tax withheld. If you live in the District of Columbia, District of Columbia withholding is required for lump sum distributions from qualified contracts. If you live in Michigan, we are required to withhold state income tax from the taxable portion of your payments, unless you provide us with a properly completed Form MI W-4P and you claim an exemption from withholding. Certain exceptions and special rules apply in some states. For more information regarding the withholding requirements applicable in your state, please consult your tax advisor or state tax authority.

If you reside in any of the following states and request state tax withholding, you must also specify the percentage of state tax withholding that you choose to apply to the taxable portion of the withdrawal: Alabama, Arizona, Colorado, Connecticut, Idaho, Illinois, Indiana, Kentucky, Louisiana, Michigan, Minnesota, Missouri, Montana, New Jersey, New Mexico, New York, North Dakota, Ohio, South Carolina, Utah, West Virginia, and Wisconsin. **In these states, if a percentage is not specified, state tax will not be withheld.**

Required Signature(s)

The following additional signatures are required:

a) Where the owner is a corporation, the form must be signed on behalf of the corporation by two corporate officers, one of whom may be either the treasurer or secretary.

b) Where the owner is a partnership, the form must be signed by two partners other than the Insured. In the case of a limited partnership, only the signature of a general partner is required.

c) Where the policy is assigned, the assignee's signature is required in addition to the policyowner's signature. If the assignee is a bank or corporation, two officers must sign.

d) Where the policyowner is a person acting as guardian, conservator or in a similar capacity, evidence of appointment must accompany the form.

X _____ Policyowner Signature

Title of Officer, if applicable

__ / __ / ____ Date - MMDDYYYY

Phone Number: (___) ___ - ____

Email: @

X _____ Policyowner Signature

Title of Officer, if applicable

__ / __ / ____ Date - MMDDYYYY

Phone Number: (___) ___ - ____

Email: @

Please return the completed and signed form to:

New York Life Insurance Company
Long-Term Care Insurance
PO Box 149009
Austin TX 78714-9955

21135LTC 0713 04

MAINSTAY INVESTMENTS®

MainStay Funds

Systematic Withdrawal Plan to pay
New York Life Insurance Premiums

1 MainStay Registration And Registered Representative Information

Shareholder Name

Joint Owner *(If applicable.)*

I/We authorize MainStay Funds to send a payment(s) to New York Life/NYLIC/NYLIAC for the following policy(ies) on the fifth business day,

Beginning _____ *(MM/YYYY) (See back for instructions.)*

Registered Representative Name

Registered Representative Number

Phone Number

2 Payment Information *(You must be at least 59½ to use a MainStay Funds IRA for this premium payment.)*

Withdrawal Type: ☐ New ☐ Change **Send $** _____ **to:** ☐ Life/Annuity ☐ Variable Life/Annuity ☐ Long Term Care

Frequency: ☐ Monthly ☐ Quarterly[1] ☐ Semiannually[1] ☐ Annually[1] ☐ One-Time[1]

Insured's Last Name *(1st three letters)*

Policy Number *(Required)*

Payment Code *(See back for instructions.)*

MainStay Fund Name	Class	Account Number	Amount
			$
			$
			$

☐ Please use my/our previously elected cost basis calculation method for the transaction(s) requested.

☐ I/We wish to use another cost basis calculation method for the transaction(s) requested and have attached a completed MainStay Funds Cost Basis Election Form.

☐ I/We wish to use Specific Lot Identification (SLID) as my/our cost basis calculation method for the transaction requested *(available for one-time withdrawals only).*

- Please indicate a secondary cost basis method. *(Cannot be average cost.)*
- Please indicate purchase date(s) and share amount(s).

1. Sales charges may be assessed on quarterly, semiannual, annual or one-time payments.

3 Withholding Choice

For distributions from MainStay IRAs only. Withholding will decrease the net amount of the distribution. See back for IRA Withholding Information.

☐ I elect **NOT** to have federal and state taxes withheld from my MainStay IRA.

☐ Please withhold _____ % (minimum 10%) for federal taxes and 0% for state tax.

☐ Please withhold _____ % (minimum 10%) for federal taxes and _____ % for state taxes.

MainStay Copy

Send attached copy to the Life and Annuity, Variable Life and Annuity or Long Term Care office (as appropriate). See back for current address.

4 Shareholder Authorization

X _____ Date *(MM/DD/YYYY)* _____
Shareholder Signature

X _____ Date *(MM/DD/YYYY)* _____
Joint Owner Signature

Instructions

This form must be received in good order by the 20th of the month prior to the beginning month to ensure the proper start date. *Example: If the form is received on May 20th, the start month may be June. If the form is received on May 27th, the start month may not be until July.*

- Initial minimum account value: $10,000.
- The MainStay Fund account must be established at least 10 days prior to the first systematic withdrawal or six months for Variable Products.
- Monthly checks are paid from reinvested dividends and capital gains, then, to the extent necessary, from principal.
- Continued withdrawals in excess of current income will eventually deplete the principal.
- Please note that if this occurs, you will be responsible for paying your scheduled premium payments to keep your policy in force.
- Dividends and capital gains must be reinvested under the Systematic Withdrawal Plan.

Payment code key: P = Premium Payment
O = OPP/Additional Payment
C = Combination of Above

IRA Withholding Information:

Federal Withholding

The Tax Equity and Fiscal Responsibility Act of 1982 (TEFRA) requires us to withhold federal income tax at the rate of 10% from your IRA distribution unless you elect not to have withholding apply. Check the applicable box if you do not want any federal income taxes withheld from your IRA distributions. If you choose to have taxes withheld from your IRA distributions, please increase the amount of your withdrawal so that after the withholding is taken, the net amount covers your premium. You can change this election at any time by completing a new MainStay Systematic Withdrawal Plan to Pay New York Life Insurance Premiums form. Even if you elect not to have any federal income taxes withheld, you are liable for payment of taxes on the taxable portion of your distributions. You also may be subject to penalties under the estimated tax payment rules if your payments of estimated tax withholding are not adequate.

State Withholding

In addition to the federal income tax withholding requirements, some states require withholding of state income taxes. Although state laws differ, those states requiring withholding generally allow you to elect out of withholding. The states requiring withholding as of January 1, 2013, are AR, CA, DE, DC, GA, IA, KS, MA, MD, ME, MI, MS, NC, NE, OK, OR, VA and VT. The state withholding election on this form relates only to these states. If you are unsure as to whether your state requires withholding, consult your tax advisor.

Mail Original Form to:

New MainStay Fund Accounts
Send MainStay copy along with the MainStay Funds Application and Investor Profile to the address listed on the application.

Existing MainStay Fund Accounts
Send MainStay copy to:
MainStay Investments
P.O. Box 8401
Boston, MA 02266-8401

For Assistance
Call your investment professional or call toll-free 800-MainStay
800-624-6782 / option 2

Send CSO Copy to: *(as appropriate)*

Life/Annuity
New York Life Insurance Company
Attention: Combined Billing
P.O. Box 500
Minneapolis, MN 55440

Variable Life/Annuity
New York Life & Annuity Corporation
Variable Products Services
Madison Square Station
P.O. Box 922
New York, NY 10159

Long Term Care
New York Life Long Term Care
P.O. Box 301032
Dallas, TX 75303-1032

MainStay Investments® is a registered service mark and name under which New York Life Investment Management LLC does business. MainStay Investments, an indirect subsidiary of New York Life Insurance Company, New York, NY 10010, provides investment advisory products and services. The MainStay Funds® are managed by New York Life Investment Management LLC and distributed through NYLIFE Distributors LLC, 169 Lackawanna Avenue, Parsippany, NJ 07054, a wholly owned subsidiary of New York Life Insurance Company. NYLIFE Distributors LLC is a Member FINRA/SIPC.

MainStay Investments®

MainStay Funds

Systematic Withdrawal Plan to pay
New York Life Insurance Premiums

1 MainStay Registration And Registered Representative Information

Shareholder Name

Joint Owner *(If applicable.)*

I/We authorize MainStay Funds to send a payment(s) to New York Life/NYLIC/NYLIAC for the following policy(ies) on the fifth business day,

Beginning _____ *(MM/YYYY) (See back for instructions.)*

Registered Representative Name

Registered Representative Number

Phone Number

2 Payment Information *(You must be at least 59½ to use a MainStay Funds IRA for this premium payment.)*

Withdrawal Type: ☐ New ☐ Change **Send $** _____ **to:** ☐ Life/Annuity ☐ Variable Life/Annuity ☐ Long Term Care

Frequency: ☐ Monthly ☐ Quarterly[1] ☐ Semiannually[1] ☐ Annually[1] ☐ One-Time[1]

Insured's Last Name *(1st three letters)*

Policy Number *(Required)*

Payment Code *(See back for instructions.)*

MainStay Fund Name	Class	Account Number	Amount
			$
			$
			$

☐ Please use my/our previously elected cost basis calculation method for the transaction(s) requested.

☐ I/We wish to use another cost basis calculation method for the transaction(s) requested and have attached a completed MainStay Funds Cost Basis Election Form.

☐ I/We wish to use Specific Lot Identification (SLID) as my/our cost basis calculation method for the transaction requested *(available for one-time withdrawals only).*

- Please indicate a secondary cost basis method. *(Cannot be average cost.)*
- Please indicate purchase date(s) and share amount(s).

1. Sales charges may be assessed on quarterly, semiannual, annual or one-time payments.

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☐ I elect **NOT** to have federal and state taxes withheld from my MainStay IRA.

☐ Please withhold _____ % (minimum 10%) for federal taxes and 0% for state tax.

☐ Please withhold _____ % (minimum 10%) for federal taxes and _____ % for state taxes.

CSO Copy

Send attached copy to MainStay Funds.

4 Shareholder Authorization

X _____ Date *(MM/DD/YYYY)* _____
Shareholder Signature

X _____ Date *(MM/DD/YYYY)* _____
Joint Owner Signature

Instructions

This form must be received in good order by the 20th of the month prior to the beginning month to ensure the proper start date. *Example: If the form is received on May 20th, the start month may be June. If the form is received on May 27th, the start month may not be until July.*

- Initial minimum account value: $10,000.
- The MainStay Fund account must be established at least 10 days prior to the first systematic withdrawal or six months for Variable Products.
- Monthly checks are paid from reinvested dividends and capital gains, then, to the extent necessary, from principal.
- Continued withdrawals in excess of current income will eventually deplete the principal.
- Please note that if this occurs, you will be responsible for paying your scheduled premium payments to keep your policy in force.
- Dividends and capital gains must be reinvested under the Systematic Withdrawal Plan.

Payment code key: P = Premium Payment
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C = Combination of Above

IRA Withholding Information:

Federal Withholding

The Tax Equity and Fiscal Responsibility Act of 1982 (TEFRA) requires us to withhold federal income tax at the rate of 10% from your IRA distribution unless you elect not to have withholding apply. Check the applicable box if you do not want any federal income taxes withheld from your IRA distributions. If you choose to have taxes withheld from your IRA distributions, please increase the amount of your withdrawal so that after the withholding is taken, the net amount covers your premium. You can change this election at any time by completing a new MainStay Systematic Withdrawal Plan to Pay New York Life Insurance Premiums form. Even if you elect not to have any federal income taxes withheld, you are liable for payment of taxes on the taxable portion of your distributions. You also may be subject to penalties under the estimated tax payment rules if your payments of estimated tax withholding are not adequate.

State Withholding

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MainStay Investments
P.O. Box 8401
Boston, MA 02266-8401

For Assistance
Call your investment professional or call toll-free 800-MainStay
800-624-6782 / option 2

Send CSO Copy to: *(as appropriate)*

Life/Annuity
New York Life Insurance Company
Attention: Combined Billing
P.O. Box 500
Minneapolis, MN 55440

Variable Life/Annuity
New York Life & Annuity Corporation
Variable Products Services
Madison Square Station
P.O. Box 922
New York, NY 10159

Long Term Care
New York Life Long Term Care
P.O. Box 301032
Dallas, TX 75303-1032

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Policyholder Information
Changes to Our Long-Term Care Insurance Rates

If you have additional questions after reviewing this information, please contact your New York Life Agent or our Policy Owner Services team at 1-800-890-7798, Monday to Friday, 8am – 5pm CT.

1. **Why do companies seek increases on inforce long-term care insurance policies?**

   Long-term care insurance (LTCi) is a relatively new industry with only a few decades-long history. With limited historical experience, it has been difficult to project future claims. As the industry has gained experience, insurers are now anticipating higher claims than expected when products were originally priced. As a result, many companies have requested rate increases on exisiting policies.

2. **Is there a provision in my policy that allows you to raise my premiums?**

   Yes. There is a provision on the first page of your policy regarding premium rate changes. It states that after any rate guarantee expires (if applicable), we have the right to change or increase premiums, as long as it applies to a class of policies (i.e. policyholders who purchased the same product). We are required to submit premium increases to the Department of Insurance or Department of Financial Services in each state with an actuarial explanation for the increase.

3. **Will I get another increase in the future?**

   This is the first time New York Life has sought a rate increase on existing policies. When the product was originally priced, we made every effort to price it accurately and conservatively. However, we find it necessary to adjust rates at this time. Your insurance rates are not guaranteed and could be increased again in the future if rates are determined to be inadequate to support future claims obligations.

4. **I live in one state but my increase is based on another state. Why?**

   The increase is based on the state in which your policy was issued.

5. **I would like to keep my policy, but do not feel I can afford to pay the new premium amount. What can I do?**

   We encourage you to contact your Agent or our Policy Owner Services team and they can work with you to adjust your policy so that it best meets your current financial needs.

6. **What happens if I pay the old premium amount, not the new premium amount?**

   If the full premium due is not received within 20 days after the payment due date, you will receive a reminder letter requesting full payment. If full payment is not received within the time frame stated in your contract, your policy will eventually be terminated for non-payment. The process follows the normal procedures in any situation when full premium is not received. If you do not feel you can afford the new premium amount, please see question 5 above.

7. **I would like to keep my policy and pay the new premium amount. What do I need to do?**

   Depending on how you pay your premium, you may need to take action to adjust the premium amount funded. A list of the various payment methods follows, along with a brief explanation of what you may need to do to adjust the amount being processed.

   You will receive an invoice approximately 3 weeks before your new premium payment is due. Also note, if you have made recent changes to your policy (e.g. within 30 days prior to the date of the enclosed letter) or make changes between now and your anniversary date, those changes may not be reflected in the new premium amount communicated in the enclosed notification letter. If you made a recent change and want to confirm your new premium amount, you can contact our Policy Owner Services team at 1-800-890-7798, Monday to Friday, 8am – 5pm CT.

DIRECT BILL (Check)

If you pay your premium by check, please adjust the amount of your payment to reflect your new premium and ensure your account balance is sufficient to cover the amount.

BANK DRAFT

If you pay your premium via an automatic monthly electronic funds transfer, your new premium will be automatically deducted from your account. No action is required on your part.

ONLINE BANKING OR A THIRD PARTY

If your payment is made through online banking or a third party, please contact the bank or third party to adjust the payment amount before your payment at the new premium amount is due.

PAYROLL DEDUCT

If your employer deducts your premium from your paycheck, you may need to change your deduction amount with the payroll office. If applicable, please take a moment to stop by your payroll office and complete the necessary paperwork. If you are a New York Life employee, your new premium will be automatically deducted from your paycheck. No action is required on your part.

LEDGER DEDUCT (for New York Life Agents only)

If your premium is paid through ledger deductions, your new premium amount will be automatically deducted. No action is required on your part.

MUTUAL FUND*

If you pay your premium via a Mainstay Fund, please complete and return the enclosed form to New York Life in the envelope provided.

ANNUITY*

- If you pay your premium through a New York Life annuity (excluding Guaranteed Lifetime Income Annuity and 1035 Exchange), via an existing periodic partial withdrawal arrangement, please complete the enclosed form and return it to New York Life in the envelope provided. You can also fax it to 512-703-5575.
- If your long-term care insurance premium is funded through a Guaranteed Lifetime Income Annuity, please call 1-800-695-1314 to discuss your GLIA disbursement options. You do no need to complete the form.
- If you pay your premium through a partial 1035 serial exchange and wish to accept the increase, no action is required. If you want to make a plan change on a serial request, we will request the adjusted premium amount upon completion of the plan change. If it is a one-time request, you are required to complete new 1035 paperwork, which can be obtained through your Agent or our Policy Owner Services team. Any change made to a 1035 is subject to Suitability Review from the Annuity Department and subject to IRS Guidelines.

LIFE DIVIDEND*

If you pay your premium through dividends earned on other New York Life policies, please complete the enclosed form and return it to New York Life in the envelope provided.

*Note that a specific form is only included if our records indicate this is your method of premium payment.

If you have additional questions, please contact your New York Life Agent (their phone number is on the top of the notification letter you received) or our Policy Owner Services team at 1-800-890-7798, Monday to Friday, 8am – 5pm CT.

Premium Adjustment Authorization for Annuity Funding

Complete this form to adjust the amount funded through an existing Periodic Partial Withdrawal.[1]

Long-Term Care Insurance account number: < >

Name of Insured: < >

- *If you are considering making any changes to this long-term care insurance policy, including accepting an inflation offer, please do not complete this form until you have confirmation of your new premium amount.*
- *This form is not for use with a Partial 1035 Exchange. Please see the Annuity section in the enclosed 'Policyholder Information' for more about 1035 Exchange.*
- *If your long-term care insurance premium is funded through a **Guaranteed Lifetime Income Annuity (GLIA)**, please call 1-800-695-1314 to discuss your GLIA disbursement options. You do not need to complete this form.*

I give NYLIC/NYLIAC authorization to adjust the periodic partial withdrawal that is being disbursed from my annuity contract to pay my long-term care insurance < > premium to $< >.

I further authorize a one-time payment of $_____from my annuity in order for my account to be current.

<_____>
Effective date of LTCi policy

_____
Annuity Contract Number

_____
Annuity Policy Owner Signature

_____
Date

Return this form to:
New York Life Insurance Company
Long Term Care Insurance
P.O. BOX 149009
Austin, TX 78714-9955
Fax 512-703-5575

If you have a payment situation that is not addressed by this form, please call 800-890-7798.

[1] A periodic partial withdrawal arrangement or partial withdrawal may result in a surrender charge being deducted from your policy's value, if the amount of the withdrawal, when added to the amount of all prior surrender charge free withdrawals occurring during the current policy year, exceeds the greatest of (a) 10% of the current Accumulation Value of your policy, (b) 10% of the Accumulation Value as of the prior Policy Anniversary (10% of the Premium Payment if the withdrawal is made in the first policy year) or (c) the Accumulation Value less the accumulated premium payments. Withdrawals from your policy may also reduce the amount of any benefit you would be eligible to receive associated with any riders. Please refer to a current product prospectus for complete details.

To: Janet Houser, Virginia Department of Insurance

From: Sheryl Babcock

Date: March 4, 2014

Re: New York Life – Response to Objections of our Long-Term Care filing

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

1***) Thank you for the revised Actuarial Memorandum as requested. Please revise the actuarial certification slightly to state under item 2) if the rate increase is granted and assumptions, "which reflect moderately adverse conditions", are realized, no further premium rate increases are anticipated.***

The revised Actuarial Memorandum is attached.

2***) On the Rate/'Rule Schedule, please remove the "originally approved rates" from the rate schedules since these rates do not need approval and to avoid any confusion with the New Increased Rates Schedules. (These may be moved to supporting documentation.) Please remove the effective date on each of the new schedules since it would no longer be applicable.***

The Rate Summary has been revised to indicate the overall rate increase will be implemented over a three year period and at what percentage increases each year.

3) There remains a set of rates submitted on 1/22/2014 for the INH-4300 (VA)(0197) policy and riders. The rates should be the same as the ILTC-4300(VA)(097) policy, correct? If that is the case, just add the additional policy form to the other forms under the Affected Form Numbers in the Rate/Rule Schedule when adding the New Increased Rates Schedules and withdraw those rates previously submitted.

The additional policy form has been added to the other forms under the Affected Form Numbers in the Rate/Rule Schedule, and separate rate schedules for INH-4300(VA)(0197) have been withdrawn.

4) Please verify the process for those individuals who are currently under the age of 75 and decide at a later date to add additional benefits. It is our understanding those individuals who are under the age of 75 today, and, in the future, at age 75 or later make a change in their elections would on be subject to the rate increase for that election; however it would not affect the base plan rates. Is that correct?

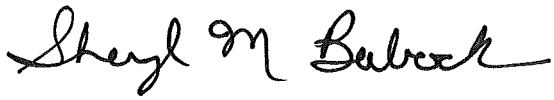
Yes, you are correct. Only additional benefits would be based on his attained age. The rates for the base policy would continue to be based on his issue age.

5) Please amend the Rate Summary to also indicate rates are being implemented over a three year period.

The Rate Summary has been revised to indicate the overall rate increase will be implemented over a three year period and at what percentage increases each year.

6) We previously requested the policyholder letter would need to clearly indicate the ultimate rate increase and that it was being implemented over a three year period. The letters were amended to include the premium and effective date for each yearly increase. It does not appear, however, the letter actually states the overall percentage increase or what the percentage increase is each year. Since the percentage increase is not the same for all three periods, please amend the letters accordingly.

The revised policyholder notification letter is attached.



Sheryl M. Babcock, FSA, MAAA
March 4, 2014

To: Janet Houser, Virginia Department of Insurance

From: Sheryl Babcock

Date: March 11, 2014

Re: New York Life – Response to Objections of our Long-Term Care filing

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

This is to confirm my phone call earlier today. Please provide a breakdown of how many policyholders would receive a 40% rate increase and how many would receive a 0% increase.

As of February 28, 2014 there are 263 Virginia policyholders that would receive a 40% rate increase and 26 policyholders that would receive a 0% rate increase.

Please correct me if I am wrong, but it would appear the rate increases for this filing is based on the attained age of the insured only, not the issue age, is that correct? The company is requesting a 40% rate increase for policyholders with an attained age under 75 and a 0% rate increase for policyholders with an attained age of 75 and above. Again, issue age is not a factor in the rate increase, correct?

That is correct.

If so, the rate schedules attached are based on issue age and should be based on attained age. At this time I believe we would need the following:

Under attained age 75 - 40% increase with a bolded statement indicating future option based on attained age
75 and older - 0% increase including future options

And each of these will have 3 sets of rates for each phase in period.

Please verify my understanding of this is correct. Thanks!

I have attached the two sets of rate schedules indicated above, for each of the three phase in periods.

Thank you for your patience. I hope that this will allow you to approve our rate filing.

Sheryl M Babcock

Sheryl M. Babcock, FSA, MAAA
March 11, 2014

To: Janet Houser, Virginia Department of Insurance

From: Sheryl Babcock

Date: March 18, 2014

Re: New York Life – Response to Objections of our Long-Term Care filing

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

Please correct me if I am wrong. If the insured is currently under age 75, he will receive a rate increase based on his issue age of 40%. If the insured is over age 75, he continue to pay his current rates, is that correct? If that is true, then it would seem we would need two sets of rates: Rates for issue ages under 75 with attained age under 75 that receive the 40% and rate for issue ages under and over 75 with attained ages over 75 with a 0% increase. Is that right?

That is correct. Except, I think the revised rate sheets as labeled now our correct. For those insureds issue ages under and over 75, with attained ages over 75, they will continue at the original rates. For those insureds, the original rate table applies, which are enclosed.

So, for a individual for the 2 x 365 x $10 nursing home with no inflation, 90-day elimination period:

If his issue age were 60 and his attained age is now 73, his new rate would be $ 38.66 based on age 60.

If his issue age were 60 and is attained age is now 75, he would not receive an increase and would be paying the current rate prior to this increase.

If his issue age was 75 and older, he would not receive an increase and would be paying the current rate prior to this increase.

All future elections are based on attained age regardless of issue age.

Lastly, the rate pages currently have an asterisk at age 86 indicate these amounts are to be used for purchases of offers for increased coverage only. Please explain.

We did not issue beyond age 85. Those rates only apply for offers after policy issue.

Thank you for your patience. I hope that this will allow you to approve our rate filing.

Sheryl M Babcock

Sheryl M. Babcock, FSA, MAAA
March 18, 2014

To: Janet Houser, Virginia Department of Insurance

From: Sheryl Babcock

Date: March 31, 2014

Re: New York Life – Response to Objections of our Long-Term Care filing

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

This is to confirm our phone conversation of March19, 2014. Attached is a NAIC's Executive/Plenary bulletin adopted on December 18, 2013.We have now added this to our review process and ask that the company advise if this filing is or is not consistent with the recommendations. Please provide details that support your response.

We are consistent with the contents of the bulletin in the following ways:

Actuarial Assumptions for Establishing Rate increase Requests:

1. The present and accumulated values have been calculated at the maximum valuation interest rates for each of the calendar years. The revised projections are attached as part of this response.

2. The accumulated values use actual experience of the product in as close a manner to that used in the original development of the rates as possible.

3. The present values use reasonable estimates of future premium payments and claims payments that are based on best estimates

Approval of Rate Increases:

The Virginia Bureau of Insurance has requested we phase in our rate increase over three years.

Requirement of Administer Contingent Benefit Upon Lapse:

New York Life is using the standard NAIC Model Regulation trigger to offer contingent benefit upon lapse on all policies, regardless of whether they are post-rate stability policies, or pre-rate stability policies.

Policyholder Notification of Premium Increase

We have supplied the Virginia Bureau of Insurance a copy of our policyholder notification letter.

Application of New Loss Ratio Standards:

This section does not apply to post-rate-stability policies.

I appreciate your assistance in resolving our concerns regarding the rate schedules. Please keep in mind, this information is available to the public and is used extensively by our Consumer Services area in assisting customers. As a result, it is essential the rate schedules are clear and reflect sufficient information as to which rate schedules are appropriate in responding to calls.

The rate schedules submitted on March 17, 2014 contain Standard Rates and New Increased Rates. Unfortunately, without clearly labeling these rates, it is going to be very confusing for someone to know

which rate table is applicable.

The standard rates are current rates (originally approved rates) that apply to individuals who have attained the age of 75; however, the rate is based on the age at issue. I suggest the heading be changed from “originally approved rates” to:

ATTAINED AGE 75 AND ABOVE ONLY
USE AGE AT ISSUE
ROUND 1
FUTURE OPTIONS BASED ON ATTAINED AGE

The New Increase rates apply to individuals who are under the age of 75 and the rate increase is based on the issue age not attained age. I suggest the following heading:

BELOW ATTAINED AGE 75
USE AGE AT ISSUE
ROUND 1
FUTURE OPTIONS BASED ON ATTAINED AGE

We have revised the labeling of the rates. The revised rate schedules are attached.

The State Corporation Commission has an outstanding order to the BOI to obtain comments from the general public regarding long term care rates and proposed amendments. The BOI takes this very seriously, and based on both written and verbal comments received from our consumers, we have asked our insurers to now complete the Rate Rule Summary which the company did. We realize this is a new exercise for you; however, this one way to provide our consumers a better explanation as to why a rate increase was requested and what were the contributing causes.

In light of this, please expand the narrative in the Rate Summary so that any person reviewing this filing would clearly understand the reason for the rate increase and its driving factors. Remember, the audience may not be someone familiar with insurance terms and explanations may be needed.

We have revised the narrative in the Rate Summary to better explain the reason for the rate increase and the driving factors.

Thank you for your patience. I hope this allow you to approve our rate filing.

Sheryl M. Babcock, FSA, MAAA
March 31, 2014

New York Life Insurance Company
Nationwide Experience Projections On Policies Issued On or After October 1, 2003, With No Increase
Generation 4.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	2003	201,249	0	0	0%	1,172	292,565	0	0	0%	4.5%	1.4537
	2004	3,048,517	28,891	477,452	16%	2,898	4,240,927	40,192	664,205	16%	4.5%	1.3911
	2005	5,253,887	57,440	501,121	10%	3,434	6,994,178	76,467	667,112	10%	4.5%	1.3312
	2006	5,267,847	111,720	54,014	1%	3,287	6,710,620	142,321	68,810	1%	4.5%	1.2739
	2007	5,087,434	113,424	929,805	18%	3,162	6,201,679	138,270	1,133,484	18%	4.5%	1.2191
	2008	4,937,787	365,250	367,567	7%	3,048	5,760,084	426,086	428,789	7%	4.5%	1.1666
	2009	4,810,090	260,629	103,230	2%	2,961	5,369,513	290,946	115,238	2%	4.5%	1.1163
	2010	4,708,001	537,589	564,974	12%	2,879	5,029,271	574,282	603,535	12%	4.5%	1.0683
	2011	4,629,433	556,877	715,661	15%	2,834	4,732,415	569,269	731,584	15%	4.5%	1.0222
Projected Future Experience	2012	4,558,932	912,678	1,114,217	24%	2,784	4,459,733	892,814	1,089,984	24%	4.5%	0.9783
	2013	4,469,299	1,162,913	1,294,554	29%	2,738	4,183,856	1,088,642	1,211,905	29%	4.5%	0.9362
	2014	4,382,255	1,334,893	1,479,407	34%	2,695	3,925,784	1,195,864	1,325,356	34%	4.5%	0.8959
	2015	4,294,971	1,464,712	1,671,743	39%	2,652	3,681,971	1,255,701	1,433,206	39%	4.5%	0.8573
	2016	4,204,617	1,628,849	1,885,177	45%	2,608	3,449,355	1,336,324	1,546,620	45%	4.5%	0.8204
	2017	4,110,983	1,810,316	2,119,894	52%	2,563	3,227,367	1,421,281	1,664,316	52%	4.5%	0.7851
	2018	4,012,853	2,027,281	2,372,039	59%	2,515	3,014,720	1,523,109	1,782,094	59%	4.5%	0.7513
	2019	3,909,261	2,267,278	2,641,899	68%	2,464	2,810,474	1,630,087	1,899,378	68%	4.5%	0.7189
	2020	3,800,463	2,526,830	2,927,665	77%	2,411	2,614,643	1,738,478	2,014,205	77%	4.5%	0.6880
	2021	3,686,711	2,806,146	3,239,073	88%	2,355	2,427,203	1,847,524	2,132,509	88%	4.5%	0.6584
	2022	3,568,076	3,108,139	3,576,115	100%	2,295	2,247,980	1,958,245	2,253,049	100%	4.5%	0.6300
	2023	3,444,799	3,434,470	3,939,463	114%	2,233	2,076,891	2,070,683	2,375,119	114%	4.5%	0.6029
	2024	3,317,245	3,786,834	4,330,803	131%	2,168	1,913,898	2,184,832	2,498,656	131%	4.5%	0.5769
	2025	3,185,880	4,164,903	4,740,922	149%	2,100	1,758,987	2,299,510	2,617,529	149%	4.5%	0.5521
	2026	3,051,121	4,568,239	5,182,906	170%	2,030	1,612,073	2,413,620	2,738,382	170%	4.5%	0.5283
	2027	2,913,275	4,999,903	5,658,091	194%	1,957	1,472,988	2,527,973	2,860,775	194%	4.5%	0.5056
	2028	2,772,649	5,461,334	6,160,641	222%	1,881	1,341,546	2,642,418	2,980,809	222%	4.5%	0.4838
	2029	2,629,727	5,950,915	6,684,221	254%	1,803	1,217,627	2,755,369	3,094,957	254%	4.5%	0.4630
	2030	2,485,440	6,467,115	7,237,120	291%	1,723	1,101,287	2,865,504	3,206,752	291%	4.5%	0.4431
	2031	2,340,716	7,009,396	7,808,630	334%	1,642	992,521	2,972,118	3,311,074	334%	4.5%	0.4240
	2032	2,196,423	7,573,114	8,388,408	382%	1,560	891,253	3,072,945	3,403,820	382%	4.5%	0.4058
	2033	2,053,687	8,153,105	8,972,999	437%	1,477	797,468	3,165,902	3,484,292	437%	4.5%	0.3883
	2034	1,913,502	8,741,238	9,536,831	498%	1,395	711,054	3,248,178	3,543,794	498%	4.5%	0.3716
	2035	1,776,490	9,326,396	10,077,651	567%	1,313	631,729	3,316,433	3,583,517	567%	4.5%	0.3556
	2036	1,643,121	9,899,657	10,585,158	644%	1,231	559,155	3,368,730	3,601,911	644%	4.5%	0.3403
	2037	1,513,850	10,452,089	11,063,219	731%	1,151	492,992	3,403,585	3,602,484	731%	4.5%	0.3256
	2038	1,389,121	10,977,606	11,503,682	828%	1,073	432,904	3,420,799	3,584,603	828%	4.5%	0.3116
	2039	1,269,363	11,466,080	11,872,806	935%	996	378,558	3,419,166	3,540,306	935%	4.5%	0.2982
	2040	1,154,962	11,903,794	12,162,887	1053%	921	329,617	3,396,839	3,470,611	1053%	4.5%	0.2853
	2041	1,046,242	12,278,677	12,367,989	1182%	849	285,739	3,352,926	3,377,115	1182%	4.5%	0.2731
	2042	943,485	12,583,736	12,511,075	1326%	779	246,586	3,288,231	3,269,008	1326%	4.5%	0.2613
	2043	846,921	12,820,219	12,588,065	1486%	712	211,822	3,205,724	3,147,413	1486%	4.5%	0.2500
	2044	756,707	12,979,853	12,536,381	1657%	648	181,115	3,105,824	2,999,451	1656%	4.5%	0.2393
	2045	672,933	13,041,906	12,346,159	1835%	588	154,133	2,986,235	2,826,690	1834%	4.5%	0.2290
	2046	595,623	13,002,547	12,101,587	2032%	531	130,556	2,848,965	2,651,327	2031%	4.5%	0.2191
	2047	524,729	12,879,073	11,822,361	2253%	477	110,068	2,700,341	2,478,564	2252%	4.5%	0.2097
	2048	460,115	12,684,170	11,479,533	2495%	427	92,363	2,544,904	2,303,026	2493%	4.5%	0.2006
	2049	401,576	12,417,275	11,046,728	2751%	381	77,145	2,384,036	2,120,770	2749%	4.5%	0.1920
	2050	348,869	12,072,664	10,533,290	3019%	339	64,138	2,218,045	1,935,163	3017%	4.5%	0.1837
	2051	301,703	11,656,552	9,995,481	3313%	300	53,083	2,049,384	1,757,355	3311%	4.5%	0.1758
	2052	259,742	11,189,142	9,463,927	3644%	264	43,736	1,882,532	1,592,355	3641%	4.5%	0.1683
	2053	222,624	10,688,026	8,923,533	4008%	232	35,876	1,720,852	1,436,914	4005%	4.5%	0.1610
	2054	189,980	10,159,829	8,353,092	4397%	203	29,302	1,565,462	1,287,297	4393%	4.5%	0.1541
	2055	161,433	9,598,957	7,723,795	4785%	176	23,831	1,415,470	1,139,230	4781%	4.5%	0.1475
	2056	136,605	9,004,178	7,090,740	5191%	153	19,301	1,270,726	1,001,008	5186%	4.5%	0.1412
	2057	115,127	8,389,516	6,484,243	5632%	132	15,570	1,133,155	876,178	5627%	4.5%	0.1351
	2058	96,648	7,770,793	5,906,909	6112%	114	12,512	1,004,565	764,022	6107%	4.5%	0.1293
	2059	80,831	7,156,104	5,331,770	6596%	97	10,017	885,461	660,186	6591%	4.5%	0.1238
	2060	67,358	6,544,144	4,748,151	7049%	83	7,991	775,089	562,888	7044%	4.5%	0.1185
	2061	55,939	5,935,835	4,184,926	7481%	71	6,353	673,008	475,061	7477%	4.5%	0.1135
	2062	46,304	5,340,347	3,667,855	7921%	60	5,035	579,681	398,750	7919%	4.5%	0.1087
	2063	38,211	4,770,099	3,203,704	8384%	51	3,978	495,764	333,609	8386%	4.5%	0.1041
	2064	31,440	4,232,344	2,770,279	8811%	42	3,134	421,219	276,342	8817%	4.5%	0.0998
	2065	25,797	3,727,489	2,363,245	9161%	36	2,463	355,276	225,826	9170%	4.5%	0.0956
	2066	21,111	3,255,652	1,994,962	9450%	30	1,930	297,195	182,627	9463%	4.5%	0.0915
	2067	17,234	2,820,293	1,675,843	9724%	25	1,509	246,592	146,974	9742%	4.5%	0.0877
	2068	14,035	2,425,158	1,402,200	9990%	20	1,176	203,108	117,817	10014%	4.5%	0.0840
	2069	11,404	2,071,653	1,167,427	10237%	17	915	166,197	93,962	10265%	4.5%	0.0805
	2070	9,245	1,759,546	968,917	10480%	14	710	135,212	74,671	10510%	4.5%	0.0771
	2071	7,478	1,486,514	800,340	10703%	11	550	109,407	59,042	10732%	4.5%	0.0738
	2072	6,034	1,249,385	657,547	10898%	9	425	88,058	46,426	10924%	4.5%	0.0706
	Past	37,944,246	2,031,819	3,713,825	10%	25,675	45,331,252	2,257,831	4,412,757	10%		
	Future	94,563,273	413,377,903	388,440,276	411%	64,605	56,588,700	114,541,321	116,469,083	206%		
	Lifetime	132,507,519	415,409,722	392,154,101	296%	90,280	101,919,951	116,799,153	120,881,840	119%		

New York Life Insurance Company
Nationwide Experience Projections On Policies Issued On or After October 1, 2003, With Increase
Generation 4.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	2003	201,249	0	0	0%	1,172	292,565	0	0	0%	4.5%	1.4537
	2004	3,048,517	28,891	477,452	16%	2,898	4,240,927	40,192	664,205	16%	4.5%	1.3911
	2005	5,253,887	57,440	501,121	10%	3,434	6,994,178	76,467	667,112	10%	4.5%	1.3312
	2006	5,267,847	111,720	54,014	1%	3,287	6,710,620	142,321	68,810	1%	4.5%	1.2739
	2007	5,087,434	113,424	929,805	18%	3,162	6,201,679	138,270	1,133,484	18%	4.5%	1.2191
	2008	4,937,787	365,250	367,567	7%	3,048	5,760,084	426,086	428,789	7%	4.5%	1.1666
	2009	4,810,090	260,629	103,230	2%	2,961	5,369,513	290,946	115,238	2%	4.5%	1.1163
	2010	4,708,001	537,589	564,974	12%	2,879	5,029,271	574,282	603,535	12%	4.5%	1.0683
	2011	4,629,433	556,877	715,661	15%	2,834	4,732,415	569,269	731,584	15%	4.5%	1.0222
Projected Future Experience	2012	4,558,932	912,678	1,114,217	24%	2,784	4,459,733	892,814	1,089,984	24%	4.5%	0.9783
	2013	4,469,299	1,162,913	1,294,554	29%	2,738	4,183,856	1,088,642	1,211,905	29%	4.5%	0.9362
	2014	4,935,699	1,333,830	1,472,784	30%	2,695	4,421,590	1,194,912	1,319,423	30%	4.5%	0.8959
	2015	5,539,998	1,459,665	1,654,735	30%	2,652	4,749,305	1,251,375	1,418,626	30%	4.5%	0.8573
	2016	5,431,397	1,618,211	1,865,316	34%	2,608	4,455,777	1,327,597	1,530,326	34%	4.5%	0.8204
	2017	5,319,074	1,794,904	2,096,578	39%	2,563	4,175,796	1,409,182	1,646,011	39%	4.5%	0.7851
	2018	5,201,357	2,007,448	2,344,656	45%	2,515	3,907,610	1,508,209	1,761,523	45%	4.5%	0.7513
	2019	5,076,841	2,243,046	2,609,851	51%	2,464	3,649,887	1,612,666	1,876,338	51%	4.5%	0.7189
	2020	4,945,698	2,497,911	2,890,292	58%	2,411	3,402,552	1,718,582	1,988,493	58%	4.5%	0.6880
	2021	4,808,101	2,772,046	3,195,512	66%	2,355	3,165,499	1,825,073	2,103,829	66%	4.5%	0.6584
	2022	4,664,005	3,068,154	3,525,366	76%	2,295	2,938,455	1,933,053	2,221,075	76%	4.5%	0.6300
	2023	4,513,570	3,387,742	3,880,391	86%	2,233	2,721,272	2,042,510	2,339,503	86%	4.5%	0.6029
	2024	4,357,118	3,732,334	4,262,003	98%	2,168	2,513,871	2,153,388	2,458,960	98%	4.5%	0.5769
	2025	4,195,110	4,101,433	4,661,038	111%	2,100	2,316,216	2,264,466	2,573,422	111%	4.5%	0.5521
	2026	4,027,954	4,494,486	5,090,451	126%	2,030	2,128,200	2,374,652	2,689,532	126%	4.5%	0.5283
	2027	3,855,909	4,914,431	5,551,436	144%	1,957	1,949,608	2,484,756	2,806,848	144%	4.5%	0.5056
	2028	3,679,243	5,362,616	6,038,252	164%	1,881	1,780,212	2,594,653	2,921,590	164%	4.5%	0.4838
	2029	3,498,457	5,837,453	6,544,883	187%	1,803	1,619,880	2,702,833	3,030,438	187%	4.5%	0.4630
	2030	3,314,661	6,337,492	7,079,493	214%	1,723	1,468,719	2,808,069	3,136,908	214%	4.5%	0.4431
	2031	3,129,014	6,862,286	7,631,810	244%	1,642	1,326,786	2,909,740	3,236,097	244%	4.5%	0.4240
	2032	2,942,650	7,407,405	8,191,834	278%	1,560	1,194,059	3,005,705	3,324,056	278%	4.5%	0.4058
	2033	2,757,074	7,967,936	8,756,353	318%	1,477	1,070,606	3,094,000	3,400,168	318%	4.5%	0.3883
	2034	2,573,671	8,536,099	9,300,662	361%	1,395	956,376	3,171,950	3,456,038	361%	4.5%	0.3716
	2035	2,393,375	9,101,213	9,822,600	410%	1,313	851,100	3,236,360	3,492,825	410%	4.5%	0.3556
	2036	2,216,943	9,654,695	10,312,214	465%	1,231	754,429	3,285,375	3,509,036	465%	4.5%	0.3403
	2037	2,045,125	10,187,927	10,773,312	527%	1,151	666,006	3,317,567	3,508,086	527%	4.5%	0.3256
	2038	1,878,658	10,695,048	11,198,016	596%	1,073	585,465	3,332,752	3,489,359	596%	4.5%	0.3116
	2039	1,718,256	11,166,255	11,553,499	672%	996	512,431	3,329,762	3,445,096	672%	4.5%	0.2982
	2040	1,564,570	11,588,235	11,832,294	756%	921	446,516	3,306,795	3,376,281	756%	4.5%	0.2853
	2041	1,418,152	11,949,273	12,028,655	848%	849	387,311	3,262,979	3,284,462	848%	4.5%	0.2731
	2042	1,279,485	12,242,593	12,164,967	951%	779	334,402	3,199,091	3,178,576	951%	4.5%	0.2613
	2043	1,148,963	12,469,438	12,237,280	1065%	712	287,366	3,118,014	3,059,708	1065%	4.5%	0.2500
	2044	1,026,870	12,621,787	12,184,754	1187%	648	245,777	3,020,149	2,915,323	1186%	4.5%	0.2393
	2045	913,382	12,679,505	11,997,818	1314%	588	209,207	2,903,258	2,746,939	1313%	4.5%	0.2290
	2046	808,575	12,638,878	11,758,305	1454%	531	177,233	2,769,285	2,576,119	1454%	4.5%	0.2191
	2047	712,414	12,516,728	11,485,357	1612%	477	149,437	2,624,371	2,407,912	1611%	4.5%	0.2097
	2048	624,738	12,325,391	11,150,853	1785%	427	125,409	2,472,922	2,237,087	1784%	4.5%	0.2006
	2049	545,284	12,064,330	10,729,172	1968%	381	104,752	2,316,275	2,059,806	1966%	4.5%	0.1920
	2050	473,732	11,727,993	10,229,381	2159%	339	87,094	2,154,722	1,879,330	2158%	4.5%	0.1837
	2051	409,696	11,322,414	9,706,115	2369%	300	72,083	1,990,639	1,706,481	2367%	4.5%	0.1758
	2052	352,719	10,867,211	9,189,101	2605%	264	59,392	1,828,369	1,546,114	2603%	4.5%	0.1683
	2053	302,318	10,379,461	8,663,674	2866%	232	48,719	1,671,172	1,395,070	2863%	4.5%	0.1610
	2054	257,990	9,865,595	8,109,231	3143%	203	39,791	1,520,126	1,249,716	3141%	4.5%	0.1541
	2055	219,224	9,320,175	7,497,794	3420%	176	32,362	1,374,361	1,105,896	3417%	4.5%	0.1475
	2056	185,509	8,741,995	6,882,834	3710%	153	26,211	1,233,726	971,658	3707%	4.5%	0.1412
	2057	156,342	8,144,657	6,293,762	4026%	132	21,144	1,100,082	850,439	4022%	4.5%	0.1351
	2058	131,248	7,543,506	5,733,092	4368%	114	16,991	975,183	741,539	4364%	4.5%	0.1293
	2059	109,768	6,946,389	5,174,640	4714%	97	13,603	859,512	640,729	4710%	4.5%	0.1238
	2060	91,472	6,352,025	4,608,032	5038%	83	10,852	752,334	546,277	5034%	4.5%	0.1185
	2061	75,965	5,761,298	4,061,278	5346%	71	8,628	653,219	461,025	5344%	4.5%	0.1135
	2062	62,881	5,183,095	3,559,365	5661%	60	6,838	562,611	386,955	5659%	4.5%	0.1087
	2063	51,890	4,629,457	3,108,850	5991%	51	5,403	481,147	323,732	5992%	4.5%	0.1041
	2064	42,695	4,107,411	2,688,186	6296%	42	4,256	408,785	268,153	6300%	4.5%	0.0998
	2065	35,033	3,617,342	2,293,159	6546%	36	3,344	344,777	219,129	6552%	4.5%	0.0956
	2066	28,669	3,159,357	1,935,756	6752%	30	2,621	288,404	177,207	6762%	4.5%	0.0915
	2067	23,404	2,736,802	1,626,075	6948%	25	2,049	239,292	142,610	6961%	4.5%	0.0877
	2068	19,060	2,353,308	1,360,533	7138%	20	1,598	197,091	114,316	7155%	4.5%	0.0840
	2069	15,487	2,010,232	1,132,717	7314%	17	1,243	161,270	91,168	7334%	4.5%	0.0805
	2070	12,555	1,707,343	940,094	7488%	14	965	131,200	72,450	7509%	4.5%	0.0771
	2071	10,154	1,442,384	776,519	7647%	11	747	106,159	57,285	7667%	4.5%	0.0738
	2072	8,194	1,212,272	637,967	7786%	9	577	85,442	45,044	7805%	4.5%	0.0706
	Past	37,944,246	2,031,819	3,713,825	10%	25,675	45,331,252	2,257,831	4,412,757	10%		
	Future	121,165,625	402,845,539	378,489,716	312%	64,605	70,859,217	111,983,401	113,820,029	161%		
	Lifetime	159,109,871	404,877,358	382,203,542	240%	90,280	116,190,469	114,241,233	118,232,787	102%		

To: Janet Houser, Virginia Department of Insurance

From: Sheryl Babcock

Date: April 22, 2014

Re: New York Life – Response to Objections of our Long-Term Care filing

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

According to the March 31, 2014 response from Sheryl Babcock, the company indicates it is using the standard NAIC Model Regulation trigger to offer contingent benefit upon lapse on all policies, regardless of whether they are post -rate stability policies or pre-rate stability policies. For clarification, please confirm the standard regulation to which she is referring is NAIC's Executive/Plenary bulletin adopted on December 18, 2013.

That is true. Note however that we use the standard NAIC Model Regulation schedule that shows the cumulative percent increase over initial premium that triggers a substantial premium increase.

The bulletin requires clear disclosure addressing the guaranteed renewable nature of the policy and that the insured should understand that premiums may increase again in the future. The letter addresses the second half of this requirement but does not provide any disclosure regarding guaranteed renewability. The letter should be amended accordingly.

The letter has been updated to include clear disclosure with regard to the guaranteed renewable nature of the policy.

Since this rate increase may be approved in a series of schedule rate increase and the sum of all scheduled rate increase would ultimately trigger the offering of the contingent benefit upon lapse, please confirm the company will include the contingent benefit upon lapse at the time of each scheduled increase.

The schedule to trigger the contingent benefit upon lapse grades from 200% at issue ages under 29, to 40% for issue age 70. Because we are excluding all policyholders who have attained age 75, and all of our policies are at least in their fifth duration, we will not trigger the contingent benefit upon lapse with this series of rate increases. We also will not have any policy who has reached their twentieth duration.

Thus, the company will not need to include the contingent benefit upon at the time of each schedule increase.

Sheryl M Babcock

Sheryl M. Babcock, FSA, MAAA
April 22, 2014

Statement of Variability

Form ALTC-4070 (VA) (0115) & 4019 (VA) (0115)

Variable Field	Applicable Variables
Company Address(both forms) [6200 Bridgepoint Parkway, Suite 400,] [Austin, Texas] [78730-5006]	To allow changes in case of a change in our physical address
Officer's Signatures (both forms) [[Susan A. Thrope] [Theodore A. Matthews]	In case either applicable officer changes
Insured: [ ] Policy Effective Date [ ] **Issue Age:** [ ] Rider Effective Date [ ] **Policy Number:** [ ] OR Endorsement Effective Date [ ]	To allow Rider/Endorsement to be customized to the policyholder
Optional Riders [❑ The following optional Rider(s) has been deleted from Your coverage: [_____] [_____]]	Individual may choose to remove the following optional coverage that reduces policy premium. Optional Nonforfeiture Benefit Rider; Waiting Period/Waiver of Premium Enhancement Rider The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
Inflation Protection Riders [❑ Your Inflation Protection has been decreased to: [_____]]	Individual may choose to change the inflation protection to reduce policy premium. 5% Annual Increase for Life Offer; 1%, 2%, 3%, 4%, 5% or 6% Simple Increase for Life Rider; or No inflation protection; The Endorsement issued to the policyholder will reflect only the choice actually made to reduce the premium amount.
Nursing Home Maximum Daily Benefit [❑ Your Nursing Home Maximum Daily Benefit has been decreased to: [_____]]	Individual may choose to reduce the Nursing Home Maximum Daily Benefit in order to reduce policy premium in $10 increments between $50 to $290. The Endorsement issued to the policyholder will reflect only the choice actually made to reduce the premium amount.

Variable Field	Applicable Variables
Home and Community Based Care Maximum Daily Benefit [❑ Your Home and Community Based Care Maximum Daily Benefit has been decreased to:[_____]]	Individual may choose to reduce the Home and Community Based Care Maximum Daily Benefit to 90%, 80%, 70%, 60%, or 50% of the Nursing Home Maximum Daily Benefit or to completely eliminate the Home and Community Based Care Benefit. The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
Benefit Period [❑ Your Benefit Period has been decreased to:[_____]]	Individual may choose to reduce the benefit period to 2, 3, 4 or 5 years. The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
Waiting Period [❑ Your Waiting Period has been increased to:[_____]]	Individual may choose to increase the waiting period to 90 or 180 days The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
Waiting Period/Waiver of Premium Enhancement Rider [❑ Your Waiting Period/Waiver of Premium Enhancement Rider has been deleted and you will return to the Waiting Period and Waiver of Premium structure described in Your Policy.]	Individual may choose to remove the Waiting Period/Waiver of Premium Enhancement Rider and return to the structure included in the original Policy.
[Your premium was not paid and your policy has lapsed. However, under the terms of your policy, limited benefits will continue to be available should you qualify for claim. You have access to a benefit pool of [$], which will be payable based on the terms and conditions of your policy at the time of lapse. No further premiums will be due for this limited coverage.]	Individual may let Policy lapse due to nonpayment of premium, in which case the Contingent Nonforfeiture Benefit or the Optional Nonforfeiture Rider may be applicable. The amount available in either of these cases will be inserted within the paragraph as indicated. The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.

COMPLIANCE STATEMENT
Virginia Bureau of Insurance

The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

Digitally signed by Patricia May-Sebesta
DN: cn=Patricia May-Sebesta, o, ou, email=Patricia_May-Sebesta@newyorklife.com, c=US
Date: 2015.03.09 08:44:43 -05'00'

Patricia May-Sebesta
Corporate Vice President

March 9, 2015
Date

2239 Rej 65 Rcvd 2239 7/7388

FIRST CONSULTING
& Administration, Inc.

May 8, 1997

OVERNIGHT DELIVERY

Ms. Althelia P. Battle
Senior Insurance Market Examiner
Forms and Rates Division
Life and Health Division
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

20

APPROVED
Commonwealth of Virginia
State Corporation Commission
Bureau of Insurance
DATE 6/3/97
BY

MAY 1997
Forms & Rates Sec
L & H Division

RE: New York Life Insurance Company
NAIC #66915
Forms ILTC-4300(VA)(0197)
Submission No. 007 0000007388
Our File 2239

Dear Ms. Battle:

We are in receipt of your letter of April 22, 1997. Following are our responses to your objections.

1. The caution notice on the cover of both policies has been revised.
2. The Notice to Buyer paragraph on the cover of both policies has been revised and added to the outline.
3. A phone number has been added to the cover of the outline.
4. The authorization in the application has been revised in both places it appears.
5. The tax statement on the cover of both policies has been made prominent.

This readmission is being sent overnight to you since Virginia is an integral part of New York Life's marketing plans. We would like to follow up with you tomorrow to see if we can obtain tentative approval this week.

We believe that the above revisions satisfy your concerns. If you have any questions or need any additional information, please feel free to contact us on our toll-free number.

Thank you for your assistance.

Sincerely,

FIRST CONSULTING & ADMINISTRATION, INC.

Larry Green, HIA
Consultant
Writer's Extension: 2751

LG/hls00178
Enclosures

1020 Central, Suite 201, Kansas City, Missouri 64105-1670
(816) 391-2730 • (800) 927-2730 • FAX: (816) 391-2755

NEW YORK LIFE INSURANCE COMPANY

Long Term Care Administration
98 San Jacinto Blvd. Suite 800
Austin, Texas 78701

[NURSING HOME INSURANCE POLICY] [LONG-TERM CARE INSURANCE POLICY] NONFORFEITURE BENEFIT RIDER

This Rider attaches to and becomes part of Your Policy. Please read it carefully and attach it to your Policy. This Rider is issued based on your written request, a copy of which is attached, and payment of the initial premium in full. Future premiums for Your Policy include the premium for this Rider and are payable under the terms of the Policy.

Insured:	[XXXX]	**Premium Mode:**	[XXXX]
Issue Age:	[XX]	**Premium:**	[$XXXX]
Policy Number:	[XXXX]		
Effective Date:	[XXX]		

Description: The Nonforfeiture benefit is a shortened benefit period providing paid-up long-term care insurance coverage after a policy lapses. The same benefits (amounts and frequency in effect at the time of lapse but not increased thereafter) will be payable for a qualifying claim. The total amount payable for claims incurred during your lifetime after lapse shall not exceed the Nonforfeiture Benefit Amount as described below.

Nonforfeiture Benefit Amount: The Nonforfeiture Benefit Amount equals 100 percent of the sum of all premiums paid while your policy and this rider were in force, including the premiums paid prior to any changes in benefits. However, the Nonforfeiture Benefit amount shall not be less than thirty (30) times the Nursing Home Maximum Daily Benefit at the time of lapse.

The Nonforfeiture Benefit may be used for all care and services qualifying for benefits under the terms of the Policy, up to the limits specified in your Policy. All benefits paid by New York Life while the policy is in premium paying status and in the paid up status will not exceed the *Policy Lifetime Maximum Benefit* which would have been payable if the policy had remained in premium paying status.

Nonforfeiture Benefit Commencement: The Nonforfeiture Benefit Account will begin after your Policy and this Rider have been in effect for three (3) years. If your Policy and this Rider have been in effect for less than 3 years, Nonforfeiture Benefits will not be payable.

Signed for New York Life Insurance Company:

President

Secretary

Countersignature (Where required by law)

Virginia Readability Certification

Name and Address of Insurer: New York Life Insurance Company
6200 Bridgepoint Parkway, Suite 400
Austin, Texas 78730

I also certify to the best of my knowledge and belief that the policy form(s) is in compliance with Section 38.2-3404 of the Code of Virginia and with the Rules and Regulations for Simplified and Readable Accident and Sickness Insurance Policies adopted pursuant thereto.

Form Number	Words	Sentences	Flesch Score
ALTC-4019 (VA) (0115)	726	22	50*
ALTC-4070 (VA) (0115)	277	13	50*

*To achieve the Flesch Score of 50, the forms were combined with the policy.

Patricia May-Sebesta

Digitally signed by Patricia May-Sebesta
DN: cn=Patricia May-Sebesta, o, ou, email=Patricia_May-Sebesta@newyorklife.com, c=US
Date: 2015.03.25 10:17:09 -05'00'

Signature of Company Officer

Patricia May-Sebesta, Corporate Vice President
Typed Name and Title

March 24, 2015
Date

Policy Series 4.0
ILTC-4300 (VA) (0197) & INH-4300 (VA) (0197)
Inflation Protection Riders in VA

Form Number of Inflation Protection Rider	Inflation Protection	Explanatory Comments
ALTC-4002 (1296)	5% Compounded Annually for Life	N/A
ALTC-4003 –PLUS (0599)	5-6% Simple for Life	N/A
ALTC-4004 (1296)	Annual 5% Coverage Increase Offer	N/A

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

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)
03/23/2015	Withdrawn 03/24/2015	Rate	Rate Tables	03/23/2015	VA 4.0 round 1 20150320.pdf VA 4.0 round 2 20150320.pdf VA 4.0 round 3 20150320.pdf
03/19/2015	Withdrawn 03/24/2015	Rate	Rate Tables	03/23/2015	VA 4.0 round 1 20150319.pdf (Superceded) VA 4.0 round 2 20150319.pdf (Superceded) VA 4.0 round 3 20150319.pdf (Superceded)
03/16/2015	Withdrawn 03/25/2015	Supporting Document	Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	03/25/2015	Statement of Variability.pdf (Superceded)
03/13/2015	Withdrawn 03/24/2015	Rate	Rate Tables	03/19/2015	VA 4.0 round 1 20150312.pdf (Superceded) VA 4.0 round 2 20150312.pdf (Superceded) VA 4.0 round 3 20150312.pdf (Superceded)
03/10/2015	Withdrawn 03/16/2015	Form	Policy Endorsement	03/12/2015	ALTC-4070 (VA) (0115).pdf (Superceded)
03/10/2015	Withdrawn 03/16/2015	Supporting Document	Statement of Variability for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	03/16/2015	Statement of Variability.pdf (Superceded)
03/10/2015	Withdrawn 03/25/2015	Supporting Document	Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	03/25/2015	Virginia Readability Certification.pdf (Superceded)
02/25/2015	Withdrawn 03/16/2015	Supporting Document	Compliance Certification for ALTC-5070 (VA) (0115)	03/10/2015	COMPLIANCE STATEMENT.pdf (Superceded)
02/24/2015	Withdrawn 03/16/2015	Supporting Document	Statement of Variability for ALTC-5070 (VA) (0115)	03/10/2015	Statement of Variability.pdf (Superceded)
02/24/2015	Withdrawn 03/16/2015	Form	Policy Endorsement	03/10/2015	ALTC-5070 (VA) (0115) .pdf (Superceded)

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/03/2014	Withdrawn 03/16/2015	Rate	Rate Tables	03/13/2015	VA 4.0 round 1 20140403.pdf (Superceded) VA 4.0 round 2 20140403.pdf (Superceded) VA 4.0 round 3 20140403.pdf (Superceded)
03/31/2014	Withdrawn 01/28/2015	Rate	Rate Tables	04/03/2014	VA 4.0 round 1 20140331.pdf (Superceded) VA 4.0 round 2 20140331.pdf (Superceded) VA 4.0 round 3 20140331.pdf (Superceded)
03/31/2014	Withdrawn 02/25/2015	Supporting Document	VA Rate Summary 3/4/14	01/02/2015	VA Rate Summary_Revised.pdf (Superceded) Expanded Narrative.pdf
03/18/2014	Withdrawn 02/25/2015	Supporting Document	L&H Actuarial Memorandum	04/01/2014	REVISED VA_AM_RS_4.0_20140316.pdf (Superceded)
03/18/2014	Withdrawn 01/28/2015	Rate	Rate Tables	03/31/2014	VA 4.0 round 1 20140317.pdf (Superceded) VA 4.0 round 2 20140317.pdf (Superceded) VA 4.0 round 3 20140317.pdf (Superceded)
03/11/2014	Withdrawn 01/28/2015	Rate	Rate Tables	03/18/2014	VA 4.0 round 1 rev1 20140311.pdf (Superceded) VA 4.0 round 1 rev2 20140311.pdf (Superceded) VA 4.0 round 2 rev1 20140311.pdf (Superceded) VA 4.0 round 2 rev2 20140311.pdf (Superceded) VA 4.0 round 3 rev1 20140311.pdf (Superceded) VA 4.0 round 3 rev2 20140311.pdf (Superceded)
03/04/2014	Withdrawn 02/25/2015	Supporting Document	L&H Actuarial Memorandum	03/18/2014	REVISED VA_AM_RS_4.0_20140304.pdf (Superceded)

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/04/2014	Withdrawn 01/28/2015	Rate	Rate Tables	03/11/2014	VA 4.0 round 1 rev 20140304.pdf (Superceded) VA 4.0 round 2 rev 20140304.pdf (Superceded) VA 4.0 round 3 rev 20140304.pdf (Superceded)
03/04/2014	Withdrawn 02/25/2015	Supporting Document	VA Rate Summary 3/4/14	03/31/2014	VA Rate Summary Brief Narrative.pdf (Superceded) VA Rate Summary_Revised.pdf
03/04/2014	Withdrawn 02/25/2015	Supporting Document	Revised Policyholder Letter and Statement of Variability - 3/4/14	04/23/2014	4.0 and 5.0 Inforce Notification Phased 3.3.14 VA.pdf (Superceded) Revised_Variable Text Explanation for Client Notification letter.pdf
02/26/2014	Withdrawn 01/28/2015	Rate	Rate Tables	03/04/2014	VA 4.0 round 1 revised.pdf (Superceded) VA 4.0 round 2 revised.pdf (Superceded) VA 4.0 round 3 revised.pdf (Superceded)
01/27/2014	Withdrawn 01/28/2015	Rate	Rate Tables	02/26/2014	Virginia 4.0 round 1.pdf (Superceded) Virginia 4.0 round 2.pdf (Superceded) Virginia 4.0 round 3.pdf (Superceded)
01/27/2014	Withdrawn 02/25/2015	Supporting Document	L&H Actuarial Memorandum	03/04/2014	REVISED VA_AM_RS_4.0_20140121.pdf (Superceded)
01/22/2014	Withdrawn 02/25/2015	Supporting Document	Revised Policyholder Letter and Statement of Variability - 1/21/2014	03/04/2014	4.0 and 5.0 Inforce Notification Phased 1.21.14 VA.pdf (Superceded) Variable Text Explanation for Client Notification letter.pdf (Superceded)
01/22/2014	Withdrawn 02/25/2015	Supporting Document	VA Rate Summary	03/04/2014	VA Rate Summary Brief Narrative.pdf VA Rate Summary.pdf (Superceded)

State: *Virginia* **Filing Company:** *New York Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long Term Care*
Project Name/Number: *2013 Rate Increase/*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/14/2014	Withdrawn 01/28/2015	Rate	Rate Tables	01/27/2014	REVISED VA_AM_RS_4.0_20140121.pdf (Superceded) Virginia 4.0 round 1.pdf (Superceded) Virginia 4.0 round 2.pdf (Superceded) Virginia 4.0 round 3.pdf (Superceded)
01/14/2014	Withdrawn 01/28/2015	Rate	Rate Tables	03/04/2014	REVISED VA_AM_RS_4.0_20140121.pdf Virginia 4.0 round 1.pdf (Superceded) Virginia 4.0 round 2.pdf (Superceded) Virginia 4.0 round 3.pdf (Superceded)
10/07/2013	Withdrawn 01/14/2014	Supporting Document	VA 4.0 RS Lapse Study Detail - 10/7/13	10/25/2013	VA 4.0 RS Lapse study detail_20131007.pdf (Superceded)
08/26/2013	Withdrawn 01/14/2014	Supporting Document	VA Exhibits II to XII 4.0 RS - 8/26/13	10/08/2013	VA_Exhibits II to XII 4.0 RS_20130826.xlsx
08/26/2013	Withdrawn 02/25/2015	Supporting Document	L&H Actuarial Memorandum	01/27/2014	REVISED VA_AM_RS_4.0_20130826.pdf (Superceded)
08/26/2013	Withdrawn 01/14/2014	Supporting Document	Attachment 1 - 8/26/13	10/07/2013	VA 4.0 Attachment 1_20130826.xlsx (Superceded)
03/11/2013	Withdrawn 01/28/2015	Rate	Rate Tables	01/14/2014	Rates VA_4.0 RS_20130311.pdf (Superceded)
03/11/2013	Withdrawn 01/14/2014	Supporting Document	Sample Policyholder Notification Letter	08/08/2013	FINAL Official Inforce Notification Client Letter 030513 cb.pdf (Superceded)
02/12/2013	Withdrawn 01/28/2015	Rate	Rate Tables	01/14/2014	Rates VA_4.0 RS_20130311.pdf (Superceded)
01/17/2013	Withdrawn 02/25/2015	Supporting Document	L&H Actuarial Memorandum	08/26/2013	VA_AM_RS_4.0_20130311.pdf (Superceded)

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2013 Rate Increase/

Filing Company: New York Life Insurance Company

Attachment VA 4.0 Attachment 1_20130826.xlsx is not a PDF document and cannot be reproduced here.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase I

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase I

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4002(1296)

Virginia - Phase I

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

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ILTC-4300 and INH-4300 and ALTC-4002(1296)

Virginia - Phase I

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.30	7.42	8.31	9.33	11.43	18-34
35-39	7.59	8.99	10.09	11.27	13.76	35-39
40-44	9.76	11.66	13.11	14.57	17.75	40-44
45-49	13.43	16.15	18.19	20.12	24.42	45-49
50	18.73	22.55	25.37	28.00	33.87	50
51	20.74	24.99	28.12	31.01	37.48	51
52	22.79	27.50	30.96	34.11	41.19	52
53	24.58	29.73	33.48	36.85	44.50	53
54	26.40	32.00	36.07	39.64	47.88	54
55	28.26	34.35	38.73	42.53	51.35	55
56	30.20	36.79	41.51	45.52	54.96	56
57	32.23	39.36	44.43	48.67	58.74	57
58	34.20	41.83	47.23	51.69	62.35	58
59	36.34	44.53	50.29	55.01	66.29	59
60	38.75	47.56	53.73	58.71	70.69	60
61	41.50	51.00	57.62	62.92	75.68	61
62	44.64	54.94	62.08	67.74	81.38	62
63	48.45	59.70	67.45	73.57	88.29	63
64	52.74	65.07	73.52	80.14	96.07	64
65	57.56	71.08	80.32	87.50	104.78	65
66	62.92	77.77	87.87	95.65	114.45	66
67	68.83	85.15	96.23	104.65	125.10	67
68	74.98	92.81	104.90	113.90	136.09	68
69	81.81	101.34	114.56	124.20	148.33	69
70	89.45	110.87	125.37	135.73	162.03	70
71	97.99	121.55	137.50	148.67	177.40	71
72	107.56	133.53	151.07	163.21	194.66	72
73	119.01	147.91	167.40	180.81	215.64	73
74	131.51	163.63	185.24	200.04	238.53	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.12	4.05	4.72	5.23	7.01	18-34
35-39	4.05	5.24	6.09	6.72	8.89	35-39
40-44	5.63	7.24	8.39	9.23	12.03	40-44
45-49	8.17	10.47	12.09	13.24	17.03	45-49
50	10.22	13.08	15.08	16.49	21.07	50
51	11.03	14.11	16.25	17.76	22.64	51
52	11.91	15.23	17.52	19.14	24.33	52
53	12.92	16.50	18.96	20.70	26.22	53
54	14.00	17.86	20.51	22.37	28.22	54
55	15.16	19.30	22.16	24.13	30.34	55
56	16.37	20.83	23.89	25.99	32.55	56
57	17.65	22.43	25.70	27.94	34.86	57
58	18.82	23.89	27.34	29.71	36.92	58
59	20.07	25.45	29.11	31.60	39.14	59
60	21.46	27.19	31.07	33.69	41.58	60
61	23.02	29.14	33.26	36.04	44.32	61
62	24.79	31.34	35.75	38.70	47.43	62
63	26.91	34.00	38.75	41.91	51.18	63
64	29.29	36.98	42.10	45.51	55.40	64
65	31.94	40.29	45.83	49.51	60.10	65
66	34.87	43.94	49.96	53.93	65.28	66
67	38.07	47.96	54.49	58.79	71.00	67
68	40.79	51.35	58.29	62.86	75.77	68
69	44.00	55.36	62.83	67.71	81.48	69
70	47.93	60.27	68.37	73.66	88.49	70
71	52.76	66.34	75.23	81.03	97.21	71
72	58.73	73.83	83.71	90.14	108.01	72
73	67.55	84.94	96.31	103.71	124.27	73
74	77.52	97.51	110.57	119.07	142.66	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.23	8.60	9.68	10.80	13.40	18-34
35-39	8.82	10.54	11.89	13.21	16.32	35-39
40-44	11.42	13.76	15.55	17.20	21.19	40-44
45-49	15.72	19.05	21.56	23.76	29.14	45-49
50	21.47	26.04	29.43	32.38	39.58	50
51	23.66	28.72	32.45	35.69	43.58	51
52	25.90	31.48	35.60	39.12	47.71	52
53	27.94	34.04	38.49	42.27	51.55	53
54	30.03	36.65	41.48	45.50	55.49	54
55	32.17	39.36	44.55	48.85	59.53	55
56	34.39	42.16	47.75	52.30	63.72	56
57	36.70	45.09	51.09	55.91	68.08	57
58	38.89	47.84	54.21	59.28	72.13	58
59	41.24	50.82	57.60	62.96	76.51	59
60	43.88	54.15	61.39	67.03	81.38	60
61	46.88	57.91	65.66	71.65	86.88	61
62	50.30	62.22	70.55	76.94	93.16	62
63	54.49	67.48	76.49	83.39	100.86	63
64	59.19	73.38	83.19	90.64	109.50	64
65	64.45	79.96	90.66	98.74	119.14	65
66	70.27	87.25	98.91	107.66	129.79	66
67	76.65	95.25	108.00	117.47	141.46	67
68	83.22	103.47	117.32	127.47	153.41	68
69	90.48	112.58	127.66	138.56	166.66	69
70	98.58	122.72	139.19	150.93	181.44	70
71	107.60	134.05	152.10	164.76	197.95	71
72	117.70	146.74	166.50	180.26	216.44	72
73	129.82	162.03	183.91	199.07	238.98	73
74	143.03	178.70	202.89	219.55	263.49	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.67	4.77	5.57	6.18	8.36	18-34
35-39	4.80	6.22	7.24	8.00	10.68	35-39
40-44	6.66	8.58	9.96	10.98	14.43	40-44
45-49	9.59	12.31	14.25	15.63	20.27	45-49
50	11.93	15.30	17.68	19.37	24.95	50
51	12.85	16.48	19.02	20.82	26.76	51
52	13.84	17.75	20.46	22.40	28.70	52
53	14.99	19.19	22.10	24.18	30.87	53
54	16.20	20.73	23.86	26.08	33.15	54
55	17.51	22.35	25.73	28.07	35.57	55
56	18.86	24.07	27.68	30.17	38.07	56
57	20.29	25.86	29.71	32.36	40.68	57
58	21.59	27.49	31.54	34.34	42.99	58
59	22.97	29.21	33.50	36.44	45.46	59
60	24.49	31.13	35.66	38.75	48.17	60
61	26.20	33.27	38.07	41.34	51.21	61
62	28.14	35.68	40.81	44.27	54.65	62
63	30.46	38.61	44.12	47.82	58.81	63
64	33.06	41.88	47.80	51.79	63.49	64
65	35.95	45.50	51.89	56.18	68.68	65
66	39.13	49.47	56.40	61.02	74.38	66
67	42.59	53.84	61.34	66.33	80.66	67
68	45.54	57.53	65.48	70.77	85.90	68
69	49.00	61.86	70.41	76.05	92.14	69
70	53.21	67.14	76.38	82.48	99.75	70
71	58.36	73.64	83.75	90.41	109.19	71
72	64.71	81.63	92.82	100.18	120.83	72
73	74.08	93.48	106.30	114.73	138.38	73
74	84.64	106.85	121.51	131.15	158.17	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.16	9.78	11.05	12.27	15.37	18-34
35-39	10.05	12.09	13.69	15.15	18.88	35-39
40-44	13.08	15.86	17.99	19.83	24.63	40-44
45-49	18.01	21.95	24.93	27.40	33.86	45-49
50	24.21	29.53	33.49	36.76	45.29	50
51	26.58	32.45	36.78	40.37	49.68	51
52	29.01	35.46	40.24	44.13	54.23	52
53	31.30	38.35	43.50	47.69	58.60	53
54	33.66	41.30	46.89	51.36	63.10	54
55	36.08	44.37	50.37	55.17	67.71	55
56	38.58	47.53	53.99	59.08	72.48	56
57	41.17	50.82	57.75	63.15	77.42	57
58	43.58	53.85	61.19	66.87	81.91	58
59	46.14	57.11	64.91	70.91	86.73	59
60	49.01	60.74	69.05	75.35	92.07	60
61	52.26	64.82	73.70	80.38	98.08	61
62	55.96	69.50	79.02	86.14	104.94	62
63	60.53	75.26	85.53	93.21	113.43	63
64	65.64	81.69	92.86	101.14	122.93	64
65	71.34	88.84	101.00	109.98	133.50	65
66	77.62	96.73	109.95	119.67	145.13	66
67	84.47	105.35	119.77	130.29	157.82	67
68	91.46	114.13	129.74	141.04	170.73	68
69	99.15	123.82	140.76	152.92	184.99	69
70	107.71	134.57	153.01	166.13	200.85	70
71	117.21	146.55	166.70	180.85	218.50	71
72	127.84	159.95	181.93	197.31	238.22	72
73	140.63	176.15	200.42	217.33	262.32	73
74	154.55	193.77	220.54	239.06	288.45	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.22	5.49	6.42	7.13	9.71	18-34
35-39	5.55	7.20	8.39	9.28	12.47	35-39
40-44	7.69	9.92	11.53	12.73	16.83	40-44
45-49	11.01	14.15	16.41	18.02	23.51	45-49
50	13.64	17.52	20.28	22.25	28.83	50
51	14.67	18.85	21.79	23.88	30.88	51
52	15.77	20.27	23.40	25.66	33.07	52
53	17.06	21.88	25.24	27.66	35.52	53
54	18.40	23.60	27.21	29.79	38.08	54
55	19.86	25.40	29.30	32.01	40.80	55
56	21.35	27.31	31.47	34.35	43.59	56
57	22.93	29.29	33.72	36.78	46.50	57
58	24.36	31.09	35.74	38.97	49.06	58
59	25.87	32.97	37.89	41.28	51.78	59
60	27.52	35.07	40.25	43.81	54.76	60
61	29.38	37.40	42.88	46.64	58.10	61
62	31.49	40.02	45.87	49.84	61.87	62
63	34.01	43.22	49.49	53.73	66.44	63
64	36.83	46.78	53.50	58.07	71.58	64
65	39.96	50.71	57.95	62.85	77.26	65
66	43.39	55.00	62.84	68.11	83.48	66
67	47.11	59.72	68.19	73.87	90.32	67
68	50.29	63.71	72.67	78.68	96.03	68
69	54.00	68.36	77.99	84.39	102.80	69
70	58.49	74.01	84.39	91.30	111.01	70
71	63.96	80.94	92.27	99.79	121.17	71
72	70.69	89.43	101.93	110.22	133.65	72
73	80.61	102.02	116.29	125.75	152.49	73
74	91.76	116.19	132.45	143.23	173.68	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.09	10.96	12.42	13.74	17.34	18-34
35-39	11.28	13.64	15.49	17.09	21.44	35-39
40-44	14.74	17.96	20.43	22.46	28.07	40-44
45-49	20.30	24.85	28.30	31.04	38.58	45-49
50	26.95	33.02	37.55	41.14	51.00	50
51	29.50	36.18	41.11	45.05	55.78	51
52	32.12	39.44	44.88	49.14	60.75	52
53	34.66	42.66	48.51	53.11	65.65	53
54	37.29	45.95	52.30	57.22	70.71	54
55	39.99	49.38	56.19	61.49	75.89	55
56	42.77	52.90	60.23	65.86	81.24	56
57	45.64	56.55	64.41	70.39	86.76	57
58	48.27	59.86	68.17	74.46	91.69	58
59	51.04	63.40	72.22	78.86	96.95	59
60	54.14	67.33	76.71	83.67	102.76	60
61	57.64	71.73	81.74	89.11	109.28	61
62	61.62	76.78	87.49	95.34	116.72	62
63	66.57	83.04	94.57	103.03	126.00	63
64	72.09	90.00	102.53	111.64	136.36	64
65	78.23	97.72	111.34	121.22	147.86	65
66	84.97	106.21	120.99	131.68	160.47	66
67	92.29	115.45	131.54	143.11	174.18	67
68	99.70	124.79	142.16	154.61	188.05	68
69	107.82	135.06	153.86	167.28	203.32	69
70	116.84	146.42	166.83	181.33	220.26	70
71	126.82	159.05	181.30	196.94	239.05	71
72	137.98	173.16	197.36	214.36	260.00	72
73	151.44	190.27	216.93	235.59	285.66	73
74	166.07	208.84	238.19	258.57	313.41	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.77	6.21	7.27	8.08	11.06	18-34
35-39	6.30	8.18	9.54	10.56	14.26	35-39
40-44	8.72	11.26	13.10	14.48	19.23	40-44
45-49	12.43	15.99	18.57	20.41	26.75	45-49
50	15.35	19.74	22.88	25.13	32.71	50
51	16.49	21.22	24.56	26.94	35.00	51
52	17.70	22.79	26.34	28.92	37.44	52
53	19.13	24.57	28.38	31.14	40.17	53
54	20.60	26.47	30.56	33.50	43.01	54
55	22.21	28.45	32.87	35.95	46.03	55
56	23.84	30.55	35.26	38.53	49.11	56
57	25.57	32.72	37.73	41.20	52.32	57
58	27.13	34.69	39.94	43.60	55.13	58
59	28.77	36.73	42.28	46.12	58.10	59
60	30.55	39.01	44.84	48.87	61.35	60
61	32.56	41.53	47.69	51.94	64.99	61
62	34.84	44.36	50.93	55.41	69.09	62
63	37.56	47.83	54.86	59.64	74.07	63
64	40.60	51.68	59.20	64.35	79.67	64
65	43.97	55.92	64.01	69.52	85.84	65
66	47.65	60.53	69.28	75.20	92.58	66
67	51.63	65.60	75.04	81.41	99.98	67
68	55.04	69.89	79.86	86.59	106.16	68
69	59.00	74.86	85.57	92.73	113.46	69
70	63.77	80.88	92.40	100.12	122.27	70
71	69.56	88.24	100.79	109.17	133.15	71
72	76.67	97.23	111.04	120.26	146.47	72
73	87.14	110.56	126.28	136.77	166.60	73
74	98.88	125.53	143.39	155.31	189.19	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

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

Nonforfeiture Rider

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

Elimination Period / Waiver of Premium Enhancement Rider

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase I

Standard Underwriting Class Rates

Under Attained Age 75 - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.18	7.18	7.98	9.04	10.88	18-34
35-39	7.31	8.56	9.53	10.73	12.88	35-39
40-44	9.32	10.99	12.27	13.73	16.46	40-44
45-49	12.81	15.24	17.04	18.95	22.66	45-49
50	18.39	21.92	24.51	27.16	32.38	50
51	20.49	24.45	27.36	30.28	36.09	51
52	22.63	27.05	30.27	33.47	39.87	52
53	24.40	29.23	32.74	36.14	43.07	53
54	26.19	31.45	35.26	38.85	46.31	54
55	28.00	33.74	37.85	41.64	49.65	55
56	29.91	36.13	40.56	44.55	53.13	56
57	31.92	38.67	43.44	47.64	56.81	57
58	33.94	41.19	46.29	50.72	60.46	58
59	36.16	43.98	49.43	54.12	64.48	59
60	38.66	47.12	52.98	57.95	69.00	60
61	41.54	50.70	57.02	62.32	74.15	61
62	44.83	54.81	61.65	67.32	80.04	62
63	48.77	59.71	67.17	73.31	87.08	63
64	53.23	65.27	73.43	80.09	95.04	64
65	58.27	71.53	80.48	87.70	103.98	65
66	63.91	78.53	88.35	96.19	113.98	66
67	70.16	86.31	97.13	105.60	125.05	67
68	76.75	94.47	106.35	115.38	136.59	68
69	84.11	103.62	116.68	126.32	149.50	69
70	92.37	113.87	128.28	138.61	164.01	70
71	101.64	125.41	141.34	152.47	180.38	71
72	112.03	138.37	155.99	168.08	198.81	72
73	124.43	153.86	173.52	186.93	221.15	73
74	137.99	170.84	192.73	207.61	245.61	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase I

Standard Underwriting Class Rates

Under Attained Age 75 - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.96	3.83	4.45	4.92	6.51	18-34
35-39	3.80	4.90	5.68	6.26	8.17	35-39
40-44	5.29	6.79	7.84	8.60	11.07	40-44
45-49	7.76	9.92	11.42	12.48	15.86	45-49
50	9.79	12.49	14.35	15.65	19.77	50
51	10.59	13.50	15.50	16.91	21.30	51
52	11.48	14.62	16.77	18.26	22.95	52
53	12.48	15.88	18.19	19.80	24.81	53
54	13.57	17.24	19.73	21.46	26.78	54
55	14.73	18.69	21.38	23.22	28.88	55
56	15.96	20.23	23.12	25.08	31.08	56
57	17.26	21.85	24.94	27.05	33.40	57
58	18.46	23.33	26.61	28.84	35.48	58
59	19.75	24.94	28.43	30.77	37.74	59
60	21.19	26.74	30.45	32.92	40.24	60
61	22.82	28.76	32.72	35.35	43.04	61
62	24.66	31.05	35.29	38.10	46.24	62
63	26.86	33.80	38.39	41.40	50.08	63
64	29.35	36.89	41.86	45.11	54.41	64
65	32.12	40.34	45.74	49.27	59.25	65
66	35.20	44.17	50.05	53.87	64.61	66
67	38.58	48.39	54.79	58.94	70.54	67
68	41.45	51.95	58.77	63.19	75.49	68
69	44.85	56.19	63.54	68.28	81.44	69
70	49.05	61.41	69.41	74.57	88.81	70
71	54.23	67.90	76.72	82.40	98.01	71
72	60.66	75.93	85.79	92.12	109.47	72
73	70.17	87.86	99.27	106.59	126.68	73
74	80.96	101.40	114.57	123.04	146.22	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4002(1296)

Virginia - Phase I

Standard Underwriting Class Rates

Under Attained Age 75 - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	18.60	22.79	25.96	28.42	35.77	18-34
35-39	23.44	28.83	32.83	35.91	45.00	35-39
40-44	30.00	37.02	42.18	46.08	57.48	40-44
45-49	39.26	48.61	55.40	60.46	75.06	45-49
50	48.71	60.39	68.80	75.04	92.91	50
51	52.28	64.84	73.89	80.56	99.66	51
52	55.98	69.48	79.18	86.32	106.69	52
53	59.70	74.15	84.53	92.14	113.79	53
54	63.49	78.96	90.01	98.11	121.08	54
55	67.38	83.86	95.61	104.21	128.51	55
56	71.32	88.85	101.32	110.41	136.05	56
57	75.31	93.91	107.10	116.69	143.66	57
58	78.72	98.23	112.03	122.02	150.06	58
59	82.31	102.79	117.22	127.62	156.79	59
60	86.22	107.76	122.88	133.72	164.11	60
61	90.60	113.30	129.20	140.54	172.27	61
62	95.58	119.61	136.39	148.30	181.59	62
63	101.96	127.67	145.57	158.24	193.52	63
64	109.07	136.64	155.80	169.33	206.85	64
65	116.89	146.52	167.05	181.53	221.52	65
66	125.40	157.26	179.31	194.82	237.51	66
67	134.58	168.87	192.54	209.17	254.79	67
68	143.66	180.33	205.62	223.38	271.93	68
69	153.56	192.84	219.91	238.88	290.64	69
70	164.45	206.62	235.66	255.97	311.24	70
71	176.50	221.90	253.12	274.92	334.06	71
72	189.89	238.89	272.54	295.99	359.43	72
73	206.37	259.85	296.56	322.07	391.01	73
74	224.11	282.47	322.45	350.18	424.93	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4002(1296)

Virginia - Phase I

Standard Underwriting Class Rates

Under Attained Age 75 - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.91	14.11	16.43	18.12	24.18	18-34
35-39	14.08	18.15	21.08	23.21	30.61	35-39
40-44	18.38	23.63	27.39	30.07	39.23	40-44
45-49	24.33	31.22	36.09	39.54	50.98	45-49
50	28.80	36.93	42.63	46.64	59.82	50
51	30.49	39.08	45.09	49.31	63.14	51
52	32.29	41.37	47.71	52.16	66.63	52
53	34.34	43.95	50.67	55.37	70.53	53
54	36.48	46.68	53.77	58.73	74.59	54
55	38.71	49.50	56.99	62.22	78.78	55
56	41.01	52.41	60.29	65.78	83.05	56
57	43.34	55.35	63.65	69.40	87.37	57
58	45.32	57.85	66.48	72.45	90.95	58
59	47.40	60.46	69.45	75.64	94.68	59
60	49.66	63.28	72.66	79.09	98.72	60
61	52.14	66.42	76.21	82.90	103.19	61
62	54.95	69.95	80.21	87.22	108.26	62
63	58.45	74.38	85.24	92.62	114.67	63
64	62.35	79.29	90.82	98.64	121.81	64
65	66.62	84.69	96.96	105.25	129.66	65
66	71.28	90.56	103.63	112.45	138.24	66
67	76.29	96.91	110.85	120.23	147.53	67
68	80.49	102.20	116.84	126.68	155.18	68
69	85.34	108.32	123.81	134.19	164.12	69
70	91.14	115.67	132.17	143.23	174.92	70
71	98.19	124.61	142.37	154.25	188.16	71
72	106.77	135.53	154.84	167.75	204.42	72
73	119.57	151.85	173.54	188.04	229.22	73
74	133.88	170.13	194.49	210.77	256.97	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.25	8.54	9.56	10.73	13.15	18-34
35-39	8.72	10.34	11.60	12.96	15.82	35-39
40-44	11.23	13.41	15.08	16.75	20.42	40-44
45-49	15.44	18.58	20.92	23.14	28.09	45-49
50	21.54	25.93	29.18	32.20	38.95	50
51	23.85	28.74	32.34	35.66	43.11	51
52	26.21	31.63	35.61	39.23	47.37	52
53	28.26	34.19	38.50	42.37	51.18	53
54	30.36	36.80	41.48	45.59	55.06	54
55	32.50	39.50	44.54	48.91	59.06	55
56	34.73	42.31	47.74	52.35	63.20	56
57	37.06	45.26	51.10	55.97	67.55	57
58	39.33	48.10	54.32	59.45	71.71	58
59	41.80	51.21	57.84	63.26	76.23	59
60	44.56	54.70	61.79	67.52	81.29	60
61	47.73	58.65	66.27	72.36	87.03	61
62	51.34	63.18	71.39	77.90	93.59	62
63	55.72	68.66	77.57	84.60	101.54	63
64	60.65	74.83	84.55	92.17	110.48	64
65	66.19	81.74	92.37	100.63	120.49	65
66	72.36	89.43	101.05	110.00	131.62	66
67	79.15	97.93	110.67	120.34	143.86	67
68	86.23	106.73	120.63	130.99	156.51	68
69	94.08	116.55	131.75	142.83	170.58	69
70	102.87	127.50	144.17	156.09	186.33	70
71	112.69	139.79	158.13	170.97	204.01	71
72	123.69	153.56	173.73	187.69	223.86	72
73	136.86	170.10	192.51	207.93	247.99	73
74	151.24	188.17	213.03	230.05	274.31	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.59	4.66	5.43	6.01	8.06	18-34
35-39	4.66	6.03	7.00	7.73	10.23	35-39
40-44	6.47	8.33	9.65	10.61	13.83	40-44
45-49	9.39	12.04	13.90	15.23	19.59	45-49
50	11.76	15.04	17.34	18.96	24.23	50
51	12.68	16.23	18.69	20.43	26.04	51
52	13.70	17.52	20.15	22.01	27.98	52
53	14.86	18.97	21.80	23.80	30.16	53
54	16.10	20.54	23.58	25.73	32.45	54
55	17.43	22.20	25.49	27.75	34.89	55
56	18.82	23.96	27.48	29.89	37.43	56
57	20.30	25.79	29.55	32.13	40.09	57
58	21.65	27.47	31.44	34.16	42.46	58
59	23.09	29.26	33.48	36.34	45.01	59
60	24.67	31.27	35.73	38.74	47.82	60
61	26.48	33.51	38.25	41.45	50.96	61
62	28.51	36.04	41.11	44.51	54.54	62
63	30.94	39.10	44.57	48.20	58.85	63
64	33.69	42.53	48.42	52.33	63.71	64
65	36.73	46.33	52.71	56.94	69.12	65
66	40.10	50.53	57.46	62.02	75.08	66
67	43.78	55.15	62.67	67.61	81.65	67
68	46.91	59.06	67.04	72.29	87.14	68
69	50.60	63.67	72.26	77.87	93.70	69
70	55.12	69.31	78.62	84.71	101.76	70
71	60.67	76.30	86.52	93.19	111.79	71
72	67.54	84.90	96.27	103.67	124.21	72
73	77.68	97.68	110.76	119.26	142.91	73
74	89.15	112.14	127.15	136.93	164.06	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.32	9.90	11.14	12.42	15.42	18-34
35-39	10.13	12.12	13.67	15.19	18.76	35-39
40-44	13.14	15.83	17.89	19.77	24.38	40-44
45-49	18.07	21.92	24.80	27.33	33.52	45-49
50	24.69	29.94	33.85	37.24	45.52	50
51	27.21	33.03	37.32	41.04	50.13	51
52	29.79	36.21	40.95	44.99	54.87	52
53	32.12	39.15	44.26	48.60	59.29	53
54	34.53	42.15	47.70	52.33	63.81	54
55	37.00	45.26	51.23	56.18	68.47	55
56	39.55	48.49	54.92	60.15	73.27	56
57	42.20	51.85	58.76	64.30	78.29	57
58	44.72	55.01	62.35	68.18	82.96	58
59	47.44	58.44	66.25	72.40	87.98	59
60	50.46	62.28	70.60	77.09	93.58	60
61	53.92	66.60	75.52	82.40	99.91	61
62	57.85	71.55	81.13	88.48	107.14	62
63	62.67	77.61	87.97	95.89	116.00	63
64	68.07	84.39	95.67	104.25	125.92	64
65	74.11	91.95	104.26	113.56	137.00	65
66	80.81	100.33	113.75	123.81	149.26	66
67	88.14	109.55	124.21	135.08	162.67	67
68	95.71	118.99	134.91	146.60	176.43	68
69	104.05	129.48	146.82	159.34	191.66	69
70	113.37	141.13	160.06	173.57	208.65	70
71	123.74	154.17	174.92	189.47	227.64	71
72	135.35	168.75	191.47	207.30	248.91	72
73	149.29	186.34	211.50	228.93	274.83	73
74	164.49	205.50	233.33	252.49	303.01	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.22	5.49	6.41	7.10	9.61	18-34
35-39	5.52	7.16	8.32	9.20	12.29	35-39
40-44	7.65	9.87	11.46	12.62	16.59	40-44
45-49	11.02	14.16	16.38	17.98	23.32	45-49
50	13.73	17.59	20.33	22.27	28.69	50
51	14.77	18.96	21.88	23.95	30.78	51
52	15.92	20.42	23.53	25.76	33.01	52
53	17.24	22.06	25.41	27.80	35.51	53
54	18.63	23.84	27.43	30.00	38.12	54
55	20.13	25.71	29.60	32.28	40.90	55
56	21.68	27.69	31.84	34.70	43.78	56
57	23.34	29.73	34.16	37.21	46.78	57
58	24.84	31.61	36.27	39.48	49.44	58
59	26.43	33.58	38.53	41.91	52.28	59
60	28.15	35.80	41.01	44.56	55.40	60
61	30.14	38.26	43.78	47.55	58.88	61
62	32.36	41.03	46.93	50.92	62.84	62
63	35.02	44.40	50.75	55.00	67.62	63
64	38.03	48.17	54.98	59.55	73.01	64
65	41.34	52.32	59.68	64.61	78.99	65
66	45.00	56.89	64.87	70.17	85.55	66
67	48.98	61.91	70.55	76.28	92.76	67
68	52.37	66.17	75.31	81.39	98.79	68
69	56.35	71.15	80.98	87.46	105.96	69
70	61.19	77.21	87.83	94.85	114.71	70
71	67.11	84.70	96.32	103.98	125.57	71
72	74.42	93.87	106.75	115.22	138.95	72
73	85.19	107.50	122.25	131.93	159.14	73
74	97.34	122.88	139.73	150.82	181.90	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.39	11.26	12.72	14.11	17.69	18-34
35-39	11.54	13.90	15.74	17.42	21.70	35-39
40-44	15.05	18.25	20.70	22.79	28.34	40-44
45-49	20.70	25.26	28.68	31.52	38.95	45-49
50	27.84	33.95	38.52	42.28	52.09	50
51	30.57	37.32	42.30	46.42	57.15	51
52	33.37	40.79	46.29	50.75	62.37	52
53	35.98	44.11	50.02	54.83	67.40	53
54	38.70	47.50	53.92	59.07	72.56	54
55	41.50	51.02	57.92	63.45	77.88	55
56	44.37	54.67	62.10	67.95	83.34	56
57	47.34	58.44	66.42	72.63	89.03	57
58	50.11	61.92	70.38	76.91	94.21	58
59	53.08	65.67	74.66	81.54	99.73	59
60	56.36	69.86	79.41	86.66	105.87	60
61	60.11	74.55	84.77	92.44	112.79	61
62	64.36	79.92	90.87	99.06	120.69	62
63	69.62	86.56	98.37	107.18	130.46	63
64	75.49	93.95	106.79	116.33	141.36	64
65	82.03	102.16	116.15	126.49	153.51	65
66	89.26	111.23	126.45	137.62	166.90	66
67	97.13	121.17	137.75	149.82	181.48	67
68	105.19	131.25	149.19	162.21	196.35	68
69	114.02	142.41	161.89	175.85	212.74	69
70	123.87	154.76	175.95	191.05	230.97	70
71	134.79	168.55	191.71	207.97	251.27	71
72	147.01	183.94	209.21	226.91	273.96	72
73	161.72	202.58	230.49	249.93	301.67	73
74	177.74	222.83	253.63	274.93	331.71	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.85	6.32	7.39	8.19	11.16	18-34
35-39	6.38	8.29	9.64	10.67	14.35	35-39
40-44	8.83	11.41	13.27	14.63	19.35	40-44
45-49	12.65	16.28	18.86	20.73	27.05	45-49
50	15.70	20.14	23.32	25.58	33.15	50
51	16.86	21.69	25.07	27.47	35.52	51
52	18.14	23.32	26.91	29.51	38.04	52
53	19.62	25.15	29.02	31.80	40.86	53
54	21.16	27.14	31.28	34.27	43.79	54
55	22.83	29.22	33.71	36.81	46.91	55
56	24.54	31.42	36.20	39.51	50.13	56
57	26.38	33.67	38.77	42.29	53.47	57
58	28.03	35.75	41.10	44.80	56.42	58
59	29.77	37.90	43.58	47.48	59.55	59
60	31.63	40.33	46.29	50.38	62.98	60
61	33.80	43.01	49.31	53.65	66.80	61
62	36.21	46.02	52.75	57.33	71.14	62
63	39.10	49.70	56.93	61.80	76.39	63
64	42.37	53.81	61.54	66.77	82.31	64
65	45.95	58.31	66.65	72.28	88.86	65
66	49.90	63.25	72.28	78.32	96.02	66
67	54.18	68.67	78.43	84.95	103.87	67
68	57.83	73.28	83.58	90.49	110.44	68
69	62.10	78.63	89.70	97.05	118.22	69
70	67.26	85.11	97.04	104.99	127.66	70
71	73.55	93.10	106.12	114.77	139.35	71
72	81.30	102.84	117.23	126.77	153.69	72
73	92.70	117.32	133.74	144.60	175.37	73
74	105.53	133.62	152.31	164.71	199.74	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.46	12.62	14.30	15.80	19.96	18-34
35-39	12.95	15.68	17.81	19.65	24.64	35-39
40-44	16.96	20.67	23.51	25.81	32.30	40-44
45-49	23.33	28.60	32.56	35.71	44.38	45-49
50	30.99	37.96	43.19	47.32	58.66	50
51	33.93	41.61	47.28	51.80	64.17	51
52	36.95	45.37	51.63	56.51	69.87	52
53	39.84	49.07	55.78	61.06	75.51	53
54	42.87	52.85	60.14	65.81	81.31	54
55	46.00	56.78	64.61	70.72	87.29	55
56	49.19	60.85	69.28	75.75	93.41	56
57	52.48	65.03	74.08	80.96	99.77	57
58	55.50	68.83	78.41	85.64	105.46	58
59	58.72	72.90	83.07	90.68	111.48	59
60	62.26	77.44	88.22	96.23	118.16	60
61	66.30	82.50	94.02	102.48	125.67	61
62	70.87	88.29	100.61	109.64	134.24	62
63	76.57	95.51	108.77	118.47	144.92	63
64	82.91	103.51	117.91	128.41	156.80	64
65	89.95	112.37	128.04	139.42	170.02	65
66	97.71	122.13	139.15	151.43	184.54	66
67	106.12	132.79	151.29	164.56	200.29	67
68	114.67	143.51	163.47	177.82	216.27	68
69	123.99	155.34	176.96	192.36	233.82	69
70	134.37	168.39	191.84	208.53	253.29	70
71	145.84	182.93	208.50	226.47	274.90	71
72	158.67	199.13	226.95	246.52	299.01	72
73	174.15	218.82	249.48	270.93	328.51	73
74	190.99	240.16	273.93	297.37	360.41	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.48	7.15	8.37	9.28	12.71	18-34
35-39	7.24	9.42	10.96	12.14	16.41	35-39
40-44	10.01	12.95	15.08	16.64	22.11	40-44
45-49	14.28	18.40	21.34	23.48	30.78	45-49
50	17.67	22.69	26.31	28.89	37.61	50
51	18.95	24.42	28.26	30.99	40.26	51
52	20.36	26.22	30.29	33.26	43.07	52
53	22.00	28.24	32.63	35.80	46.21	53
54	23.69	30.44	35.13	38.54	49.46	54
55	25.53	32.73	37.82	41.34	52.92	55
56	27.40	35.15	40.56	44.32	56.48	56
57	29.42	37.61	43.38	47.37	60.16	57
58	31.22	39.89	45.93	50.12	63.40	58
59	33.11	42.22	48.63	53.05	66.82	59
60	35.11	44.86	51.57	56.20	70.56	60
61	37.46	47.76	54.84	59.75	74.72	61
62	40.06	51.01	58.57	63.74	79.44	62
63	43.18	55.00	63.11	68.60	85.16	63
64	46.71	59.45	68.10	73.99	91.61	64
65	50.56	64.30	73.62	79.95	98.73	65
66	54.80	69.61	79.69	86.47	106.49	66
67	59.38	75.43	86.31	93.62	114.98	67
68	63.29	80.39	91.85	99.59	122.09	68
69	67.85	86.11	98.42	106.64	130.48	69
70	73.33	93.01	106.25	115.13	140.61	70
71	79.99	101.50	115.92	125.56	153.13	71
72	88.18	111.81	127.71	138.32	168.43	72
73	100.21	127.14	145.23	157.27	191.60	73
74	113.72	144.36	164.89	178.60	217.58	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	11.53	13.98	15.88	17.49	22.23	18-34
35-39	14.36	17.46	19.88	21.88	27.58	35-39
40-44	18.87	23.09	26.32	28.83	36.26	40-44
45-49	25.96	31.94	36.44	39.90	49.81	45-49
50	34.14	41.97	47.86	52.36	65.23	50
51	37.29	45.90	52.26	57.18	71.19	51
52	40.53	49.95	56.97	62.27	77.37	52
53	43.70	54.03	61.54	67.29	83.62	53
54	47.04	58.20	66.36	72.55	90.06	54
55	50.50	62.54	71.30	77.99	96.70	55
56	54.01	67.03	76.46	83.55	103.48	56
57	57.62	71.62	81.74	89.29	110.51	57
58	60.89	75.74	86.44	94.37	116.71	58
59	64.36	80.13	91.48	99.82	123.23	59
60	68.16	85.02	97.03	105.80	130.45	60
61	72.49	90.45	103.27	112.52	138.55	61
62	77.38	96.66	110.35	120.22	147.79	62
63	83.52	104.46	119.17	129.76	159.38	63
64	90.33	113.07	129.03	140.49	172.24	64
65	97.87	122.58	139.93	152.35	186.53	65
66	106.16	133.03	151.85	165.24	202.18	66
67	115.11	144.41	164.83	179.30	219.10	67
68	124.15	155.77	177.75	193.43	236.19	68
69	133.96	168.27	192.03	208.87	254.90	69
70	144.87	182.02	207.73	226.01	275.61	70
71	156.89	197.31	225.29	244.97	298.53	71
72	170.33	214.32	244.69	266.13	324.06	72
73	186.58	235.06	268.47	291.93	355.35	73
74	204.24	257.49	294.23	319.81	389.11	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.11	7.98	9.35	10.37	14.26	18-34
35-39	8.10	10.55	12.28	13.61	18.47	35-39
40-44	11.19	14.49	16.89	18.65	24.87	40-44
45-49	15.91	20.52	23.82	26.23	34.51	45-49
50	19.64	25.24	29.30	32.20	42.07	50
51	21.04	27.15	31.45	34.51	45.00	51
52	22.58	29.12	33.67	37.01	48.10	52
53	24.38	31.33	36.24	39.80	51.56	53
54	26.22	33.74	38.98	42.81	55.13	54
55	28.23	36.24	41.93	45.87	58.93	55
56	30.26	38.88	44.92	49.13	62.83	56
57	32.46	41.55	47.99	52.45	66.85	57
58	34.41	44.03	50.76	55.44	70.38	58
59	36.45	46.54	53.68	58.62	74.09	59
60	38.59	49.39	56.85	62.02	78.14	60
61	41.12	52.51	60.37	65.85	82.64	61
62	43.91	56.00	64.39	70.15	87.74	62
63	47.26	60.30	69.29	75.40	93.93	63
64	51.05	65.09	74.66	81.21	100.91	64
65	55.17	70.29	80.59	87.62	108.60	65
66	59.70	75.97	87.10	94.62	116.96	66
67	64.58	82.19	94.19	102.29	126.09	67
68	68.75	87.50	100.12	108.69	133.74	68
69	73.60	93.59	107.14	116.23	142.74	69
70	79.40	100.91	115.46	125.27	153.56	70
71	86.43	109.90	125.72	136.35	166.91	71
72	95.06	120.78	138.19	149.87	183.17	72
73	107.72	136.96	156.72	169.94	207.83	73
74	121.91	155.10	177.47	192.49	235.42	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.60	15.34	17.46	19.18	24.50	18-34
35-39	15.77	19.24	21.95	24.11	30.52	35-39
40-44	20.78	25.51	29.13	31.85	40.22	40-44
45-49	28.59	35.28	40.32	44.09	55.24	45-49
50	37.29	45.98	52.53	57.40	71.80	50
51	40.65	50.19	57.24	62.56	78.21	51
52	44.11	54.53	62.31	68.03	84.87	52
53	47.56	58.99	67.30	73.52	91.73	53
54	51.21	63.55	72.58	79.29	98.81	54
55	55.00	68.30	77.99	85.26	106.11	55
56	58.83	73.21	83.64	91.35	113.55	56
57	62.76	78.21	89.40	97.62	121.25	57
58	66.28	82.65	94.47	103.10	127.96	58
59	70.00	87.36	99.89	108.96	134.98	59
60	74.06	92.60	105.84	115.37	142.74	60
61	78.68	98.40	112.52	122.56	151.43	61
62	83.89	105.03	120.09	130.80	161.34	62
63	90.47	113.41	129.57	141.05	173.84	63
64	97.75	122.63	140.15	152.57	187.68	64
65	105.79	132.79	151.82	165.28	203.04	65
66	114.61	143.93	164.55	179.05	219.82	66
67	124.10	156.03	178.37	194.04	237.91	67
68	133.63	168.03	192.03	209.04	256.11	68
69	143.93	181.20	207.10	225.38	275.98	69
70	155.37	195.65	223.62	243.49	297.93	70
71	167.94	211.69	242.08	263.47	322.16	71
72	181.99	229.51	262.43	285.74	349.11	72
73	199.01	251.30	287.46	312.93	382.19	73
74	217.49	274.82	314.53	342.25	417.81	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.74	8.81	10.33	11.46	15.81	18-34
35-39	8.96	11.68	13.60	15.08	20.53	35-39
40-44	12.37	16.03	18.70	20.66	27.63	40-44
45-49	17.54	22.64	26.30	28.98	38.24	45-49
50	21.61	27.79	32.29	35.51	46.53	50
51	23.13	29.88	34.64	38.03	49.74	51
52	24.80	32.02	37.05	40.76	53.13	52
53	26.76	34.42	39.85	43.80	56.91	53
54	28.75	37.04	42.83	47.08	60.80	54
55	30.93	39.75	46.04	50.40	64.94	55
56	33.12	42.61	49.28	53.94	69.18	56
57	35.50	45.49	52.60	57.53	73.54	57
58	37.60	48.17	55.59	60.76	77.36	58
59	39.79	50.86	58.73	64.19	81.36	59
60	42.07	53.92	62.13	67.84	85.72	60
61	44.78	57.26	65.90	71.95	90.56	61
62	47.76	60.99	70.21	76.56	96.04	62
63	51.34	65.60	75.47	82.20	102.70	63
64	55.39	70.73	81.22	88.43	110.21	64
65	59.78	76.28	87.56	95.29	118.47	65
66	64.60	82.33	94.51	102.77	127.43	66
67	69.78	88.95	102.07	110.96	137.20	67
68	74.21	94.61	108.39	117.79	145.39	68
69	79.35	101.07	115.86	125.82	155.00	69
70	85.47	108.81	124.67	135.41	166.51	70
71	92.87	118.30	135.52	147.14	180.69	71
72	101.94	129.75	148.67	161.42	197.91	72
73	115.23	146.78	168.21	182.61	224.06	73
74	130.10	165.84	190.05	206.38	253.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

New Increased Rates - Phase I

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

Nonforfeiture Rider

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

Elimination Period / Waiver of Premium Enhancement Rider

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase II

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase II

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4002(1296)

Virginia - Phase II

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4002(1296)

Virginia - Phase II

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate
With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.30	7.42	8.31	9.33	11.43	18-34
35-39	7.59	8.99	10.09	11.27	13.76	35-39
40-44	9.76	11.66	13.11	14.57	17.75	40-44
45-49	13.43	16.15	18.19	20.12	24.42	45-49
50	18.73	22.55	25.37	28.00	33.87	50
51	20.74	24.99	28.12	31.01	37.48	51
52	22.79	27.50	30.96	34.11	41.19	52
53	24.58	29.73	33.48	36.85	44.50	53
54	26.40	32.00	36.07	39.64	47.88	54
55	28.26	34.35	38.73	42.53	51.35	55
56	30.20	36.79	41.51	45.52	54.96	56
57	32.23	39.36	44.43	48.67	58.74	57
58	34.20	41.83	47.23	51.69	62.35	58
59	36.34	44.53	50.29	55.01	66.29	59
60	38.75	47.56	53.73	58.71	70.69	60
61	41.50	51.00	57.62	62.92	75.68	61
62	44.64	54.94	62.08	67.74	81.38	62
63	48.45	59.70	67.45	73.57	88.29	63
64	52.74	65.07	73.52	80.14	96.07	64
65	57.56	71.08	80.32	87.50	104.78	65
66	62.92	77.77	87.87	95.65	114.45	66
67	68.83	85.15	96.23	104.65	125.10	67
68	74.98	92.81	104.90	113.90	136.09	68
69	81.81	101.34	114.56	124.20	148.33	69
70	89.45	110.87	125.37	135.73	162.03	70
71	97.99	121.55	137.50	148.67	177.40	71
72	107.56	133.53	151.07	163.21	194.66	72
73	119.01	147.91	167.40	180.81	215.64	73
74	131.51	163.63	185.24	200.04	238.53	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.12	4.05	4.72	5.23	7.01	18-34
35-39	4.05	5.24	6.09	6.72	8.89	35-39
40-44	5.63	7.24	8.39	9.23	12.03	40-44
45-49	8.17	10.47	12.09	13.24	17.03	45-49
50	10.22	13.08	15.08	16.49	21.07	50
51	11.03	14.11	16.25	17.76	22.64	51
52	11.91	15.23	17.52	19.14	24.33	52
53	12.92	16.50	18.96	20.70	26.22	53
54	14.00	17.86	20.51	22.37	28.22	54
55	15.16	19.30	22.16	24.13	30.34	55
56	16.37	20.83	23.89	25.99	32.55	56
57	17.65	22.43	25.70	27.94	34.86	57
58	18.82	23.89	27.34	29.71	36.92	58
59	20.07	25.45	29.11	31.60	39.14	59
60	21.46	27.19	31.07	33.69	41.58	60
61	23.02	29.14	33.26	36.04	44.32	61
62	24.79	31.34	35.75	38.70	47.43	62
63	26.91	34.00	38.75	41.91	51.18	63
64	29.29	36.98	42.10	45.51	55.40	64
65	31.94	40.29	45.83	49.51	60.10	65
66	34.87	43.94	49.96	53.93	65.28	66
67	38.07	47.96	54.49	58.79	71.00	67
68	40.79	51.35	58.29	62.86	75.77	68
69	44.00	55.36	62.83	67.71	81.48	69
70	47.93	60.27	68.37	73.66	88.49	70
71	52.76	66.34	75.23	81.03	97.21	71
72	58.73	73.83	83.71	90.14	108.01	72
73	67.55	84.94	96.31	103.71	124.27	73
74	77.52	97.51	110.57	119.07	142.66	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.23	8.60	9.68	10.80	13.40	18-34
35-39	8.82	10.54	11.89	13.21	16.32	35-39
40-44	11.42	13.76	15.55	17.20	21.19	40-44
45-49	15.72	19.05	21.56	23.76	29.14	45-49
50	21.47	26.04	29.43	32.38	39.58	50
51	23.66	28.72	32.45	35.69	43.58	51
52	25.90	31.48	35.60	39.12	47.71	52
53	27.94	34.04	38.49	42.27	51.55	53
54	30.03	36.65	41.48	45.50	55.49	54
55	32.17	39.36	44.55	48.85	59.53	55
56	34.39	42.16	47.75	52.30	63.72	56
57	36.70	45.09	51.09	55.91	68.08	57
58	38.89	47.84	54.21	59.28	72.13	58
59	41.24	50.82	57.60	62.96	76.51	59
60	43.88	54.15	61.39	67.03	81.38	60
61	46.88	57.91	65.66	71.65	86.88	61
62	50.30	62.22	70.55	76.94	93.16	62
63	54.49	67.48	76.49	83.39	100.86	63
64	59.19	73.38	83.19	90.64	109.50	64
65	64.45	79.96	90.66	98.74	119.14	65
66	70.27	87.25	98.91	107.66	129.79	66
67	76.65	95.25	108.00	117.47	141.46	67
68	83.22	103.47	117.32	127.47	153.41	68
69	90.48	112.58	127.66	138.56	166.66	69
70	98.58	122.72	139.19	150.93	181.44	70
71	107.60	134.05	152.10	164.76	197.95	71
72	117.70	146.74	166.50	180.26	216.44	72
73	129.82	162.03	183.91	199.07	238.98	73
74	143.03	178.70	202.89	219.55	263.49	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate
With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.67	4.77	5.57	6.18	8.36	18-34
35-39	4.80	6.22	7.24	8.00	10.68	35-39
40-44	6.66	8.58	9.96	10.98	14.43	40-44
45-49	9.59	12.31	14.25	15.63	20.27	45-49
50	11.93	15.30	17.68	19.37	24.95	50
51	12.85	16.48	19.02	20.82	26.76	51
52	13.84	17.75	20.46	22.40	28.70	52
53	14.99	19.19	22.10	24.18	30.87	53
54	16.20	20.73	23.86	26.08	33.15	54
55	17.51	22.35	25.73	28.07	35.57	55
56	18.86	24.07	27.68	30.17	38.07	56
57	20.29	25.86	29.71	32.36	40.68	57
58	21.59	27.49	31.54	34.34	42.99	58
59	22.97	29.21	33.50	36.44	45.46	59
60	24.49	31.13	35.66	38.75	48.17	60
61	26.20	33.27	38.07	41.34	51.21	61
62	28.14	35.68	40.81	44.27	54.65	62
63	30.46	38.61	44.12	47.82	58.81	63
64	33.06	41.88	47.80	51.79	63.49	64
65	35.95	45.50	51.89	56.18	68.68	65
66	39.13	49.47	56.40	61.02	74.38	66
67	42.59	53.84	61.34	66.33	80.66	67
68	45.54	57.53	65.48	70.77	85.90	68
69	49.00	61.86	70.41	76.05	92.14	69
70	53.21	67.14	76.38	82.48	99.75	70
71	58.36	73.64	83.75	90.41	109.19	71
72	64.71	81.63	92.82	100.18	120.83	72
73	74.08	93.48	106.30	114.73	138.38	73
74	84.64	106.85	121.51	131.15	158.17	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate
With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.16	9.78	11.05	12.27	15.37	18-34
35-39	10.05	12.09	13.69	15.15	18.88	35-39
40-44	13.08	15.86	17.99	19.83	24.63	40-44
45-49	18.01	21.95	24.93	27.40	33.86	45-49
50	24.21	29.53	33.49	36.76	45.29	50
51	26.58	32.45	36.78	40.37	49.68	51
52	29.01	35.46	40.24	44.13	54.23	52
53	31.30	38.35	43.50	47.69	58.60	53
54	33.66	41.30	46.89	51.36	63.10	54
55	36.08	44.37	50.37	55.17	67.71	55
56	38.58	47.53	53.99	59.08	72.48	56
57	41.17	50.82	57.75	63.15	77.42	57
58	43.58	53.85	61.19	66.87	81.91	58
59	46.14	57.11	64.91	70.91	86.73	59
60	49.01	60.74	69.05	75.35	92.07	60
61	52.26	64.82	73.70	80.38	98.08	61
62	55.96	69.50	79.02	86.14	104.94	62
63	60.53	75.26	85.53	93.21	113.43	63
64	65.64	81.69	92.86	101.14	122.93	64
65	71.34	88.84	101.00	109.98	133.50	65
66	77.62	96.73	109.95	119.67	145.13	66
67	84.47	105.35	119.77	130.29	157.82	67
68	91.46	114.13	129.74	141.04	170.73	68
69	99.15	123.82	140.76	152.92	184.99	69
70	107.71	134.57	153.01	166.13	200.85	70
71	117.21	146.55	166.70	180.85	218.50	71
72	127.84	159.95	181.93	197.31	238.22	72
73	140.63	176.15	200.42	217.33	262.32	73
74	154.55	193.77	220.54	239.06	288.45	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.22	5.49	6.42	7.13	9.71	18-34
35-39	5.55	7.20	8.39	9.28	12.47	35-39
40-44	7.69	9.92	11.53	12.73	16.83	40-44
45-49	11.01	14.15	16.41	18.02	23.51	45-49
50	13.64	17.52	20.28	22.25	28.83	50
51	14.67	18.85	21.79	23.88	30.88	51
52	15.77	20.27	23.40	25.66	33.07	52
53	17.06	21.88	25.24	27.66	35.52	53
54	18.40	23.60	27.21	29.79	38.08	54
55	19.86	25.40	29.30	32.01	40.80	55
56	21.35	27.31	31.47	34.35	43.59	56
57	22.93	29.29	33.72	36.78	46.50	57
58	24.36	31.09	35.74	38.97	49.06	58
59	25.87	32.97	37.89	41.28	51.78	59
60	27.52	35.07	40.25	43.81	54.76	60
61	29.38	37.40	42.88	46.64	58.10	61
62	31.49	40.02	45.87	49.84	61.87	62
63	34.01	43.22	49.49	53.73	66.44	63
64	36.83	46.78	53.50	58.07	71.58	64
65	39.96	50.71	57.95	62.85	77.26	65
66	43.39	55.00	62.84	68.11	83.48	66
67	47.11	59.72	68.19	73.87	90.32	67
68	50.29	63.71	72.67	78.68	96.03	68
69	54.00	68.36	77.99	84.39	102.80	69
70	58.49	74.01	84.39	91.30	111.01	70
71	63.96	80.94	92.27	99.79	121.17	71
72	70.69	89.43	101.93	110.22	133.65	72
73	80.61	102.02	116.29	125.75	152.49	73
74	91.76	116.19	132.45	143.23	173.68	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.09	10.96	12.42	13.74	17.34	18-34
35-39	11.28	13.64	15.49	17.09	21.44	35-39
40-44	14.74	17.96	20.43	22.46	28.07	40-44
45-49	20.30	24.85	28.30	31.04	38.58	45-49
50	26.95	33.02	37.55	41.14	51.00	50
51	29.50	36.18	41.11	45.05	55.78	51
52	32.12	39.44	44.88	49.14	60.75	52
53	34.66	42.66	48.51	53.11	65.65	53
54	37.29	45.95	52.30	57.22	70.71	54
55	39.99	49.38	56.19	61.49	75.89	55
56	42.77	52.90	60.23	65.86	81.24	56
57	45.64	56.55	64.41	70.39	86.76	57
58	48.27	59.86	68.17	74.46	91.69	58
59	51.04	63.40	72.22	78.86	96.95	59
60	54.14	67.33	76.71	83.67	102.76	60
61	57.64	71.73	81.74	89.11	109.28	61
62	61.62	76.78	87.49	95.34	116.72	62
63	66.57	83.04	94.57	103.03	126.00	63
64	72.09	90.00	102.53	111.64	136.36	64
65	78.23	97.72	111.34	121.22	147.86	65
66	84.97	106.21	120.99	131.68	160.47	66
67	92.29	115.45	131.54	143.11	174.18	67
68	99.70	124.79	142.16	154.61	188.05	68
69	107.82	135.06	153.86	167.28	203.32	69
70	116.84	146.42	166.83	181.33	220.26	70
71	126.82	159.05	181.30	196.94	239.05	71
72	137.98	173.16	197.36	214.36	260.00	72
73	151.44	190.27	216.93	235.59	285.66	73
74	166.07	208.84	238.19	258.57	313.41	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.77	6.21	7.27	8.08	11.06	18-34
35-39	6.30	8.18	9.54	10.56	14.26	35-39
40-44	8.72	11.26	13.10	14.48	19.23	40-44
45-49	12.43	15.99	18.57	20.41	26.75	45-49
50	15.35	19.74	22.88	25.13	32.71	50
51	16.49	21.22	24.56	26.94	35.00	51
52	17.70	22.79	26.34	28.92	37.44	52
53	19.13	24.57	28.38	31.14	40.17	53
54	20.60	26.47	30.56	33.50	43.01	54
55	22.21	28.45	32.87	35.95	46.03	55
56	23.84	30.55	35.26	38.53	49.11	56
57	25.57	32.72	37.73	41.20	52.32	57
58	27.13	34.69	39.94	43.60	55.13	58
59	28.77	36.73	42.28	46.12	58.10	59
60	30.55	39.01	44.84	48.87	61.35	60
61	32.56	41.53	47.69	51.94	64.99	61
62	34.84	44.36	50.93	55.41	69.09	62
63	37.56	47.83	54.86	59.64	74.07	63
64	40.60	51.68	59.20	64.35	79.67	64
65	43.97	55.92	64.01	69.52	85.84	65
66	47.65	60.53	69.28	75.20	92.58	66
67	51.63	65.60	75.04	81.41	99.98	67
68	55.04	69.89	79.86	86.59	106.16	68
69	59.00	74.86	85.57	92.73	113.46	69
70	63.77	80.88	92.40	100.12	122.27	70
71	69.56	88.24	100.79	109.17	133.15	71
72	76.67	97.23	111.04	120.26	146.47	72
73	87.14	110.56	126.28	136.77	166.60	73
74	98.88	125.53	143.39	155.31	189.19	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

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

Nonforfeiture Rider

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

Elimination Period / Waiver of Premium Enhancement Rider

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase II

Standard Underwriting Class Rates

Under Attained Age 75 - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.98	8.11	9.02	10.22	12.30	18-34
35-39	8.27	9.67	10.78	12.13	14.56	35-39
40-44	10.53	12.43	13.87	15.52	18.60	40-44
45-49	14.48	17.23	19.27	21.42	25.61	45-49
50	20.79	24.78	27.70	30.71	36.61	50
51	23.17	27.64	30.93	34.23	40.79	51
52	25.58	30.58	34.22	37.83	45.07	52
53	27.59	33.05	37.01	40.86	48.69	53
54	29.60	35.56	39.86	43.91	52.35	54
55	31.66	38.14	42.78	47.07	56.12	55
56	33.81	40.85	45.85	50.36	60.06	56
57	36.09	43.72	49.10	53.86	64.22	57
58	38.36	46.57	52.33	57.33	68.34	58
59	40.87	49.71	55.87	61.18	72.89	59
60	43.71	53.26	59.89	65.51	78.00	60
61	46.96	57.32	64.45	70.45	83.82	61
62	50.67	61.96	69.69	75.38	90.48	62
63	55.13	67.50	75.93	82.88	98.44	63
64	60.18	73.79	83.01	90.53	107.43	64
65	65.87	80.86	90.97	99.14	117.55	65
66	72.24	88.78	99.88	108.73	128.84	66
67	79.31	97.57	109.80	119.38	141.36	67
68	86.76	106.80	120.22	130.43	154.40	68
69	95.08	117.13	131.90	142.79	169.00	69
70	104.42	128.73	145.02	156.69	185.41	70
71	114.89	141.77	159.77	172.35	203.91	71
72	126.65	156.42	176.33	190.01	224.74	72
73	140.66	173.93	196.16	211.32	249.99	73
74	155.99	193.13	217.87	234.69	277.64	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase II

Standard Underwriting Class Rates

Under Attained Age 75 - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.34	4.33	5.03	5.56	7.36	18-34
35-39	4.29	5.54	6.42	7.07	9.23	35-39
40-44	5.98	7.67	8.87	9.72	12.52	40-44
45-49	8.78	11.22	12.91	14.11	17.93	45-49
50	11.06	14.12	16.22	17.69	22.35	50
51	11.97	15.26	17.52	19.11	24.08	51
52	12.97	16.52	18.95	20.64	25.95	52
53	14.11	17.95	20.57	22.39	28.04	53
54	15.34	19.49	22.31	24.26	30.28	54
55	16.65	21.13	24.17	26.25	32.64	55
56	18.04	22.87	26.13	28.35	35.14	56
57	19.51	24.70	28.20	30.58	37.75	57
58	20.87	26.38	30.08	32.60	40.11	58
59	22.32	28.20	32.14	34.79	42.67	59
60	23.96	30.23	34.42	37.22	45.49	60
61	25.79	32.51	36.99	39.96	48.66	61
62	27.87	35.10	39.90	43.07	52.27	62
63	30.37	38.21	43.39	46.80	56.62	63
64	33.18	41.70	47.32	51.00	61.50	64
65	36.31	45.60	51.70	55.69	66.98	65
66	39.79	49.93	56.58	60.89	73.03	66
67	43.62	54.70	61.93	66.63	79.74	67
68	46.85	58.72	66.43	71.44	85.33	68
69	50.70	63.52	71.83	77.18	92.07	69
70	55.45	69.42	78.47	84.29	100.40	70
71	61.31	76.75	86.72	93.15	110.80	71
72	68.58	85.84	96.98	104.13	123.75	72
73	79.33	99.32	112.22	120.50	143.21	73
74	91.52	114.62	129.52	139.09	165.30	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4002(1296)

Virginia - Phase II

Standard Underwriting Class Rates

Under Attained Age 75 - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	21.02	25.77	29.34	32.12	40.43	18-34
35-39	26.49	32.59	37.12	40.60	50.87	35-39
40-44	33.92	41.85	47.68	52.09	64.97	40-44
45-49	44.38	54.95	62.62	68.34	84.85	45-49
50	55.07	68.26	77.78	84.83	105.03	50
51	59.10	73.29	83.53	91.07	112.66	51
52	63.28	78.55	89.51	97.58	120.60	52
53	67.48	83.82	95.55	104.16	128.64	53
54	71.77	89.26	101.75	110.90	136.88	54
55	76.17	94.80	108.08	117.81	145.28	55
56	80.63	100.44	114.53	124.81	153.79	56
57	85.14	106.16	121.07	131.91	162.40	57
58	88.99	111.05	126.65	137.93	169.64	58
59	93.04	116.19	132.51	144.26	177.24	59
60	97.46	121.81	138.91	151.16	185.51	60
61	102.41	128.08	146.06	158.87	194.74	61
62	108.04	135.21	154.18	167.65	205.27	62
63	115.26	144.33	164.55	178.88	218.76	63
64	123.29	154.47	176.12	191.41	233.83	64
65	132.13	165.63	188.84	205.21	250.42	65
66	141.75	177.78	202.70	220.23	268.49	66
67	152.14	190.89	217.66	236.46	288.03	67
68	162.40	203.85	232.44	252.51	307.40	68
69	173.59	218.00	248.60	270.04	328.55	69
70	185.90	233.57	266.40	289.35	351.83	70
71	199.52	250.85	286.13	310.78	377.64	71
72	214.66	270.05	308.09	334.59	406.32	72
73	233.29	293.75	335.24	364.08	442.01	73
74	253.34	319.32	364.51	395.85	480.35	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4002(1296)

Virginia - Phase II

Standard Underwriting Class Rates

Under Attained Age 75 - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	12.34	15.95	18.58	20.49	27.34	18-34
35-39	15.91	20.51	23.83	26.23	34.61	35-39
40-44	20.77	26.72	30.97	34.00	44.34	40-44
45-49	27.51	35.30	40.79	44.69	57.63	45-49
50	32.55	41.74	48.19	52.73	67.63	50
51	34.46	44.17	50.97	55.74	71.37	51
52	36.50	46.76	53.94	58.97	75.32	52
53	38.82	49.69	57.28	62.60	79.73	53
54	41.24	52.77	60.79	66.39	84.32	54
55	43.76	55.95	64.43	70.33	89.05	55
56	46.36	59.24	68.16	74.36	93.89	56
57	49.00	62.57	71.96	78.46	98.76	57
58	51.23	65.39	75.15	81.90	102.82	58
59	53.59	68.34	78.51	85.50	107.03	59
60	56.13	71.54	82.13	89.40	111.59	60
61	58.94	75.09	86.15	93.72	116.65	61
62	62.11	79.08	90.68	98.59	122.38	62
63	66.08	84.08	96.36	104.70	129.62	63
64	70.49	89.64	102.66	111.50	137.70	64
65	75.31	95.73	109.60	118.98	146.58	65
66	80.57	102.38	117.14	127.11	156.27	66
67	86.24	109.55	125.31	135.92	166.78	67
68	90.99	115.53	132.08	143.21	175.42	68
69	96.47	122.45	139.96	151.70	185.52	69
70	103.03	130.75	149.41	161.92	197.73	70
71	110.99	140.87	160.94	174.37	212.71	71
72	120.69	153.21	175.03	189.63	231.09	72
73	135.16	171.65	196.17	212.56	259.12	73
74	151.35	192.32	219.86	238.26	290.49	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.19	9.64	10.80	12.13	14.86	18-34
35-39	9.87	11.69	13.12	14.65	17.89	35-39
40-44	12.69	15.16	17.04	18.94	23.07	40-44
45-49	17.46	21.00	23.65	26.15	31.75	45-49
50	24.35	29.32	32.98	36.40	44.03	50
51	26.97	32.49	36.56	40.31	48.72	51
52	29.62	35.75	40.25	44.34	53.55	52
53	31.96	38.65	43.52	47.91	57.86	53
54	34.32	41.61	46.89	51.53	62.24	54
55	36.74	44.65	50.35	55.29	66.75	55
56	39.26	47.83	53.96	59.17	71.45	56
57	41.90	51.17	57.76	63.27	76.36	57
58	44.46	54.38	61.40	67.20	81.05	58
59	47.24	57.89	65.37	71.52	86.18	59
60	50.38	61.83	69.85	76.33	91.90	60
61	53.95	66.30	74.90	81.80	98.38	61
62	58.03	71.42	80.70	87.34	105.79	62
63	62.98	77.61	87.68	95.65	114.78	63
64	68.57	84.59	95.58	104.18	124.89	64
65	74.83	92.40	104.41	113.75	136.22	65
66	81.80	101.10	114.23	124.34	148.78	66
67	89.48	110.70	125.10	136.05	162.63	67
68	97.47	120.66	136.37	148.07	176.92	68
69	106.35	131.74	148.93	161.46	192.83	69
70	116.29	144.14	162.99	176.45	210.64	70
71	127.38	158.02	178.75	193.27	230.63	71
72	139.83	173.59	196.39	212.18	253.05	72
73	154.71	192.29	217.62	235.06	280.33	73
74	170.97	212.72	240.82	260.05	310.09	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.06	5.27	6.14	6.80	9.12	18-34
35-39	5.27	6.81	7.92	8.73	11.56	35-39
40-44	7.32	9.41	10.91	12.00	15.64	40-44
45-49	10.63	13.61	15.72	17.22	22.14	45-49
50	13.28	17.01	19.60	21.43	27.39	50
51	14.34	18.34	21.12	23.09	29.44	51
52	15.48	19.80	22.77	24.88	31.63	52
53	16.80	21.45	24.65	26.91	34.09	53
54	18.20	23.22	26.67	29.08	36.69	54
55	19.71	25.10	28.81	31.37	39.44	55
56	21.28	27.08	31.06	33.78	42.32	56
57	22.94	29.16	33.41	36.33	45.32	57
58	24.47	31.06	35.54	38.62	48.00	58
59	26.09	33.09	37.85	41.08	50.89	59
60	27.90	35.35	40.39	43.80	54.06	60
61	29.92	37.88	43.24	46.85	57.62	61
62	32.23	40.74	46.48	50.31	61.66	62
63	34.99	44.20	50.37	54.48	66.54	63
64	38.08	48.07	54.73	59.16	72.02	64
65	41.52	52.37	59.58	64.36	78.13	65
66	45.33	57.12	64.95	70.11	84.86	66
67	49.50	62.34	70.84	76.43	92.30	67
68	53.03	66.75	75.78	81.72	98.50	68
69	57.20	71.97	81.68	88.02	105.93	69
70	62.31	78.35	88.88	95.76	115.04	70
71	68.59	86.24	97.80	105.34	126.37	71
72	76.35	95.98	108.82	117.18	140.42	72
73	87.82	110.42	125.21	134.83	161.55	73
74	100.78	126.76	143.74	154.53	185.46	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.40	11.17	12.58	14.04	17.42	18-34
35-39	11.47	13.71	15.46	17.17	21.22	35-39
40-44	14.85	17.89	20.21	22.36	27.54	40-44
45-49	20.44	24.77	28.03	30.88	37.89	45-49
50	27.91	33.86	38.26	42.09	51.45	50
51	30.77	37.34	42.19	46.39	56.65	51
52	33.66	40.92	46.28	50.85	62.03	52
53	36.33	44.25	50.03	54.96	67.03	53
54	39.04	47.66	53.92	59.15	72.13	54
55	41.82	51.16	57.92	63.51	77.38	55
56	44.71	54.81	62.07	67.98	82.84	56
57	47.71	58.62	66.42	72.68	88.50	57
58	50.56	62.19	70.47	77.07	93.76	58
59	53.61	66.07	74.87	81.86	99.47	59
60	57.05	70.40	79.81	87.15	105.80	60
61	60.94	75.28	85.35	93.15	112.94	61
62	65.39	80.88	91.71	99.30	121.10	62
63	70.83	87.72	99.43	108.42	131.12	63
64	76.96	95.39	108.15	117.83	142.35	64
65	83.79	103.94	117.85	128.36	154.89	65
66	91.36	113.42	128.58	139.95	168.72	66
67	99.65	123.83	140.40	152.72	183.90	67
68	108.18	134.52	152.52	165.71	199.44	68
69	117.62	146.35	165.96	180.13	216.66	69
70	128.16	159.55	180.96	196.21	235.87	70
71	139.87	174.27	197.73	214.19	257.35	71
72	153.01	190.76	216.45	234.35	281.36	72
73	168.76	210.65	239.08	258.80	310.67	73
74	185.95	232.31	263.77	285.41	342.54	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.78	6.21	7.25	8.04	10.88	18-34
35-39	6.25	8.08	9.42	10.39	13.89	35-39
40-44	8.66	11.15	12.95	14.28	18.76	40-44
45-49	12.48	16.00	18.53	20.33	26.35	45-49
50	15.50	19.90	22.98	25.17	32.43	50
51	16.71	21.42	24.72	27.07	34.80	51
52	17.99	23.08	26.59	29.12	37.31	52
53	19.49	24.95	28.73	31.43	40.14	53
54	21.06	26.95	31.03	33.90	43.10	54
55	22.77	29.07	33.45	36.49	46.24	55
56	24.52	31.29	35.99	39.21	49.50	56
57	26.37	33.62	38.62	42.08	52.89	57
58	28.07	35.74	41.00	44.64	55.89	58
59	29.86	37.98	43.56	47.37	59.11	59
60	31.84	40.47	46.36	50.38	62.63	60
61	34.05	43.25	49.49	53.74	66.58	61
62	36.59	46.38	53.06	57.55	71.05	62
63	39.61	50.19	57.35	62.16	76.46	63
64	42.98	54.44	62.14	67.32	82.54	64
65	46.73	59.14	67.46	73.03	89.28	65
66	50.87	64.31	73.32	79.33	96.69	66
67	55.38	69.98	79.75	86.23	104.86	67
68	59.21	74.78	85.13	92.00	111.67	68
69	63.70	80.42	91.53	98.86	119.79	69
70	69.17	87.28	99.29	107.23	129.68	70
71	75.87	95.73	108.88	117.53	141.94	71
72	84.12	106.12	120.66	130.23	157.09	72
73	96.31	121.52	138.20	149.16	179.89	73
74	110.04	138.90	157.96	169.97	205.62	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.61	12.70	14.36	15.95	19.98	18-34
35-39	13.07	15.73	17.80	19.69	24.55	35-39
40-44	17.01	20.62	23.38	25.78	32.01	40-44
45-49	23.42	28.54	32.41	35.61	44.03	45-49
50	31.47	38.40	43.54	47.78	58.87	50
51	34.57	42.19	47.82	52.47	64.58	51
52	37.70	46.09	52.31	57.36	70.51	52
53	40.70	49.85	56.54	62.01	76.20	53
54	43.76	53.71	60.95	66.77	82.02	54
55	46.90	57.67	65.49	71.73	88.01	55
56	50.16	61.79	70.18	76.79	94.23	56
57	53.52	66.07	75.08	82.09	100.64	57
58	56.66	70.00	79.54	86.94	106.47	58
59	59.98	74.25	84.37	92.20	112.76	59
60	63.72	78.97	89.77	97.97	119.70	60
61	67.93	84.26	95.80	104.50	127.50	61
62	72.75	90.34	102.72	111.26	136.41	62
63	78.68	97.83	111.18	121.19	147.46	63
64	85.35	106.19	120.72	131.48	159.81	64
65	92.75	115.48	131.29	142.97	173.56	65
66	100.92	125.74	142.93	155.56	188.66	66
67	109.82	136.96	155.70	169.39	205.17	67
68	118.89	148.38	168.67	183.35	221.96	68
69	128.89	160.96	182.99	198.80	240.49	69
70	140.03	174.96	198.93	215.97	261.10	70
71	152.36	190.52	216.71	235.11	284.07	71
72	166.19	207.93	236.51	256.52	309.67	72
73	182.81	229.01	260.54	282.54	341.01	73
74	200.93	251.90	286.72	310.77	374.99	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.50	7.15	8.36	9.28	12.64	18-34
35-39	7.23	9.35	10.92	12.05	16.22	35-39
40-44	10.00	12.89	14.99	16.56	21.88	40-44
45-49	14.33	18.39	21.34	23.44	30.56	45-49
50	17.72	22.79	26.36	28.91	37.47	50
51	19.08	24.50	28.32	31.05	40.16	51
52	20.50	26.36	30.41	33.36	42.99	52
53	22.18	28.45	32.81	35.95	46.19	53
54	23.92	30.68	35.39	38.72	49.51	54
55	25.83	33.04	38.09	41.61	53.04	55
56	27.76	35.50	40.92	44.64	56.68	56
57	29.80	38.08	43.83	47.83	60.46	57
58	31.67	40.42	46.46	50.66	63.78	58
59	33.63	42.87	49.27	53.66	67.33	59
60	35.78	45.59	52.33	56.96	71.20	60
61	38.18	48.62	55.74	60.63	75.54	61
62	40.95	52.02	59.64	64.79	80.44	62
63	44.23	56.18	64.33	69.84	86.38	63
64	47.88	60.81	69.55	75.48	93.06	64
65	51.94	65.91	75.34	81.70	100.43	65
66	56.41	71.50	81.69	88.55	108.52	66
67	61.26	77.62	88.66	96.03	117.42	67
68	65.39	82.81	94.48	102.28	124.84	68
69	70.20	88.87	101.38	109.70	133.65	69
70	76.03	96.21	109.70	118.70	144.32	70
71	83.15	105.22	119.96	129.72	157.51	71
72	91.89	116.26	132.50	143.28	173.76	72
73	104.80	132.62	151.19	163.49	198.23	73
74	119.30	151.04	172.18	185.41	225.78	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	11.82	14.23	16.14	17.86	22.54	18-34
35-39	14.67	17.75	20.14	22.21	27.88	35-39
40-44	19.17	23.35	26.55	29.20	36.48	40-44
45-49	26.40	32.31	36.79	40.34	50.17	45-49
50	35.03	42.94	48.82	53.47	66.29	50
51	38.37	47.04	53.45	58.55	72.51	51
52	41.74	51.26	58.34	63.87	78.99	52
53	45.07	55.45	63.05	69.06	85.37	53
54	48.48	59.76	67.98	74.39	91.91	54
55	51.98	64.18	73.06	79.95	98.64	55
56	55.61	68.77	78.29	85.60	105.62	56
57	59.33	73.52	83.74	91.50	112.78	57
58	62.76	77.81	88.61	96.81	119.18	58
59	66.35	82.43	93.87	102.54	126.05	59
60	70.39	87.54	99.73	108.79	133.60	60
61	74.92	93.24	106.25	115.85	142.06	61
62	80.11	99.80	113.73	123.22	151.72	62
63	86.53	107.94	122.93	133.96	163.80	63
64	93.74	116.99	133.29	145.13	177.27	64
65	101.71	127.02	144.73	157.58	192.23	65
66	110.48	138.06	157.28	171.17	208.60	66
67	119.99	150.09	171.00	186.06	226.44	67
68	129.60	162.24	184.82	200.99	244.48	68
69	140.16	175.57	200.02	217.47	264.32	69
70	151.90	190.37	216.90	235.73	286.33	70
71	164.85	206.77	235.69	256.03	310.79	71
72	179.37	225.10	256.57	278.69	337.98	72
73	196.86	247.37	282.00	306.28	371.35	73
74	215.91	271.49	309.67	336.13	407.44	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.22	8.09	9.47	10.52	14.40	18-34
35-39	8.21	10.62	12.42	13.71	18.55	35-39
40-44	11.34	14.63	17.03	18.84	25.00	40-44
45-49	16.18	20.78	24.15	26.55	34.77	45-49
50	19.94	25.68	29.74	32.65	42.51	50
51	21.45	27.58	31.92	35.03	45.52	51
52	23.01	29.64	34.23	37.60	48.67	52
53	24.87	31.95	36.89	40.47	52.24	53
54	26.78	34.41	39.75	43.54	55.92	54
55	28.89	37.01	42.73	46.73	59.84	55
56	31.00	39.71	45.85	50.07	63.86	56
57	33.23	42.54	49.04	53.58	68.03	57
58	35.27	45.10	51.92	56.68	71.67	58
59	37.40	47.76	54.98	59.95	75.55	59
60	39.72	50.71	58.30	63.54	79.77	60
61	42.31	53.99	61.99	67.52	84.50	61
62	45.31	57.66	66.22	72.03	89.83	62
63	48.85	62.17	71.31	77.52	96.30	63
64	52.78	67.18	76.96	83.64	103.58	64
65	57.15	72.68	83.22	90.37	111.58	65
66	61.95	78.69	90.06	97.77	120.35	66
67	67.14	85.26	97.57	105.83	129.98	67
68	71.57	90.84	103.83	112.56	138.01	68
69	76.70	97.32	111.23	120.54	147.51	69
70	82.89	105.14	120.11	130.17	158.96	70
71	90.43	114.71	131.04	141.91	173.08	71
72	99.66	126.40	144.34	156.33	190.43	72
73	113.29	143.72	164.18	177.82	216.57	73
74	128.56	163.18	186.40	200.85	245.94	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.03	15.76	17.92	19.77	25.10	18-34
35-39	16.27	19.77	22.48	24.73	31.21	35-39
40-44	21.33	26.08	29.72	32.62	40.95	40-44
45-49	29.38	36.08	41.17	45.07	56.31	45-49
50	38.59	47.48	54.10	59.16	73.71	50
51	42.17	51.89	59.08	64.63	80.44	51
52	45.78	56.43	64.37	70.38	87.47	52
53	49.44	61.05	69.56	76.11	94.54	53
54	53.20	65.81	75.01	82.01	101.80	54
55	57.06	70.69	80.63	88.17	109.27	55
56	61.06	75.75	86.40	94.41	117.01	56
57	65.14	80.97	92.40	100.91	124.92	57
58	68.86	85.62	97.68	106.68	131.89	58
59	72.72	90.61	103.37	112.88	139.34	59
60	77.06	96.11	109.69	119.61	147.50	60
61	81.91	102.22	116.70	127.20	156.62	61
62	87.47	109.26	124.74	135.18	167.03	62
63	94.38	118.05	134.68	146.73	180.14	63
64	102.13	127.79	145.86	158.78	194.73	64
65	110.67	138.56	158.17	172.19	210.90	65
66	120.04	150.38	171.63	186.78	228.54	66
67	130.16	163.22	186.30	202.73	247.71	67
68	140.31	176.10	200.97	218.63	267.00	68
69	151.43	190.18	217.05	236.14	288.15	69
70	163.77	205.78	234.87	255.49	311.56	70
71	177.34	223.02	254.67	276.95	337.51	71
72	192.55	242.27	276.63	300.86	366.29	72
73	210.91	265.73	303.46	330.02	401.69	73
74	230.89	291.08	332.62	361.49	439.89	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.94	9.03	10.58	11.76	16.16	18-34
35-39	9.19	11.89	13.92	15.37	20.88	35-39
40-44	12.68	16.37	19.07	21.12	28.12	40-44
45-49	18.03	23.17	26.96	29.66	38.98	45-49
50	22.16	28.57	33.12	36.39	47.55	50
51	23.82	30.66	35.52	39.01	50.88	51
52	25.52	32.92	38.05	41.84	54.35	52
53	27.56	35.45	40.97	44.99	58.29	53
54	29.64	38.14	44.11	48.36	62.33	54
55	31.95	40.98	47.37	51.85	66.64	55
56	34.24	43.92	50.78	55.50	71.04	56
57	36.66	47.00	54.25	59.33	75.60	57
58	38.87	49.78	57.38	62.70	79.56	58
59	41.17	52.65	60.69	66.24	83.77	59
60	43.66	55.83	64.27	70.12	88.34	60
61	46.44	59.36	68.24	74.41	93.46	61
62	49.67	63.30	72.80	79.27	99.22	62
63	53.47	68.16	78.29	85.20	106.22	63
64	57.68	73.55	84.37	91.80	114.10	64
65	62.36	79.45	91.10	99.04	122.73	65
66	67.49	85.88	98.43	106.99	132.18	66
67	73.02	92.90	106.48	115.63	142.54	67
68	77.75	98.87	113.18	122.84	151.18	68
69	83.20	105.77	121.08	131.38	161.37	69
70	89.75	114.07	130.52	141.64	173.60	70
71	97.71	124.20	142.12	154.10	188.65	71
72	107.43	136.54	156.18	169.38	207.10	72
73	121.78	154.82	177.17	192.15	234.91	73
74	137.82	175.32	200.62	216.29	266.10	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	14.24	17.29	19.70	21.68	27.66	18-34
35-39	17.87	21.79	24.82	27.25	34.54	35-39
40-44	23.49	28.81	32.89	36.04	45.42	40-44
45-49	32.36	39.85	45.55	49.80	62.45	45-49
50	42.15	52.02	59.38	64.85	81.13	50
51	45.97	56.74	64.71	70.71	88.37	51
52	49.82	61.60	70.40	76.89	95.95	52
53	53.81	66.65	76.07	83.16	103.71	53
54	57.92	71.86	82.04	89.63	111.69	54
55	62.14	77.20	88.20	96.39	119.90	55
56	66.51	82.73	94.51	103.22	128.40	56
57	70.95	88.42	101.06	110.32	137.06	57
58	74.96	93.43	106.75	116.55	144.60	58
59	79.09	98.79	112.87	123.22	152.63	59
60	83.73	104.68	119.65	130.43	161.40	60
61	88.90	111.20	127.15	138.55	171.18	61
62	94.83	118.72	135.75	147.14	182.34	62
63	102.23	128.16	146.43	159.50	196.48	63
64	110.52	138.59	158.43	172.43	212.19	64
65	119.63	150.10	171.61	186.80	229.57	65
66	129.60	162.70	185.98	202.39	248.48	66
67	140.33	176.35	201.60	219.40	268.98	67
68	151.02	189.96	217.12	236.27	289.52	68
69	162.70	204.79	234.08	254.81	311.98	69
70	175.64	221.19	252.84	275.25	336.79	70
71	189.83	239.27	273.65	297.87	364.23	71
72	205.73	259.44	296.69	323.03	394.60	72
73	224.96	284.09	324.92	353.76	432.03	73
74	245.87	310.67	355.57	386.85	472.34	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.66	9.97	11.69	13.00	17.92	18-34
35-39	10.17	13.16	15.42	17.03	23.21	35-39
40-44	14.02	18.11	21.11	23.40	31.24	40-44
45-49	19.88	25.56	29.77	32.77	43.19	45-49
50	24.38	31.46	36.50	40.13	52.59	50
51	26.19	33.74	39.12	42.99	56.24	51
52	28.03	36.20	41.87	46.08	60.03	52
53	30.25	38.95	45.05	49.51	64.34	53
54	32.50	41.87	48.47	53.18	68.74	54
55	35.01	44.95	52.01	56.97	73.44	55
56	37.48	48.13	55.71	60.93	78.22	56
57	40.09	51.46	59.46	65.08	83.17	57
58	42.47	54.46	62.84	68.72	87.45	58
59	44.94	57.54	66.40	72.53	91.99	59
60	47.60	60.95	70.24	76.70	96.91	60
61	50.57	64.73	74.49	81.30	102.42	61
62	54.03	68.94	79.38	86.51	108.61	62
63	58.09	74.15	85.27	92.88	116.14	63
64	62.58	79.92	91.78	99.96	124.62	64
65	67.57	86.22	98.98	107.71	133.88	65
66	73.03	93.07	106.80	116.21	144.01	66
67	78.90	100.54	115.39	125.43	155.10	67
68	83.93	106.90	122.53	133.12	164.35	68
69	89.70	114.22	130.93	142.22	175.23	69
70	96.61	123.00	140.93	153.11	188.24	70
71	104.99	133.69	153.20	166.29	204.22	71
72	115.20	146.68	168.02	182.43	223.77	72
73	130.27	165.92	190.16	206.48	253.25	73
74	147.08	187.46	214.84	231.73	286.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

New Increased Rates - Phase II

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

Nonforfeiture Rider

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

Elimination Period / Waiver of Premium Enhancement Rider

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase III

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase III

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4002(1296)

Virginia - Phase III

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4002(1296)

Virginia - Phase III

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.30	7.42	8.31	9.33	11.43	18-34
35-39	7.59	8.99	10.09	11.27	13.76	35-39
40-44	9.76	11.66	13.11	14.57	17.75	40-44
45-49	13.43	16.15	18.19	20.12	24.42	45-49
50	18.73	22.55	25.37	28.00	33.87	50
51	20.74	24.99	28.12	31.01	37.48	51
52	22.79	27.50	30.96	34.11	41.19	52
53	24.58	29.73	33.48	36.85	44.50	53
54	26.40	32.00	36.07	39.64	47.88	54
55	28.26	34.35	38.73	42.53	51.35	55
56	30.20	36.79	41.51	45.52	54.96	56
57	32.23	39.36	44.43	48.67	58.74	57
58	34.20	41.83	47.23	51.69	62.35	58
59	36.34	44.53	50.29	55.01	66.29	59
60	38.75	47.56	53.73	58.71	70.69	60
61	41.50	51.00	57.62	62.92	75.68	61
62	44.64	54.94	62.08	67.74	81.38	62
63	48.45	59.70	67.45	73.57	88.29	63
64	52.74	65.07	73.52	80.14	96.07	64
65	57.56	71.08	80.32	87.50	104.78	65
66	62.92	77.77	87.87	95.65	114.45	66
67	68.83	85.15	96.23	104.65	125.10	67
68	74.98	92.81	104.90	113.90	136.09	68
69	81.81	101.34	114.56	124.20	148.33	69
70	89.45	110.87	125.37	135.73	162.03	70
71	97.99	121.55	137.50	148.67	177.40	71
72	107.56	133.53	151.07	163.21	194.66	72
73	119.01	147.91	167.40	180.81	215.64	73
74	131.51	163.63	185.24	200.04	238.53	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.12	4.05	4.72	5.23	7.01	18-34
35-39	4.05	5.24	6.09	6.72	8.89	35-39
40-44	5.63	7.24	8.39	9.23	12.03	40-44
45-49	8.17	10.47	12.09	13.24	17.03	45-49
50	10.22	13.08	15.08	16.49	21.07	50
51	11.03	14.11	16.25	17.76	22.64	51
52	11.91	15.23	17.52	19.14	24.33	52
53	12.92	16.50	18.96	20.70	26.22	53
54	14.00	17.86	20.51	22.37	28.22	54
55	15.16	19.30	22.16	24.13	30.34	55
56	16.37	20.83	23.89	25.99	32.55	56
57	17.65	22.43	25.70	27.94	34.86	57
58	18.82	23.89	27.34	29.71	36.92	58
59	20.07	25.45	29.11	31.60	39.14	59
60	21.46	27.19	31.07	33.69	41.58	60
61	23.02	29.14	33.26	36.04	44.32	61
62	24.79	31.34	35.75	38.70	47.43	62
63	26.91	34.00	38.75	41.91	51.18	63
64	29.29	36.98	42.10	45.51	55.40	64
65	31.94	40.29	45.83	49.51	60.10	65
66	34.87	43.94	49.96	53.93	65.28	66
67	38.07	47.96	54.49	58.79	71.00	67
68	40.79	51.35	58.29	62.86	75.77	68
69	44.00	55.36	62.83	67.71	81.48	69
70	47.93	60.27	68.37	73.66	88.49	70
71	52.76	66.34	75.23	81.03	97.21	71
72	58.73	73.83	83.71	90.14	108.01	72
73	67.55	84.94	96.31	103.71	124.27	73
74	77.52	97.51	110.57	119.07	142.66	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.23	8.60	9.68	10.80	13.40	18-34
35-39	8.82	10.54	11.89	13.21	16.32	35-39
40-44	11.42	13.76	15.55	17.20	21.19	40-44
45-49	15.72	19.05	21.56	23.76	29.14	45-49
50	21.47	26.04	29.43	32.38	39.58	50
51	23.66	28.72	32.45	35.69	43.58	51
52	25.90	31.48	35.60	39.12	47.71	52
53	27.94	34.04	38.49	42.27	51.55	53
54	30.03	36.65	41.48	45.50	55.49	54
55	32.17	39.36	44.55	48.85	59.53	55
56	34.39	42.16	47.75	52.30	63.72	56
57	36.70	45.09	51.09	55.91	68.08	57
58	38.89	47.84	54.21	59.28	72.13	58
59	41.24	50.82	57.60	62.96	76.51	59
60	43.88	54.15	61.39	67.03	81.38	60
61	46.88	57.91	65.66	71.65	86.88	61
62	50.30	62.22	70.55	76.94	93.16	62
63	54.49	67.48	76.49	83.39	100.86	63
64	59.19	73.38	83.19	90.64	109.50	64
65	64.45	79.96	90.66	98.74	119.14	65
66	70.27	87.25	98.91	107.66	129.79	66
67	76.65	95.25	108.00	117.47	141.46	67
68	83.22	103.47	117.32	127.47	153.41	68
69	90.48	112.58	127.66	138.56	166.66	69
70	98.58	122.72	139.19	150.93	181.44	70
71	107.60	134.05	152.10	164.76	197.95	71
72	117.70	146.74	166.50	180.26	216.44	72
73	129.82	162.03	183.91	199.07	238.98	73
74	143.03	178.70	202.89	219.55	263.49	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.67	4.77	5.57	6.18	8.36	18-34
35-39	4.80	6.22	7.24	8.00	10.68	35-39
40-44	6.66	8.58	9.96	10.98	14.43	40-44
45-49	9.59	12.31	14.25	15.63	20.27	45-49
50	11.93	15.30	17.68	19.37	24.95	50
51	12.85	16.48	19.02	20.82	26.76	51
52	13.84	17.75	20.46	22.40	28.70	52
53	14.99	19.19	22.10	24.18	30.87	53
54	16.20	20.73	23.86	26.08	33.15	54
55	17.51	22.35	25.73	28.07	35.57	55
56	18.86	24.07	27.68	30.17	38.07	56
57	20.29	25.86	29.71	32.36	40.68	57
58	21.59	27.49	31.54	34.34	42.99	58
59	22.97	29.21	33.50	36.44	45.46	59
60	24.49	31.13	35.66	38.75	48.17	60
61	26.20	33.27	38.07	41.34	51.21	61
62	28.14	35.68	40.81	44.27	54.65	62
63	30.46	38.61	44.12	47.82	58.81	63
64	33.06	41.88	47.80	51.79	63.49	64
65	35.95	45.50	51.89	56.18	68.68	65
66	39.13	49.47	56.40	61.02	74.38	66
67	42.59	53.84	61.34	66.33	80.66	67
68	45.54	57.53	65.48	70.77	85.90	68
69	49.00	61.86	70.41	76.05	92.14	69
70	53.21	67.14	76.38	82.48	99.75	70
71	58.36	73.64	83.75	90.41	109.19	71
72	64.71	81.63	92.82	100.18	120.83	72
73	74.08	93.48	106.30	114.73	138.38	73
74	84.64	106.85	121.51	131.15	158.17	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.16	9.78	11.05	12.27	15.37	18-34
35-39	10.05	12.09	13.69	15.15	18.88	35-39
40-44	13.08	15.86	17.99	19.83	24.63	40-44
45-49	18.01	21.95	24.93	27.40	33.86	45-49
50	24.21	29.53	33.49	36.76	45.29	50
51	26.58	32.45	36.78	40.37	49.68	51
52	29.01	35.46	40.24	44.13	54.23	52
53	31.30	38.35	43.50	47.69	58.60	53
54	33.66	41.30	46.89	51.36	63.10	54
55	36.08	44.37	50.37	55.17	67.71	55
56	38.58	47.53	53.99	59.08	72.48	56
57	41.17	50.82	57.75	63.15	77.42	57
58	43.58	53.85	61.19	66.87	81.91	58
59	46.14	57.11	64.91	70.91	86.73	59
60	49.01	60.74	69.05	75.35	92.07	60
61	52.26	64.82	73.70	80.38	98.08	61
62	55.96	69.50	79.02	86.14	104.94	62
63	60.53	75.26	85.53	93.21	113.43	63
64	65.64	81.69	92.86	101.14	122.93	64
65	71.34	88.84	101.00	109.98	133.50	65
66	77.62	96.73	109.95	119.67	145.13	66
67	84.47	105.35	119.77	130.29	157.82	67
68	91.46	114.13	129.74	141.04	170.73	68
69	99.15	123.82	140.76	152.92	184.99	69
70	107.71	134.57	153.01	166.13	200.85	70
71	117.21	146.55	166.70	180.85	218.50	71
72	127.84	159.95	181.93	197.31	238.22	72
73	140.63	176.15	200.42	217.33	262.32	73
74	154.55	193.77	220.54	239.06	288.45	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.22	5.49	6.42	7.13	9.71	18-34
35-39	5.55	7.20	8.39	9.28	12.47	35-39
40-44	7.69	9.92	11.53	12.73	16.83	40-44
45-49	11.01	14.15	16.41	18.02	23.51	45-49
50	13.64	17.52	20.28	22.25	28.83	50
51	14.67	18.85	21.79	23.88	30.88	51
52	15.77	20.27	23.40	25.66	33.07	52
53	17.06	21.88	25.24	27.66	35.52	53
54	18.40	23.60	27.21	29.79	38.08	54
55	19.86	25.40	29.30	32.01	40.80	55
56	21.35	27.31	31.47	34.35	43.59	56
57	22.93	29.29	33.72	36.78	46.50	57
58	24.36	31.09	35.74	38.97	49.06	58
59	25.87	32.97	37.89	41.28	51.78	59
60	27.52	35.07	40.25	43.81	54.76	60
61	29.38	37.40	42.88	46.64	58.10	61
62	31.49	40.02	45.87	49.84	61.87	62
63	34.01	43.22	49.49	53.73	66.44	63
64	36.83	46.78	53.50	58.07	71.58	64
65	39.96	50.71	57.95	62.85	77.26	65
66	43.39	55.00	62.84	68.11	83.48	66
67	47.11	59.72	68.19	73.87	90.32	67
68	50.29	63.71	72.67	78.68	96.03	68
69	54.00	68.36	77.99	84.39	102.80	69
70	58.49	74.01	84.39	91.30	111.01	70
71	63.96	80.94	92.27	99.79	121.17	71
72	70.69	89.43	101.93	110.22	133.65	72
73	80.61	102.02	116.29	125.75	152.49	73
74	91.76	116.19	132.45	143.23	173.68	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.09	10.96	12.42	13.74	17.34	18-34
35-39	11.28	13.64	15.49	17.09	21.44	35-39
40-44	14.74	17.96	20.43	22.46	28.07	40-44
45-49	20.30	24.85	28.30	31.04	38.58	45-49
50	26.95	33.02	37.55	41.14	51.00	50
51	29.50	36.18	41.11	45.05	55.78	51
52	32.12	39.44	44.88	49.14	60.75	52
53	34.66	42.66	48.51	53.11	65.65	53
54	37.29	45.95	52.30	57.22	70.71	54
55	39.99	49.38	56.19	61.49	75.89	55
56	42.77	52.90	60.23	65.86	81.24	56
57	45.64	56.55	64.41	70.39	86.76	57
58	48.27	59.86	68.17	74.46	91.69	58
59	51.04	63.40	72.22	78.86	96.95	59
60	54.14	67.33	76.71	83.67	102.76	60
61	57.64	71.73	81.74	89.11	109.28	61
62	61.62	76.78	87.49	95.34	116.72	62
63	66.57	83.04	94.57	103.03	126.00	63
64	72.09	90.00	102.53	111.64	136.36	64
65	78.23	97.72	111.34	121.22	147.86	65
66	84.97	106.21	120.99	131.68	160.47	66
67	92.29	115.45	131.54	143.11	174.18	67
68	99.70	124.79	142.16	154.61	188.05	68
69	107.82	135.06	153.86	167.28	203.32	69
70	116.84	146.42	166.83	181.33	220.26	70
71	126.82	159.05	181.30	196.94	239.05	71
72	137.98	173.16	197.36	214.36	260.00	72
73	151.44	190.27	216.93	235.59	285.66	73
74	166.07	208.84	238.19	258.57	313.41	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.77	6.21	7.27	8.08	11.06	18-34
35-39	6.30	8.18	9.54	10.56	14.26	35-39
40-44	8.72	11.26	13.10	14.48	19.23	40-44
45-49	12.43	15.99	18.57	20.41	26.75	45-49
50	15.35	19.74	22.88	25.13	32.71	50
51	16.49	21.22	24.56	26.94	35.00	51
52	17.70	22.79	26.34	28.92	37.44	52
53	19.13	24.57	28.38	31.14	40.17	53
54	20.60	26.47	30.56	33.50	43.01	54
55	22.21	28.45	32.87	35.95	46.03	55
56	23.84	30.55	35.26	38.53	49.11	56
57	25.57	32.72	37.73	41.20	52.32	57
58	27.13	34.69	39.94	43.60	55.13	58
59	28.77	36.73	42.28	46.12	58.10	59
60	30.55	39.01	44.84	48.87	61.35	60
61	32.56	41.53	47.69	51.94	64.99	61
62	34.84	44.36	50.93	55.41	69.09	62
63	37.56	47.83	54.86	59.64	74.07	63
64	40.60	51.68	59.20	64.35	79.67	64
65	43.97	55.92	64.01	69.52	85.84	65
66	47.65	60.53	69.28	75.20	92.58	66
67	51.63	65.60	75.04	81.41	99.98	67
68	55.04	69.89	79.86	86.59	106.16	68
69	59.00	74.86	85.57	92.73	113.46	69
70	63.77	80.88	92.40	100.12	122.27	70
71	69.56	88.24	100.79	109.17	133.15	71
72	76.67	97.23	111.04	120.26	146.47	72
73	87.14	110.56	126.28	136.77	166.60	73
74	98.88	125.53	143.39	155.31	189.19	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Attained Age 75 and up - Use Issue age for rate
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Originally Approved Rates

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

Nonforfeiture Rider

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

Elimination Period / Waiver of Premium Enhancement Rider

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase III

Standard Underwriting Class Rates

Under Attained Age 75 - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.52	8.74	9.72	11.00	13.24	18-34
35-39	8.90	10.42	11.61	13.06	15.68	35-39
40-44	11.34	13.38	14.94	16.72	20.03	40-44
45-49	15.60	18.55	20.75	23.07	27.58	45-49
50	22.39	26.68	29.83	33.07	39.42	50
51	24.95	29.76	33.31	36.86	43.93	51
52	27.55	32.93	36.85	40.74	48.54	52
53	29.71	35.59	39.86	44.00	52.43	53
54	31.88	38.29	42.92	47.29	56.38	54
55	34.09	41.08	46.07	50.69	60.44	55
56	36.41	43.99	49.38	54.24	64.68	56
57	38.86	47.08	52.88	58.00	69.16	57
58	41.31	50.15	56.35	61.74	73.60	58
59	44.02	53.54	60.17	65.88	78.50	59
60	47.07	57.36	64.50	69.89	84.00	60
61	50.57	61.73	68.28	72.64	90.27	61
62	54.57	66.34	70.86	75.38	97.44	62
63	59.37	72.69	79.91	85.01	106.01	63
64	64.81	79.46	88.96	94.63	115.70	64
65	70.94	87.08	97.97	104.26	126.59	65
66	77.80	95.61	107.05	113.88	138.75	66
67	85.41	105.07	116.10	123.51	152.24	67
68	93.44	115.01	129.47	140.28	166.28	68
69	102.40	126.14	142.04	153.78	182.00	69
70	112.45	138.63	156.17	168.74	199.67	70
71	123.73	152.67	172.06	185.61	219.59	71
72	136.39	168.45	189.90	204.62	242.03	72
73	151.48	187.31	209.49	222.86	269.22	73
74	167.99	207.98	224.03	238.34	299.00	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4004(1296)

Virginia - Phase III

Standard Underwriting Class Rates

Under Attained Age 75 - Use Issue age for base rate

Use Attained age for future purchase options

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.60	4.66	5.42	5.99	7.92	18-34
35-39	4.62	5.96	6.92	7.62	9.94	35-39
40-44	6.44	8.26	9.55	10.47	13.48	40-44
45-49	9.45	12.08	13.90	15.19	19.31	45-49
50	11.91	15.20	17.47	19.05	24.07	50
51	12.89	16.44	18.87	20.58	25.93	51
52	13.97	17.79	20.41	22.23	27.94	52
53	15.19	19.33	22.15	24.11	30.20	53
54	16.52	20.99	24.02	26.12	32.61	54
55	17.93	22.75	26.03	28.27	35.15	55
56	19.43	24.63	28.14	30.53	37.84	56
57	21.01	26.60	30.37	32.93	40.66	57
58	22.47	28.41	32.40	35.11	43.19	58
59	24.04	30.37	34.61	37.46	45.95	59
60	25.80	32.55	37.07	40.08	48.99	60
61	27.78	35.01	39.83	42.44	52.40	61
62	30.02	37.80	41.35	43.99	56.29	62
63	32.70	41.15	46.33	49.29	60.97	63
64	35.73	44.91	50.96	54.58	66.23	64
65	39.10	49.11	55.68	59.87	72.13	65
66	42.85	53.77	60.93	65.16	78.65	66
67	46.97	58.91	66.23	70.46	85.88	67
68	50.46	63.24	71.54	76.93	91.90	68
69	54.60	68.40	77.35	83.12	99.15	69
70	59.71	74.76	84.50	90.78	108.12	70
71	66.02	82.66	93.39	100.31	119.32	71
72	73.85	92.44	104.44	112.14	133.27	72
73	85.43	106.96	120.85	129.77	154.22	73
74	98.56	123.44	135.33	143.97	178.01	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4002(1296)

Virginia - Phase III

Standard Underwriting Class Rates

Under Attained Age 75 - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	13.29	17.18	20.01	22.06	29.44	18-34
35-39	17.14	22.09	25.66	28.25	37.27	35-39
40-44	22.37	28.77	33.35	36.61	47.75	40-44
45-49	29.62	38.01	43.93	48.13	62.06	45-49
50	35.06	44.95	51.90	56.78	72.83	50
51	37.11	47.57	54.89	60.03	76.86	51
52	39.31	50.36	58.09	63.50	81.12	52
53	41.80	53.51	61.68	67.41	85.86	53
54	44.41	56.83	65.46	71.50	90.80	54
55	47.12	60.26	69.38	75.74	95.90	55
56	49.92	63.80	73.40	80.08	101.11	56
57	52.77	67.38	77.49	84.49	106.36	57
58	55.17	70.42	80.93	88.20	110.73	58
59	57.71	73.60	84.55	92.08	115.26	59
60	60.45	77.04	88.45	96.28	120.18	60
61	63.48	80.86	92.78	100.93	125.62	61
62	66.89	85.16	97.65	106.18	131.80	62
63	71.16	90.55	103.77	112.76	139.59	63
64	75.91	96.53	110.56	120.08	148.29	64
65	81.10	103.10	118.03	128.13	157.85	65
66	86.77	110.25	126.15	136.89	168.29	66
67	92.88	117.98	134.95	146.37	179.61	67
68	97.99	124.42	142.24	154.22	188.92	68
69	103.89	131.87	150.72	163.37	199.79	69
70	110.95	140.81	160.90	174.37	212.94	70
71	119.53	151.70	173.32	187.78	229.07	71
72	129.98	164.99	188.50	204.22	248.86	72
73	145.56	184.86	211.26	228.91	279.05	73
74	162.99	207.12	232.39	247.23	312.83	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Use Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.82	10.39	11.64	13.06	16.00	18-34
35-39	10.62	12.59	14.13	15.78	19.26	35-39
40-44	13.66	16.32	18.36	20.40	24.85	40-44
45-49	18.81	22.61	25.47	28.17	34.19	45-49
50	26.23	31.57	35.51	39.20	47.41	50
51	29.04	34.98	39.37	43.41	52.47	51
52	31.90	38.50	43.35	47.75	57.67	52
53	34.41	41.62	46.87	51.59	62.30	53
54	36.96	44.80	50.49	55.49	67.03	54
55	39.56	48.09	54.22	59.54	71.89	55
56	42.28	51.51	58.12	63.73	76.94	56
57	45.12	55.10	62.20	68.14	82.24	57
58	47.88	58.56	66.12	72.37	87.29	58
59	50.88	62.35	70.40	77.01	92.81	59
60	54.25	66.59	75.22	81.54	98.97	60
61	58.10	71.40	79.54	84.86	105.95	61
62	62.49	76.53	82.72	88.26	113.93	62
63	67.83	83.58	92.57	98.76	123.61	63
64	73.84	91.09	102.50	109.33	134.50	64
65	80.59	99.51	112.45	120.00	146.69	65
66	88.09	108.88	122.51	130.69	160.23	66
67	96.36	119.21	132.58	141.46	175.14	67
68	104.98	129.93	146.86	159.28	190.53	68
69	114.54	141.88	160.38	173.88	207.66	69
70	125.23	155.22	175.52	190.02	226.84	70
71	137.18	170.17	192.50	208.14	248.36	71
72	150.59	186.94	211.50	228.49	272.52	72
73	166.61	207.08	232.60	248.40	301.90	73
74	184.12	229.08	248.04	263.89	332.71	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)

Virginia - Phase III

Standard Underwriting Class Rates

Under Attained Age 75 - Use Issue age for rate

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.37	5.67	6.61	7.32	9.81	18-34
35-39	5.67	7.33	8.53	9.41	12.45	35-39
40-44	7.88	10.14	11.75	12.92	16.84	40-44
45-49	11.44	14.66	16.92	18.54	23.85	45-49
50	14.30	18.31	21.11	23.08	29.50	50
51	15.44	19.76	22.75	24.86	31.70	51
52	16.67	21.32	24.53	26.79	34.06	52
53	18.09	23.10	26.55	28.98	36.71	53
54	19.60	25.01	28.71	31.31	39.51	54
55	21.22	27.02	31.03	33.79	42.47	55
56	22.92	29.17	33.45	36.38	45.57	56
57	24.71	31.40	35.98	39.12	48.81	57
58	26.35	33.45	38.28	41.59	51.69	58
59	28.10	35.63	40.76	44.24	54.80	59
60	30.04	38.07	43.50	47.16	58.22	60
61	32.23	40.79	46.56	49.86	62.05	61
62	34.71	43.88	48.43	51.79	66.40	62
63	37.67	47.60	53.85	57.56	71.65	63
64	41.01	51.77	58.94	63.37	77.56	64
65	44.71	56.40	64.16	69.21	84.14	65
66	48.81	61.51	69.95	75.09	91.39	66
67	53.30	67.14	75.82	81.02	99.40	67
68	57.11	71.89	81.61	88.00	106.08	68
69	61.60	77.50	87.96	94.80	114.07	69
70	67.10	84.38	95.71	103.13	123.88	70
71	73.86	92.88	105.32	113.44	136.09	71
72	82.22	103.36	117.19	126.20	151.18	72
73	94.57	118.92	134.84	144.67	173.51	73
74	108.53	136.52	149.84	159.41	198.69	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.12	12.04	13.56	15.12	18.76	18-34
35-39	12.34	14.76	16.65	18.50	22.84	35-39
40-44	15.98	19.26	21.78	24.08	29.67	40-44
45-49	22.02	26.67	30.19	33.27	40.80	45-49
50	30.07	36.46	41.19	45.33	55.40	50
51	33.13	40.20	45.43	49.96	61.01	51
52	36.25	44.07	49.85	54.76	66.80	52
53	39.11	47.65	53.88	59.18	72.17	53
54	42.04	51.31	58.06	63.69	77.68	54
55	45.03	55.10	62.37	68.39	83.34	55
56	48.15	59.03	66.86	73.22	89.20	56
57	51.38	63.12	71.52	78.28	95.32	57
58	54.45	66.97	75.89	83.00	100.98	58
59	57.74	71.16	80.63	88.14	107.12	59
60	61.43	75.82	85.94	93.19	113.94	60
61	65.63	81.07	90.80	97.08	121.63	61
62	70.41	86.72	94.58	101.14	130.42	62
63	76.29	94.47	105.23	112.51	141.21	63
64	82.87	102.72	116.04	124.03	153.30	64
65	90.24	111.94	126.93	135.74	166.79	65
66	98.38	122.15	137.97	147.50	181.71	66
67	107.31	133.35	149.06	159.41	198.04	67
68	116.52	144.85	164.25	178.28	214.78	68
69	126.68	157.62	178.72	193.98	233.32	69
70	138.01	171.81	194.87	211.30	254.01	70
71	150.63	187.67	212.94	230.67	277.13	71
72	164.79	205.43	233.10	252.36	303.01	72
73	181.74	226.85	255.71	273.94	334.58	73
74	200.25	250.18	272.05	289.44	366.42	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)

Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.14	6.68	7.80	8.65	11.70	18-34
35-39	6.72	8.70	10.14	11.20	14.96	35-39
40-44	9.32	12.02	13.95	15.37	20.20	40-44
45-49	13.43	17.24	19.94	21.89	28.39	45-49
50	16.69	21.42	24.75	27.11	34.93	50
51	17.99	23.08	26.63	29.14	37.47	51
52	19.37	24.85	28.65	31.35	40.18	52
53	20.99	26.87	30.95	33.85	43.22	53
54	22.68	29.03	33.40	36.50	46.41	54
55	24.51	31.29	36.03	39.31	49.79	55
56	26.41	33.71	38.76	42.23	53.30	56
57	28.41	36.20	41.59	45.31	56.96	57
58	30.23	38.49	44.16	48.07	60.19	58
59	32.16	40.89	46.91	51.02	63.65	59
60	34.28	43.59	49.93	54.24	67.45	60
61	36.68	46.57	53.29	57.28	71.70	61
62	39.40	49.96	55.51	59.59	76.51	62
63	42.64	54.05	61.37	65.83	82.33	63
64	46.29	58.63	66.92	72.16	88.89	64
65	50.32	63.69	72.64	78.55	96.15	65
66	54.77	69.25	78.97	85.02	104.13	66
67	59.63	75.37	85.41	91.58	112.92	67
68	63.76	80.54	91.68	99.07	120.26	68
69	68.60	86.60	98.57	106.48	128.99	69
70	74.49	94.00	106.92	115.48	139.64	70
71	81.70	103.10	117.25	126.57	152.86	71
72	90.59	114.28	129.94	140.26	169.09	72
73	103.71	130.88	148.83	159.57	192.80	73
74	118.50	149.60	164.35	174.85	219.37	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	11.42	13.69	15.48	17.18	21.52	18-34
35-39	14.06	16.93	19.17	21.22	26.42	35-39
40-44	18.30	22.20	25.20	27.76	34.49	40-44
45-49	25.23	30.73	34.91	38.37	47.41	45-49
50	33.91	41.35	46.87	51.46	63.39	50
51	37.22	45.42	51.49	56.51	69.55	51
52	40.60	49.64	56.35	61.77	75.93	52
53	43.81	53.68	60.89	66.77	82.04	53
54	47.12	57.82	65.63	71.89	88.33	54
55	50.50	62.11	70.52	77.24	94.79	55
56	54.02	66.55	75.60	82.71	101.46	56
57	57.64	71.14	80.84	88.42	108.40	57
58	61.02	75.38	85.66	93.63	114.67	58
59	64.60	79.97	90.86	99.27	121.43	59
60	68.61	85.05	96.66	104.84	128.91	60
61	73.16	90.74	102.06	109.30	137.31	61
62	78.33	96.91	106.44	114.02	146.91	62
63	84.75	105.36	117.89	126.26	158.81	63
64	91.90	114.35	129.58	138.73	172.10	64
65	99.89	124.37	141.41	151.48	186.89	65
66	108.67	135.42	153.43	164.31	203.19	66
67	118.26	147.49	165.54	177.36	220.94	67
68	128.06	159.77	181.64	197.28	239.03	68
69	138.82	173.36	197.06	214.08	258.98	69
70	150.79	188.40	214.22	232.58	281.18	70
71	164.08	205.17	233.38	253.20	305.90	71
72	178.99	223.92	254.70	276.23	333.50	72
73	196.87	246.62	278.82	299.48	367.26	73
74	216.38	271.28	296.06	314.99	400.13	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)

Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.91	7.69	8.99	9.98	13.59	18-34
35-39	7.77	10.07	11.75	12.99	17.47	35-39
40-44	10.76	13.90	16.15	17.82	23.56	40-44
45-49	15.42	19.82	22.96	25.24	32.93	45-49
50	19.08	24.53	28.39	31.14	40.36	50
51	20.54	26.40	30.51	33.42	43.24	51
52	22.07	28.38	32.77	35.91	46.30	52
53	23.89	30.64	35.35	38.72	49.73	53
54	25.76	33.05	38.09	41.69	53.31	54
55	27.80	35.56	41.03	44.83	57.11	55
56	29.90	38.25	44.07	48.08	61.03	56
57	32.11	41.00	47.20	51.50	65.11	57
58	34.11	43.53	50.04	54.55	68.69	58
59	36.22	46.15	53.06	57.80	72.50	59
60	38.52	49.11	56.36	61.32	76.68	60
61	41.13	52.35	60.02	64.70	81.35	61
62	44.09	56.04	62.59	67.39	86.62	62
63	47.61	60.50	68.89	74.10	93.01	63
64	51.57	65.49	74.90	80.95	100.22	64
65	55.93	70.98	81.12	87.89	108.16	65
66	60.73	76.99	87.99	94.95	116.87	66
67	65.96	83.60	95.00	102.14	126.44	67
68	70.41	89.19	101.75	110.14	134.44	68
69	75.60	95.70	109.18	118.16	143.91	69
70	81.88	103.62	118.13	127.83	155.40	70
71	89.54	113.32	129.18	139.70	169.63	71
72	98.96	125.20	142.69	154.32	187.00	72
73	112.85	142.84	162.82	174.47	212.09	73
74	128.47	162.68	178.86	190.29	240.05	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate
With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.72	15.34	17.40	19.24	24.28	18-34
35-39	15.78	19.10	21.69	23.94	30.00	35-39
40-44	20.62	25.14	28.62	31.44	39.31	40-44
45-49	28.44	34.79	39.63	43.47	54.02	45-49
50	37.75	46.24	52.55	57.59	71.38	50
51	41.31	50.64	57.55	63.06	78.09	51
52	44.95	55.21	62.85	68.78	85.06	52
53	48.51	59.71	67.90	74.36	91.91	53
54	52.20	64.33	73.20	80.09	98.98	54
55	55.97	69.12	78.67	86.09	106.24	55
56	59.89	74.07	84.34	92.20	113.72	56
57	63.90	79.16	90.16	98.56	121.48	57
58	67.59	83.79	95.43	104.26	128.36	58
59	71.46	88.78	101.09	110.40	135.74	59
60	75.79	94.28	107.38	116.49	143.88	60
61	80.69	100.41	113.32	121.52	152.99	61
62	86.25	107.10	118.30	126.90	163.40	62
63	93.21	116.25	130.55	140.01	176.41	63
64	100.93	125.98	143.12	153.43	190.90	64
65	109.54	136.80	155.89	167.22	206.99	65
66	118.96	148.69	168.89	181.12	224.67	66
67	129.21	161.63	182.02	195.31	243.84	67
68	139.60	174.69	199.03	216.28	263.28	68
69	150.96	189.10	215.40	234.18	284.64	69
70	163.57	204.99	233.57	253.86	308.35	70
71	177.53	222.67	253.82	275.73	334.67	71
72	193.19	242.41	276.30	300.10	363.99	72
73	212.00	266.39	301.93	325.02	399.94	73
74	232.51	292.38	320.07	340.54	433.84	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)

Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.68	8.70	10.18	11.31	15.48	18-34
35-39	8.82	11.44	13.36	14.78	19.98	35-39
40-44	12.20	15.78	18.35	20.27	26.92	40-44
45-49	17.41	22.40	25.98	28.59	37.47	45-49
50	21.47	27.64	32.03	35.17	45.79	50
51	23.09	29.72	34.39	37.70	49.01	51
52	24.77	31.91	36.89	40.47	52.42	52
53	26.79	34.41	39.75	43.59	56.24	53
54	28.84	37.07	42.78	46.88	60.21	54
55	31.09	39.83	46.03	50.35	64.43	55
56	33.39	42.79	49.38	53.93	68.76	56
57	35.81	45.80	52.81	57.69	73.26	57
58	37.99	48.57	55.92	61.03	77.19	58
59	40.28	51.41	59.21	64.58	81.35	59
60	42.76	54.63	62.79	68.40	85.91	60
61	45.58	58.13	66.75	72.12	91.00	61
62	48.78	62.12	69.67	75.19	96.73	62
63	52.58	66.95	76.41	82.37	103.69	63
64	56.85	72.35	82.88	89.74	111.55	64
65	61.54	78.27	89.60	97.23	120.17	65
66	66.69	84.73	97.01	104.88	129.61	66
67	72.29	91.83	104.59	112.70	139.96	67
68	77.06	97.84	111.82	121.21	148.62	68
69	82.60	104.80	119.79	129.84	158.83	69
70	89.27	113.24	129.34	140.18	171.16	70
71	97.38	123.54	141.11	152.83	186.40	71
72	107.33	136.12	155.44	168.38	204.91	72
73	121.99	154.80	176.81	189.37	231.38	73
74	138.44	175.76	193.37	205.73	260.73	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)

Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS(0599)

Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.22	10.72	12.56	13.97	19.26	18-34
35-39	10.92	14.18	16.58	18.36	25.00	35-39
40-44	15.08	19.54	22.75	25.17	33.64	40-44
45-49	21.39	27.56	32.02	35.29	46.55	45-49
50	26.25	33.86	39.31	43.23	56.65	50
51	28.19	36.36	42.15	46.26	60.55	51
52	30.17	38.97	45.13	49.59	64.66	52
53	32.59	41.95	48.55	53.33	69.26	53
54	35.00	45.11	52.16	57.26	74.01	54
55	37.67	48.37	56.03	61.39	79.07	55
56	40.37	51.87	60.00	65.63	84.22	56
57	43.21	55.40	64.03	70.07	89.56	57
58	45.75	58.65	67.68	73.99	94.19	58
59	48.40	61.93	71.51	78.14	99.05	59
60	51.24	65.67	75.65	82.56	104.37	60
61	54.48	69.69	80.21	86.96	110.30	61
62	58.16	74.28	83.83	90.79	116.95	62
63	62.52	79.85	91.45	98.91	125.05	63
64	67.41	86.07	98.84	107.32	134.21	64
65	72.76	92.85	106.56	115.91	144.19	65
66	78.61	100.21	115.05	124.74	155.09	66
67	84.95	108.29	123.77	133.82	167.00	67
68	90.36	115.14	131.96	143.35	176.98	68
69	96.60	123.00	141.01	153.20	188.67	69
70	104.05	132.48	151.76	164.88	202.68	70
71	113.06	143.98	164.97	179.09	219.94	71
72	124.07	157.96	180.94	196.50	240.73	72
73	140.27	178.72	204.79	219.17	269.96	73
74	158.38	201.92	222.39	236.61	302.09	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

New Increased Rates - Phase III

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

Nonforfeiture Rider

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

Elimination Period / Waiver of Premium Enhancement Rider

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

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

Statement of Variability

Form ALTC-4070 (VA) (0115) & 4019 (VA) (0115)

Variable Field	Applicable Variables
Company Address(both forms) [6200 Bridgepoint Parkway, Suite 400,] [Austin, Texas] [78730-5006]	To allow changes in case of a change in our physical address
Officer's Signatures (both forms) [[Susan A. Thrope] [Theodore A. Matthews]	In case either applicable officer changes
Insured: [ ] Policy Effective Date [ ] **Issue Age:** [ ] Rider Effective Date [ ] **Policy Number:** [ ] OR Endorsement Effective Date [ ]	To allow Rider/Endorsement to be customized to the policyholder
Optional Riders [❑ The following optional Rider(s) has been deleted from Your coverage: [_____] [_____]]	Individual may choose to remove the following optional coverage that reduces policy premium. Optional Nonforfeiture Benefit Rider; Waiting Period/Waiver of Premium Enhancement Rider The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
Inflation Protection Riders [❑ Your Inflation Protection has been decreased to: [_____]]	Individual may choose to change the inflation protection to reduce policy premium. 5% Annual Increase for Life Offer; 1%, 2%, 3%, 4%, 5% or 6% Simple Increase for Life Rider; or No inflation protection; The Endorsement issued to the policyholder will reflect only the choice actually made to reduce the premium amount.
Nursing Home Maximum Daily Benefit [❑ Your Nursing Home Maximum Daily Benefit has been decreased to: [_____]]	Individual may choose to reduce the Nursing Home Maximum Daily Benefit in order to reduce policy premium in $10 increments between $50 to $290. The Endorsement issued to the policyholder will reflect only the choice actually made to reduce the premium amount.

Variable Field	Applicable Variables
Home and Community Based Care Maximum Daily Benefit [❑ Your Home and Community Based Care Maximum Daily Benefit has been decreased to:[_____]]	Individual may choose to reduce the Home and Community Based Care Maximum Daily Benefit to 90%, 80%, 70%, 60%, or 50% of the Nursing Home Maximum Daily Benefit or to completely eliminate the Home and Community Based Care Benefit. The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
Benefit Period [❑ Your Benefit Period has been decreased to:[_____]]	Individual may choose to reduce the benefit period to 2, 3, 4 or 5 years. The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
Waiting Period [❑ Your Waiting Period has been increased to:[_____]]	Individual may choose to increase the waiting period to 90 or 180 days The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
[Your premium was not paid and your policy has lapsed. However, under the terms of your policy, limited benefits will continue to be available should you qualify for claim. You have access to a benefit pool of [$], which will be payable based on the terms and conditions of your policy at the time of lapse. No further premiums will be due for this limited coverage.]	Individual may let Policy lapse due to nonpayment of premium, in which case the Contingent Nonforfeiture Benefit or the Optional Nonforfeiture Rider may be applicable. The amount available in either of these cases will be inserted within the paragraph as indicated. The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase I

Standard Underwriting Class Rates

Attained Age 75 and up - Issue age for base/attained age for FPO

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase I

Standard Underwriting Class Rates

Attained Age 75 and up - Issue age for base/attained age for FPO

With No Inflation Benefit

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase I

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase I

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase I

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase I

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase I

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

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ILTC-4300 and INH-4300 and Riders

Virginia - Phase I

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

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

Nonforfeiture Rider

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

Elimination Period / Waiver of Premium Enhancement Rider

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for base/attained age for FPO

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.18	7.18	7.98	9.04	10.88	18-34
35-39	7.31	8.56	9.53	10.73	12.88	35-39
40-44	9.32	10.99	12.27	13.73	16.46	40-44
45-49	12.81	15.24	17.04	18.95	22.66	45-49
50	18.39	21.92	24.51	27.16	32.38	50
51	20.49	24.45	27.36	30.28	36.09	51
52	22.63	27.05	30.27	33.47	39.87	52
53	24.40	29.23	32.74	36.14	43.07	53
54	26.19	31.45	35.26	38.85	46.31	54
55	28.00	33.74	37.85	41.64	49.65	55
56	29.91	36.13	40.56	44.55	53.13	56
57	31.92	38.67	43.44	47.64	56.81	57
58	33.94	41.19	46.29	50.72	60.46	58
59	36.16	43.98	49.43	54.12	64.48	59
60	38.66	47.12	52.98	57.95	69.00	60
61	41.54	50.70	57.02	62.32	74.15	61
62	44.83	54.81	61.65	67.32	80.04	62
63	48.77	59.71	67.17	73.31	87.08	63
64	53.23	65.27	73.43	80.09	95.04	64
65	58.27	71.53	80.48	87.70	103.98	65
66	63.91	78.53	88.35	96.19	113.98	66
67	70.16	86.31	97.13	105.60	125.05	67
68	76.75	94.47	106.35	115.38	136.59	68
69	84.11	103.62	116.68	126.32	149.50	69
70	92.37	113.87	128.28	138.61	164.01	70
71	101.64	125.41	141.34	152.47	180.38	71
72	112.03	138.37	155.99	168.08	198.81	72
73	124.43	153.86	173.52	186.93	221.15	73
74	137.99	170.84	192.73	207.61	245.61	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for base/attained age for FPO

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.96	3.83	4.45	4.92	6.51	18-34
35-39	3.80	4.90	5.68	6.26	8.17	35-39
40-44	5.29	6.79	7.84	8.60	11.07	40-44
45-49	7.76	9.92	11.42	12.48	15.86	45-49
50	9.79	12.49	14.35	15.65	19.77	50
51	10.59	13.50	15.50	16.91	21.30	51
52	11.48	14.62	16.77	18.26	22.95	52
53	12.48	15.88	18.19	19.80	24.81	53
54	13.57	17.24	19.73	21.46	26.78	54
55	14.73	18.69	21.38	23.22	28.88	55
56	15.96	20.23	23.12	25.08	31.08	56
57	17.26	21.85	24.94	27.05	33.40	57
58	18.46	23.33	26.61	28.84	35.48	58
59	19.75	24.94	28.43	30.77	37.74	59
60	21.19	26.74	30.45	32.92	40.24	60
61	22.82	28.76	32.72	35.35	43.04	61
62	24.66	31.05	35.29	38.10	46.24	62
63	26.86	33.80	38.39	41.40	50.08	63
64	29.35	36.89	41.86	45.11	54.41	64
65	32.12	40.34	45.74	49.27	59.25	65
66	35.20	44.17	50.05	53.87	64.61	66
67	38.58	48.39	54.79	58.94	70.54	67
68	41.45	51.95	58.77	63.19	75.49	68
69	44.85	56.19	63.54	68.28	81.44	69
70	49.05	61.41	69.41	74.57	88.81	70
71	54.23	67.90	76.72	82.40	98.01	71
72	60.66	75.93	85.79	92.12	109.47	72
73	70.17	87.86	99.27	106.59	126.68	73
74	80.96	101.40	114.57	123.04	146.22	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	18.60	22.79	25.96	28.42	35.77	18-34
35-39	23.44	28.83	32.83	35.91	45.00	35-39
40-44	30.00	37.02	42.18	46.08	57.48	40-44
45-49	39.26	48.61	55.40	60.46	75.06	45-49
50	48.71	60.39	68.80	75.04	92.91	50
51	52.28	64.84	73.89	80.56	99.66	51
52	55.98	69.48	79.18	86.32	106.69	52
53	59.70	74.15	84.53	92.14	113.79	53
54	63.49	78.96	90.01	98.11	121.08	54
55	67.38	83.86	95.61	104.21	128.51	55
56	71.32	88.85	101.32	110.41	136.05	56
57	75.31	93.91	107.10	116.69	143.66	57
58	78.72	98.23	112.03	122.02	150.06	58
59	82.31	102.79	117.22	127.62	156.79	59
60	86.22	107.76	122.88	133.72	164.11	60
61	90.60	113.30	129.20	140.54	172.27	61
62	95.58	119.61	136.39	148.30	181.59	62
63	101.96	127.67	145.57	158.24	193.52	63
64	109.07	136.64	155.80	169.33	206.85	64
65	116.89	146.52	167.05	181.53	221.52	65
66	125.40	157.26	179.31	194.82	237.51	66
67	134.58	168.87	192.54	209.17	254.79	67
68	143.66	180.33	205.62	223.38	271.93	68
69	153.56	192.84	219.91	238.88	290.64	69
70	164.45	206.62	235.66	255.97	311.24	70
71	176.50	221.90	253.12	274.92	334.06	71
72	189.89	238.89	272.54	295.99	359.43	72
73	206.37	259.85	296.56	322.07	391.01	73
74	224.11	282.47	322.45	350.18	424.93	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.91	14.11	16.43	18.12	24.18	18-34
35-39	14.08	18.15	21.08	23.21	30.61	35-39
40-44	18.38	23.63	27.39	30.07	39.23	40-44
45-49	24.33	31.22	36.09	39.54	50.98	45-49
50	28.80	36.93	42.63	46.64	59.82	50
51	30.49	39.08	45.09	49.31	63.14	51
52	32.29	41.37	47.71	52.16	66.63	52
53	34.34	43.95	50.67	55.37	70.53	53
54	36.48	46.68	53.77	58.73	74.59	54
55	38.71	49.50	56.99	62.22	78.78	55
56	41.01	52.41	60.29	65.78	83.05	56
57	43.34	55.35	63.65	69.40	87.37	57
58	45.32	57.85	66.48	72.45	90.95	58
59	47.40	60.46	69.45	75.64	94.68	59
60	49.66	63.28	72.66	79.09	98.72	60
61	52.14	66.42	76.21	82.90	103.19	61
62	54.95	69.95	80.21	87.22	108.26	62
63	58.45	74.38	85.24	92.62	114.67	63
64	62.35	79.29	90.82	98.64	121.81	64
65	66.62	84.69	96.96	105.25	129.66	65
66	71.28	90.56	103.63	112.45	138.24	66
67	76.29	96.91	110.85	120.23	147.53	67
68	80.49	102.20	116.84	126.68	155.18	68
69	85.34	108.32	123.81	134.19	164.12	69
70	91.14	115.67	132.17	143.23	174.92	70
71	98.19	124.61	142.37	154.25	188.16	71
72	106.77	135.53	154.84	167.75	204.42	72
73	119.57	151.85	173.54	188.04	229.22	73
74	133.88	170.13	194.49	210.77	256.97	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	11.53	13.98	15.88	17.49	22.23	18-34
35-39	14.36	17.46	19.88	21.88	27.58	35-39
40-44	18.87	23.09	26.32	28.83	36.26	40-44
45-49	25.96	31.94	36.44	39.90	49.81	45-49
50	34.14	41.97	47.86	52.36	65.23	50
51	37.29	45.90	52.26	57.18	71.19	51
52	40.53	49.95	56.97	62.27	77.37	52
53	43.70	54.03	61.54	67.29	83.62	53
54	47.04	58.20	66.36	72.55	90.06	54
55	50.50	62.54	71.30	77.99	96.70	55
56	54.01	67.03	76.46	83.55	103.48	56
57	57.62	71.62	81.74	89.29	110.51	57
58	60.89	75.74	86.44	94.37	116.71	58
59	64.36	80.13	91.48	99.82	123.23	59
60	68.16	85.02	97.03	105.80	130.45	60
61	72.49	90.45	103.27	112.52	138.55	61
62	77.38	96.66	110.35	120.22	147.79	62
63	83.52	104.46	119.17	129.76	159.38	63
64	90.33	113.07	129.03	140.49	172.24	64
65	97.87	122.58	139.93	152.35	186.53	65
66	106.16	133.03	151.85	165.24	202.18	66
67	115.11	144.41	164.83	179.30	219.10	67
68	124.15	155.77	177.75	193.43	236.19	68
69	133.96	168.27	192.03	208.87	254.90	69
70	144.87	182.02	207.73	226.01	275.61	70
71	156.89	197.31	225.29	244.97	298.53	71
72	170.33	214.32	244.69	266.13	324.06	72
73	186.58	235.06	268.47	291.93	355.35	73
74	204.24	257.49	294.23	319.81	389.11	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.11	7.98	9.35	10.37	14.26	18-34
35-39	8.10	10.55	12.28	13.61	18.47	35-39
40-44	11.19	14.49	16.89	18.65	24.87	40-44
45-49	15.91	20.52	23.82	26.23	34.51	45-49
50	19.64	25.24	29.30	32.20	42.07	50
51	21.04	27.15	31.45	34.51	45.00	51
52	22.58	29.12	33.67	37.01	48.10	52
53	24.38	31.33	36.24	39.80	51.56	53
54	26.22	33.74	38.98	42.81	55.13	54
55	28.23	36.24	41.93	45.87	58.93	55
56	30.26	38.88	44.92	49.13	62.83	56
57	32.46	41.55	47.99	52.45	66.85	57
58	34.41	44.03	50.76	55.44	70.38	58
59	36.45	46.54	53.68	58.62	74.09	59
60	38.59	49.39	56.85	62.02	78.14	60
61	41.12	52.51	60.37	65.85	82.64	61
62	43.91	56.00	64.39	70.15	87.74	62
63	47.26	60.30	69.29	75.40	93.93	63
64	51.05	65.09	74.66	81.21	100.91	64
65	55.17	70.29	80.59	87.62	108.60	65
66	59.70	75.97	87.10	94.62	116.96	66
67	64.58	82.19	94.19	102.29	126.09	67
68	68.75	87.50	100.12	108.69	133.74	68
69	73.60	93.59	107.14	116.23	142.74	69
70	79.40	100.91	115.46	125.27	153.56	70
71	86.43	109.90	125.72	136.35	166.91	71
72	95.06	120.78	138.19	149.87	183.17	72
73	107.72	136.96	156.72	169.94	207.83	73
74	121.91	155.10	177.47	192.49	235.42	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	12.60	15.34	17.46	19.18	24.50	18-34
35-39	15.77	19.24	21.95	24.11	30.52	35-39
40-44	20.78	25.51	29.13	31.85	40.22	40-44
45-49	28.59	35.28	40.32	44.09	55.24	45-49
50	37.29	45.98	52.53	57.40	71.80	50
51	40.65	50.19	57.24	62.56	78.21	51
52	44.11	54.53	62.31	68.03	84.87	52
53	47.56	58.99	67.30	73.52	91.73	53
54	51.21	63.55	72.58	79.29	98.81	54
55	55.00	68.30	77.99	85.26	106.11	55
56	58.83	73.21	83.64	91.35	113.55	56
57	62.76	78.21	89.40	97.62	121.25	57
58	66.28	82.65	94.47	103.10	127.96	58
59	70.00	87.36	99.89	108.96	134.98	59
60	74.06	92.60	105.84	115.37	142.74	60
61	78.68	98.40	112.52	122.56	151.43	61
62	83.89	105.03	120.09	130.80	161.34	62
63	90.47	113.41	129.57	141.05	173.84	63
64	97.75	122.63	140.15	152.57	187.68	64
65	105.79	132.79	151.82	165.28	203.04	65
66	114.61	143.93	164.55	179.05	219.82	66
67	124.10	156.03	178.37	194.04	237.91	67
68	133.63	168.03	192.03	209.04	256.11	68
69	143.93	181.20	207.10	225.38	275.98	69
70	155.37	195.65	223.62	243.49	297.93	70
71	167.94	211.69	242.08	263.47	322.16	71
72	181.99	229.51	262.43	285.74	349.11	72
73	199.01	251.30	287.46	312.93	382.19	73
74	217.49	274.82	314.53	342.25	417.81	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase I

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.74	8.81	10.33	11.46	15.81	18-34
35-39	8.96	11.68	13.60	15.08	20.53	35-39
40-44	12.37	16.03	18.70	20.66	27.63	40-44
45-49	17.54	22.64	26.30	28.98	38.24	45-49
50	21.61	27.79	32.29	35.51	46.53	50
51	23.13	29.88	34.64	38.03	49.74	51
52	24.80	32.02	37.05	40.76	53.13	52
53	26.76	34.42	39.85	43.80	56.91	53
54	28.75	37.04	42.83	47.08	60.80	54
55	30.93	39.75	46.04	50.40	64.94	55
56	33.12	42.61	49.28	53.94	69.18	56
57	35.50	45.49	52.60	57.53	73.54	57
58	37.60	48.17	55.59	60.76	77.36	58
59	39.79	50.86	58.73	64.19	81.36	59
60	42.07	53.92	62.13	67.84	85.72	60
61	44.78	57.26	65.90	71.95	90.56	61
62	47.76	60.99	70.21	76.56	96.04	62
63	51.34	65.60	75.47	82.20	102.70	63
64	55.39	70.73	81.22	88.43	110.21	64
65	59.78	76.28	87.56	95.29	118.47	65
66	64.60	82.33	94.51	102.77	127.43	66
67	69.78	88.95	102.07	110.96	137.20	67
68	74.21	94.61	108.39	117.79	145.39	68
69	79.35	101.07	115.86	125.82	155.00	69
70	85.47	108.81	124.67	135.41	166.51	70
71	92.87	118.30	135.52	147.14	180.69	71
72	101.94	129.75	148.67	161.42	197.91	72
73	115.23	146.78	168.21	182.61	224.06	73
74	130.10	165.84	190.05	206.38	253.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

New Increased Rates - Phase I

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

Nonforfeiture Rider

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

Elimination Period / Waiver of Premium Enhancement Rider

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase II

Standard Underwriting Class Rates

Attained Age 75 and up - Issue age for base/attained age for FPO

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase II

Standard Underwriting Class Rates

Attained Age 75 and up - Issue age for base/attained age for FPO

With No Inflation Benefit

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase II

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase II

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase II

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase II

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase II

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase II

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

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

Nonforfeiture Rider

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

Elimination Period / Waiver of Premium Enhancement Rider

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for base/attained age for FPO

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.98	8.11	9.02	10.22	12.30	18-34
35-39	8.27	9.67	10.78	12.13	14.56	35-39
40-44	10.53	12.43	13.87	15.52	18.60	40-44
45-49	14.48	17.23	19.27	21.42	25.61	45-49
50	20.79	24.78	27.70	30.71	36.61	50
51	23.17	27.64	30.93	34.23	40.79	51
52	25.58	30.58	34.22	37.83	45.07	52
53	27.59	33.05	37.01	40.86	48.69	53
54	29.60	35.56	39.86	43.91	52.35	54
55	31.66	38.14	42.78	47.07	56.12	55
56	33.81	40.85	45.85	50.36	60.06	56
57	36.09	43.72	49.10	53.86	64.22	57
58	38.36	46.57	52.33	57.33	68.34	58
59	40.87	49.71	55.87	61.18	72.89	59
60	43.71	53.26	59.89	65.51	78.00	60
61	46.96	57.32	64.45	70.45	83.82	61
62	50.67	61.96	69.69	75.38	90.48	62
63	55.13	67.50	75.93	82.88	98.44	63
64	60.18	73.79	83.01	90.53	107.43	64
65	65.87	80.86	90.97	99.14	117.55	65
66	72.24	88.78	99.88	108.73	128.84	66
67	79.31	97.57	109.80	119.38	141.36	67
68	86.76	106.80	120.22	130.43	154.40	68
69	95.08	117.13	131.90	142.79	169.00	69
70	104.42	128.73	145.02	156.69	185.41	70
71	114.89	141.77	159.77	172.35	203.91	71
72	126.65	156.42	176.33	190.01	224.74	72
73	140.66	173.93	196.16	211.32	249.99	73
74	155.99	193.13	217.87	234.69	277.64	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for base/attained age for FPO

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.34	4.33	5.03	5.56	7.36	18-34
35-39	4.29	5.54	6.42	7.07	9.23	35-39
40-44	5.98	7.67	8.87	9.72	12.52	40-44
45-49	8.78	11.22	12.91	14.11	17.93	45-49
50	11.06	14.12	16.22	17.69	22.35	50
51	11.97	15.26	17.52	19.11	24.08	51
52	12.97	16.52	18.95	20.64	25.95	52
53	14.11	17.95	20.57	22.39	28.04	53
54	15.34	19.49	22.31	24.26	30.28	54
55	16.65	21.13	24.17	26.25	32.64	55
56	18.04	22.87	26.13	28.35	35.14	56
57	19.51	24.70	28.20	30.58	37.75	57
58	20.87	26.38	30.08	32.60	40.11	58
59	22.32	28.20	32.14	34.79	42.67	59
60	23.96	30.23	34.42	37.22	45.49	60
61	25.79	32.51	36.99	39.96	48.66	61
62	27.87	35.10	39.90	43.07	52.27	62
63	30.37	38.21	43.39	46.80	56.62	63
64	33.18	41.70	47.32	51.00	61.50	64
65	36.31	45.60	51.70	55.69	66.98	65
66	39.79	49.93	56.58	60.89	73.03	66
67	43.62	54.70	61.93	66.63	79.74	67
68	46.85	58.72	66.43	71.44	85.33	68
69	50.70	63.52	71.83	77.18	92.07	69
70	55.45	69.42	78.47	84.29	100.40	70
71	61.31	76.75	86.72	93.15	110.80	71
72	68.58	85.84	96.98	104.13	123.75	72
73	79.33	99.32	112.22	120.50	143.21	73
74	91.52	114.62	129.52	139.09	165.30	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	21.02	25.77	29.34	32.12	40.43	18-34
35-39	26.49	32.59	37.12	40.60	50.87	35-39
40-44	33.92	41.85	47.68	52.09	64.97	40-44
45-49	44.38	54.95	62.62	68.34	84.85	45-49
50	55.07	68.26	77.78	84.83	105.03	50
51	59.10	73.29	83.53	91.07	112.66	51
52	63.28	78.55	89.51	97.58	120.60	52
53	67.48	83.82	95.55	104.16	128.64	53
54	71.77	89.26	101.75	110.90	136.88	54
55	76.17	94.80	108.08	117.81	145.28	55
56	80.63	100.44	114.53	124.81	153.79	56
57	85.14	106.16	121.07	131.91	162.40	57
58	88.99	111.05	126.65	137.93	169.64	58
59	93.04	116.19	132.51	144.26	177.24	59
60	97.46	121.81	138.91	151.16	185.51	60
61	102.41	128.08	146.06	158.87	194.74	61
62	108.04	135.21	154.18	167.65	205.27	62
63	115.26	144.33	164.55	178.88	218.76	63
64	123.29	154.47	176.12	191.41	233.83	64
65	132.13	165.63	188.84	205.21	250.42	65
66	141.75	177.78	202.70	220.23	268.49	66
67	152.14	190.89	217.66	236.46	288.03	67
68	162.40	203.85	232.44	252.51	307.40	68
69	173.59	218.00	248.60	270.04	328.55	69
70	185.90	233.57	266.40	289.35	351.83	70
71	199.52	250.85	286.13	310.78	377.64	71
72	214.66	270.05	308.09	334.59	406.32	72
73	233.29	293.75	335.24	364.08	442.01	73
74	253.34	319.32	364.51	395.85	480.35	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.34	15.95	18.58	20.49	27.34	18-34
35-39	15.91	20.51	23.83	26.23	34.61	35-39
40-44	20.77	26.72	30.97	34.00	44.34	40-44
45-49	27.51	35.30	40.79	44.69	57.63	45-49
50	32.55	41.74	48.19	52.73	67.63	50
51	34.46	44.17	50.97	55.74	71.37	51
52	36.50	46.76	53.94	58.97	75.32	52
53	38.82	49.69	57.28	62.60	79.73	53
54	41.24	52.77	60.79	66.39	84.32	54
55	43.76	55.95	64.43	70.33	89.05	55
56	46.36	59.24	68.16	74.36	93.89	56
57	49.00	62.57	71.96	78.46	98.76	57
58	51.23	65.39	75.15	81.90	102.82	58
59	53.59	68.34	78.51	85.50	107.03	59
60	56.13	71.54	82.13	89.40	111.59	60
61	58.94	75.09	86.15	93.72	116.65	61
62	62.11	79.08	90.68	98.59	122.38	62
63	66.08	84.08	96.36	104.70	129.62	63
64	70.49	89.64	102.66	111.50	137.70	64
65	75.31	95.73	109.60	118.98	146.58	65
66	80.57	102.38	117.14	127.11	156.27	66
67	86.24	109.55	125.31	135.92	166.78	67
68	90.99	115.53	132.08	143.21	175.42	68
69	96.47	122.45	139.96	151.70	185.52	69
70	103.03	130.75	149.41	161.92	197.73	70
71	110.99	140.87	160.94	174.37	212.71	71
72	120.69	153.21	175.03	189.63	231.09	72
73	135.16	171.65	196.17	212.56	259.12	73
74	151.35	192.32	219.86	238.26	290.49	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	13.03	15.76	17.92	19.77	25.10	18-34
35-39	16.27	19.77	22.48	24.73	31.21	35-39
40-44	21.33	26.08	29.72	32.62	40.95	40-44
45-49	29.38	36.08	41.17	45.07	56.31	45-49
50	38.59	47.48	54.10	59.16	73.71	50
51	42.17	51.89	59.08	64.63	80.44	51
52	45.78	56.43	64.37	70.38	87.47	52
53	49.44	61.05	69.56	76.11	94.54	53
54	53.20	65.81	75.01	82.01	101.80	54
55	57.06	70.69	80.63	88.17	109.27	55
56	61.06	75.75	86.40	94.41	117.01	56
57	65.14	80.97	92.40	100.91	124.92	57
58	68.86	85.62	97.68	106.68	131.89	58
59	72.72	90.61	103.37	112.88	139.34	59
60	77.06	96.11	109.69	119.61	147.50	60
61	81.91	102.22	116.70	127.20	156.62	61
62	87.47	109.26	124.74	135.18	167.03	62
63	94.38	118.05	134.68	146.73	180.14	63
64	102.13	127.79	145.86	158.78	194.73	64
65	110.67	138.56	158.17	172.19	210.90	65
66	120.04	150.38	171.63	186.78	228.54	66
67	130.16	163.22	186.30	202.73	247.71	67
68	140.31	176.10	200.97	218.63	267.00	68
69	151.43	190.18	217.05	236.14	288.15	69
70	163.77	205.78	234.87	255.49	311.56	70
71	177.34	223.02	254.67	276.95	337.51	71
72	192.55	242.27	276.63	300.86	366.29	72
73	210.91	265.73	303.46	330.02	401.69	73
74	230.89	291.08	332.62	361.49	439.89	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
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NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.94	9.03	10.58	11.76	16.16	18-34
35-39	9.19	11.89	13.92	15.37	20.88	35-39
40-44	12.68	16.37	19.07	21.12	28.12	40-44
45-49	18.03	23.17	26.96	29.66	38.98	45-49
50	22.16	28.57	33.12	36.39	47.55	50
51	23.82	30.66	35.52	39.01	50.88	51
52	25.52	32.92	38.05	41.84	54.35	52
53	27.56	35.45	40.97	44.99	58.29	53
54	29.64	38.14	44.11	48.36	62.33	54
55	31.95	40.98	47.37	51.85	66.64	55
56	34.24	43.92	50.78	55.50	71.04	56
57	36.66	47.00	54.25	59.33	75.60	57
58	38.87	49.78	57.38	62.70	79.56	58
59	41.17	52.65	60.69	66.24	83.77	59
60	43.66	55.83	64.27	70.12	88.34	60
61	46.44	59.36	68.24	74.41	93.46	61
62	49.67	63.30	72.80	79.27	99.22	62
63	53.47	68.16	78.29	85.20	106.22	63
64	57.68	73.55	84.37	91.80	114.10	64
65	62.36	79.45	91.10	99.04	122.73	65
66	67.49	85.88	98.43	106.99	132.18	66
67	73.02	92.90	106.48	115.63	142.54	67
68	77.75	98.87	113.18	122.84	151.18	68
69	83.20	105.77	121.08	131.38	161.37	69
70	89.75	114.07	130.52	141.64	173.60	70
71	97.71	124.20	142.12	154.10	188.65	71
72	107.43	136.54	156.18	169.38	207.10	72
73	121.78	154.82	177.17	192.15	234.91	73
74	137.82	175.32	200.62	216.29	266.10	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.24	17.29	19.70	21.68	27.66	18-34
35-39	17.87	21.79	24.82	27.25	34.54	35-39
40-44	23.49	28.81	32.89	36.04	45.42	40-44
45-49	32.36	39.85	45.55	49.80	62.45	45-49
50	42.15	52.02	59.38	64.85	81.13	50
51	45.97	56.74	64.71	70.71	88.37	51
52	49.82	61.60	70.40	76.89	95.95	52
53	53.81	66.65	76.07	83.16	103.71	53
54	57.92	71.86	82.04	89.63	111.69	54
55	62.14	77.20	88.20	96.39	119.90	55
56	66.51	82.73	94.51	103.22	128.40	56
57	70.95	88.42	101.06	110.32	137.06	57
58	74.96	93.43	106.75	116.55	144.60	58
59	79.09	98.79	112.87	123.22	152.63	59
60	83.73	104.68	119.65	130.43	161.40	60
61	88.90	111.20	127.15	138.55	171.18	61
62	94.83	118.72	135.75	147.14	182.34	62
63	102.23	128.16	146.43	159.50	196.48	63
64	110.52	138.59	158.43	172.43	212.19	64
65	119.63	150.10	171.61	186.80	229.57	65
66	129.60	162.70	185.98	202.39	248.48	66
67	140.33	176.35	201.60	219.40	268.98	67
68	151.02	189.96	217.12	236.27	289.52	68
69	162.70	204.79	234.08	254.81	311.98	69
70	175.64	221.19	252.84	275.25	336.79	70
71	189.83	239.27	273.65	297.87	364.23	71
72	205.73	259.44	296.69	323.03	394.60	72
73	224.96	284.09	324.92	353.76	432.03	73
74	245.87	310.67	355.57	386.85	472.34	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase II

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.66	9.97	11.69	13.00	17.92	18-34
35-39	10.17	13.16	15.42	17.03	23.21	35-39
40-44	14.02	18.11	21.11	23.40	31.24	40-44
45-49	19.88	25.56	29.77	32.77	43.19	45-49
50	24.38	31.46	36.50	40.13	52.59	50
51	26.19	33.74	39.12	42.99	56.24	51
52	28.03	36.20	41.87	46.08	60.03	52
53	30.25	38.95	45.05	49.51	64.34	53
54	32.50	41.87	48.47	53.18	68.74	54
55	35.01	44.95	52.01	56.97	73.44	55
56	37.48	48.13	55.71	60.93	78.22	56
57	40.09	51.46	59.46	65.08	83.17	57
58	42.47	54.46	62.84	68.72	87.45	58
59	44.94	57.54	66.40	72.53	91.99	59
60	47.60	60.95	70.24	76.70	96.91	60
61	50.57	64.73	74.49	81.30	102.42	61
62	54.03	68.94	79.38	86.51	108.61	62
63	58.09	74.15	85.27	92.88	116.14	63
64	62.58	79.92	91.78	99.96	124.62	64
65	67.57	86.22	98.98	107.71	133.88	65
66	73.03	93.07	106.80	116.21	144.01	66
67	78.90	100.54	115.39	125.43	155.10	67
68	83.93	106.90	122.53	133.12	164.35	68
69	89.70	114.22	130.93	142.22	175.23	69
70	96.61	123.00	140.93	153.11	188.24	70
71	104.99	133.69	153.20	166.29	204.22	71
72	115.20	146.68	168.02	182.43	223.77	72
73	130.27	165.92	190.16	206.48	253.25	73
74	147.08	187.46	214.84	231.73	286.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

New Increased Rates - Phase II

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

Nonforfeiture Rider

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

Elimination Period / Waiver of Premium Enhancement Rider

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase III

Standard Underwriting Class Rates

Attained Age 75 and up - Issue age for base/attained age for FPO

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase III

Standard Underwriting Class Rates

Attained Age 75 and up - Issue age for base/attained age for FPO

With No Inflation Benefit

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase III

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase III

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase III

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase III

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase III

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia - Phase III

Standard Underwriting Class Rates

Attained Age 75 and up - Use Issue age for rate

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Originally Approved Rates

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

Nonforfeiture Rider

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

Elimination Period / Waiver of Premium Enhancement Rider

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for base/attained age for FPO

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.52	8.74	9.72	11.00	13.24	18-34
35-39	8.90	10.42	11.61	13.06	15.68	35-39
40-44	11.34	13.38	14.94	16.72	20.03	40-44
45-49	15.60	18.55	20.75	23.07	27.58	45-49
50	22.39	26.68	29.83	33.07	39.42	50
51	24.95	29.76	33.31	36.86	43.93	51
52	27.55	32.93	36.85	40.74	48.54	52
53	29.71	35.59	39.86	44.00	52.43	53
54	31.88	38.29	42.92	47.29	56.38	54
55	34.09	41.08	46.07	50.69	60.44	55
56	36.41	43.99	49.38	54.24	64.68	56
57	38.86	47.08	52.88	58.00	69.16	57
58	41.31	50.15	56.35	61.74	73.60	58
59	44.02	53.54	60.17	65.88	78.50	59
60	47.07	57.36	64.50	69.89	84.00	60
61	50.57	61.73	68.28	72.64	90.27	61
62	54.57	66.34	70.86	75.38	97.44	62
63	59.37	72.69	79.91	85.01	106.01	63
64	64.81	79.46	88.96	94.63	115.70	64
65	70.94	87.08	97.97	104.26	126.59	65
66	77.80	95.61	107.05	113.88	138.75	66
67	85.41	105.07	116.10	123.51	152.24	67
68	93.44	115.01	129.47	140.28	166.28	68
69	102.40	126.14	142.04	153.78	182.00	69
70	112.45	138.63	156.17	168.74	199.67	70
71	123.73	152.67	172.06	185.61	219.59	71
72	136.39	168.45	189.90	204.62	242.03	72
73	151.48	187.31	209.49	222.86	269.22	73
74	167.99	207.98	224.03	238.34	299.00	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for base/attained age for FPO

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.60	4.66	5.42	5.99	7.92	18-34
35-39	4.62	5.96	6.92	7.62	9.94	35-39
40-44	6.44	8.26	9.55	10.47	13.48	40-44
45-49	9.45	12.08	13.90	15.19	19.31	45-49
50	11.91	15.20	17.47	19.05	24.07	50
51	12.89	16.44	18.87	20.58	25.93	51
52	13.97	17.79	20.41	22.23	27.94	52
53	15.19	19.33	22.15	24.11	30.20	53
54	16.52	20.99	24.02	26.12	32.61	54
55	17.93	22.75	26.03	28.27	35.15	55
56	19.43	24.63	28.14	30.53	37.84	56
57	21.01	26.60	30.37	32.93	40.66	57
58	22.47	28.41	32.40	35.11	43.19	58
59	24.04	30.37	34.61	37.46	45.95	59
60	25.80	32.55	37.07	40.08	48.99	60
61	27.78	35.01	39.83	42.44	52.40	61
62	30.02	37.80	41.35	43.99	56.29	62
63	32.70	41.15	46.33	49.29	60.97	63
64	35.73	44.91	50.96	54.58	66.23	64
65	39.10	49.11	55.68	59.87	72.13	65
66	42.85	53.77	60.93	65.16	78.65	66
67	46.97	58.91	66.23	70.46	85.88	67
68	50.46	63.24	71.54	76.93	91.90	68
69	54.60	68.40	77.35	83.12	99.15	69
70	59.71	74.76	84.50	90.78	108.12	70
71	66.02	82.66	93.39	100.31	119.32	71
72	73.85	92.44	104.44	112.14	133.27	72
73	85.43	106.96	120.85	129.77	154.22	73
74	98.56	123.44	135.33	143.97	178.01	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.29	17.18	20.01	22.06	29.44	18-34
35-39	17.14	22.09	25.66	28.25	37.27	35-39
40-44	22.37	28.77	33.35	36.61	47.75	40-44
45-49	29.62	38.01	43.93	48.13	62.06	45-49
50	35.06	44.95	51.90	56.78	72.83	50
51	37.11	47.57	54.89	60.03	76.86	51
52	39.31	50.36	58.09	63.50	81.12	52
53	41.80	53.51	61.68	67.41	85.86	53
54	44.41	56.83	65.46	71.50	90.80	54
55	47.12	60.26	69.38	75.74	95.90	55
56	49.92	63.80	73.40	80.08	101.11	56
57	52.77	67.38	77.49	84.49	106.36	57
58	55.17	70.42	80.93	88.20	110.73	58
59	57.71	73.60	84.55	92.08	115.26	59
60	60.45	77.04	88.45	96.28	120.18	60
61	63.48	80.86	92.78	100.93	125.62	61
62	66.89	85.16	97.65	106.18	131.80	62
63	71.16	90.55	103.77	112.76	139.59	63
64	75.91	96.53	110.56	120.08	148.29	64
65	81.10	103.10	118.03	128.13	157.85	65
66	86.77	110.25	126.15	136.89	168.29	66
67	92.88	117.98	134.95	146.37	179.61	67
68	97.99	124.42	142.24	154.22	188.92	68
69	103.89	131.87	150.72	163.37	199.79	69
70	110.95	140.81	160.90	174.37	212.94	70
71	119.53	151.70	173.32	187.78	229.07	71
72	129.98	164.99	188.50	204.22	248.86	72
73	145.56	184.86	211.26	228.91	279.05	73
74	162.99	207.12	232.39	247.23	312.83	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia - Phase III

Standard Underwriting Class Rates
Under Attained Age 75 - Issue age for rate

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

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.22	10.72	12.56	13.97	19.26	18-34
35-39	10.92	14.18	16.58	18.36	25.00	35-39
40-44	15.08	19.54	22.75	25.17	33.64	40-44
45-49	21.39	27.56	32.02	35.29	46.55	45-49
50	26.25	33.86	39.31	43.23	56.65	50
51	28.19	36.36	42.15	46.26	60.55	51
52	30.17	38.97	45.13	49.59	64.66	52
53	32.59	41.95	48.55	53.33	69.26	53
54	35.00	45.11	52.16	57.26	74.01	54
55	37.67	48.37	56.03	61.39	79.07	55
56	40.37	51.87	60.00	65.63	84.22	56
57	43.21	55.40	64.03	70.07	89.56	57
58	45.75	58.65	67.68	73.99	94.19	58
59	48.40	61.93	71.51	78.14	99.05	59
60	51.24	65.67	75.65	82.56	104.37	60
61	54.48	69.69	80.21	86.96	110.30	61
62	58.16	74.28	83.83	90.79	116.95	62
63	62.52	79.85	91.45	98.91	125.05	63
64	67.41	86.07	98.84	107.32	134.21	64
65	72.76	92.85	106.56	115.91	144.19	65
66	78.61	100.21	115.05	124.74	155.09	66
67	84.95	108.29	123.77	133.82	167.00	67
68	90.36	115.14	131.96	143.35	176.98	68
69	96.60	123.00	141.01	153.20	188.67	69
70	104.05	132.48	151.76	164.88	202.68	70
71	113.06	143.98	164.97	179.09	219.94	71
72	124.07	157.96	180.94	196.50	240.73	72
73	140.27	178.72	204.79	219.17	269.96	73
74	158.38	201.92	222.39	236.61	302.09	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

New Increased Rates - Phase III

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

Nonforfeiture Rider

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

Elimination Period / Waiver of Premium Enhancement Rider

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

Spouse/Sibling Discount

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

Multi-Life Discount Program

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

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

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

LONG-TERM CARE INSURANCE

POLICY ENDORSEMENT

The Company You Keep®

NEW YORK LIFE INSURANCE COMPANY
New York Life, Long-Term Care,, [6200 Bridge Point Parkway, Suite 400], [Austin, Texas] [78730-5006]

Policy Endorsement

Insured:	[ ]		
Issue Age:	[ ]		
Policy Number:	[ ]	**Endorsement**	
Policy Effective Date:	[ ]	**Effective Date:**	[ ]

This Endorsement attaches to and becomes part of the Policy indicated by the Policy Number above. **Please read this Endorsement carefully**. This Endorsement should be attached to Your Policy. There is no premium for this endorsement and future premiums for the Policy remain payable under the terms of the Policy.

This Endorsement indicates various changes that were made available in order to reduce Your premium amount. If You selected a specific change, the information related to that change will be filled in with the applicable details.

[❑ The following optional Rider(s) has been deleted from Your coverage: [_____]
[_____]
[_____]
[_____]
[_____]]

[❑ Your Inflation Protection has been decreased to: [_____]

[❑ Your Nursing Home Maximum Daily Benefit has been:
been decreased to: [_____]]

[❑ Your Home and Community Based Care Maximum Daily
Benefit has been decreased to: [_____]]

[❑ Your Benefit Period has been decreased to: [_____]]

[❑ Your Waiting Period has been increased to: [_____]]

[❑ Your Waiting Period/Waiver of Premium Enhancement Rider
has been deleted and you will return to the Waiting Period
and Waiver of Premium structure described in Your Policy.

Except as specifically included in this Endorsement, this change does not alter any other existing conditions, limitations, or provisions of the coverage provided by the Policy to which it is attached.

SIGNED FOR NEW YORK LIFE INSURANCE COMPANY:

[ ] [ ]
President Secretary

Statement of Variability

Form ALTC-4070 (VA) (0115) & 4019 (VA) (0115)

Variable Field	Applicable Variables
Company Address(both forms) [6200 Bridgepoint Parkway, Suite 400,] [Austin, Texas] [78730-5006]	To allow changes in case of a change in our physical address
Officer's Signatures (both forms) [[Susan A. Thrope] [Theodore A. Matthias]	In case either applicable officer changes
Insured: [ ] Policy Effective Date [ ] **Issue Age:** [ ] Rider Effective Date [ ] **Policy Number:** [ ] OR Endorsement Effective Date [ ]	To allow Rider/Endorsement to be customized to the policyholder
Optional Riders [❑ The following optional Rider(s) has been deleted from Your coverage: [_____] [_____]]	Individual may choose to remove the following optional coverage that reduces policy premium. Optional Nonforfeiture Benefit Rider; Waiting Period/Waiver of Premium Enhancement Rider The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
Inflation Protection Riders [❑ Your Inflation Protection has been decreased to: [_____]]	Individual may choose to change the inflation protection to reduce policy premium. 5% Annual Increase for Life Offer; 1%, 2%, 3%, 4%, 5% or 6% Simple Increase for Life Rider; or No inflation protection; The Endorsement issued to the policyholder will reflect only the choice actually made to reduce the premium amount.
Nursing Home Maximum Daily Benefit [❑ Your Nursing Home Maximum Daily Benefit has been decreased to: [_____]]	Individual may choose to reduce the Nursing Home Maximum Daily Benefit in order to reduce policy premium in $10 increments between $50 to $290. The Endorsement issued to the policyholder will reflect only the choice actually made to reduce the premium amount.

Variable Field	Applicable Variables
Home and Community Based Care Maximum Daily Benefit [❑ Your Home and Community Based Care Maximum Daily Benefit has been decreased to:[_____]]	Individual may choose to reduce the Home and Community Based Care Maximum Daily Benefit to 90%, 80%, 70%, 60%, or 50% of the Nursing Home Maximum Daily Benefit or to completely eliminate the Home and Community Based Care Benefit. The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
Benefit Period [❑ Your Benefit Period has been decreased to:[_____]]	Individual may choose to reduce the benefit period to 2, 3, 4 or 5 years. The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.
Waiting Period [❑ Your Waiting Period has been increased to:[_____]]	Individual may choose to increase the waiting period to 90 or 180 days The Endorsement issued to the policyholder will reflect only the choice(s) actually made to reduce the premium amount.

Virginia Readability Certification

Name and Address of Insurer: New York Life Insurance Company
6200 Bridgepoint Parkway, Suite 400
Austin, Texas 78730

I hereby certify that the Flesch Reading Ease Score of the forms listed below is as indicated in the following chart as well as the number of words and sentences. All documents are at least 12 point type, Times New Roman font, with at least 1 point leaded

Form Number	Words	Sentences	Flesch Score
ALTC-4019 (VA) (0115)	726	22	50*
ALTC-4070 (VA) (0115)	277	13	50*

*To achieve the Flesch Score of 50, the forms were combined with the policy.

Patricia May-Sebesta

Digitally signed by Patricia May-Sebesta
DN: cn=Patricia May-Sebesta, o, ou, email=Patricia_May-Sebesta@newyorklife.com, c=US
Date: 2015.03.09 15:58:19 -05'00'

Signature of Company Officer

Patricia May-Sebesta, Corporate Vice President
Typed Name and Title

March 9, 2015
Date

COMPLIANCE STATEMENT
Virginia Bureau of Insurance

The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

Digitally signed by Patricia May-Sebesta
DN: cn=Patricia May-Sebesta, o, ou, email=Patricia_May-Sebesta@newyorklife.com, c=US
Date: 2015.02.25 12:34:43 -06'00'

Patricia May-Sebesta
Corporate Vice President

February 25, 2015
Date

Statement of Variability
Form ALTC-5070 (VA) (0115)

Variable Field	Applicable Variables
Optional Riders	5.O Product Options: Couple Additional Benefit Rider; Shared Care Rider; Optional Nonforfeiture Benefit Rider; Return of Premium Upon Death Benefit Rider; 4.0 Product Options: Waiting Period/Waiver of Premium Enhancement Rider; Optional Nonforfeiture Benefit Rider;
Inflation Protection Riders	5.0 Product Options: 3%, or 4% Compound Increase for Life Rider; 3%, 4%, 5% or 6% Simple Increase for Life Rider; CPI-U, CPI-U+1% or CPI-U+2% Benefit Increase Offer Rider; CPI-U, CPI-U+1% or CPI-U+2% Automatic Benefit Increase for Life Rider; Automatically Elect to Accept CPI-U, CPI-U+1% or CPI-U+2% Benefit Increase Offer Endorsement 4.0 Product Options: 5% Compound Increase for Life Rider; 5% Annual Increase Offer Rider; 1%, 2%, 3%, 4%, 5% or 6% Simple Increase for Life Rider
Nursing Home Maximum Daily Benefit	5.0 Benefit $50 to $390 in $10 increments 4.0 Benefit $50 to $290 in $10 increments
Home and Community Based Care Maximum Daily Benefit	5.0 and 4.0 Benefit 90%, 80%, 70%, 60%, 50% of the Nursing Home Maximum Daily Benefit or no Home and Community Based Care Benefit
Benefit Period	5.0 Benefit 2,3,4, 5 or 7 year Benefit Period 4.0 Benefit 2,3,4 or 5 year Benefit Period
Waiting Period	5.0 Benefit 20, 90 or 180 day Waiting Period 4.0 Benefit 90 or 180 day Waiting Period
Waiting Period/Waiver of Premium Enhancement Rider	Applicable only to the 4.0 and will only appear when a 4.0 Policyholder chooses to remove the Rider and return to the structure of the Waiting Period and Waiver of Premium benefit included in the Policy.

LONG-TERM CARE INSURANCE

POLICY ENDORSEMENT

The Company You Keep®

NEW YORK LIFE INSURANCE COMPANY
New York Life, Long-Term Care, , 6200 Bridge Point Parkway, Suite 400, Austin, Texas 78730-5006

Policy Endorsement

Insured:
Issue Age:
Policy Number: **Endorsement**
Policy Effective Date: **Effective Date:**

This Endorsement attaches to and becomes part of the Policy indicated by the Policy Number above. **Please read this Endorsement carefully**. This Endorsement should be attached to Your Policy. There is no premium for this endorsement and future premiums for the Policy remain payable under the terms of the Policy.

This Endorsement indicates various changes that were made available in order to reduce Your premium amount. If You selected a specific change, the information related to that change will be filled in with the applicable details.

[❑ The following optional Rider(s) has been deleted from Your coverage: [_____]
[_____]
[_____]
[_____]
[_____]]

[❑ Your Inflation Protection has been decreased to: [_____]

[❑ Your Nursing Home Maximum Daily Benefit has been:
been decreased to: [_____]]

[❑ Your Home and Community Based Care Maximum Daily
Benefit has been decreased to: [_____]]

[❑ Your Benefit Period has been decreased to: [_____]]

[❑ Your Waiting Period has been increased to: [_____]]

[❑ Your Waiting Period/Waiver of Premium Enhancement Rider
has been deleted and you will return to the Waiting Period
and Waiver of Premium structure described in Your Policy.

Except as specifically included in this Endorsement, this change does not alter any other existing conditions, limitations, or provisions of the coverage provided by the Policy to which it is attached.

SIGNED FOR NEW YORK LIFE INSURANCE COMPANY:

President Secretary

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With No Inflation Benefit

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class - New Increased Rates Phase I
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.18	7.18	7.98	9.04	10.88	18-34
35-39	7.31	8.56	9.53	10.73	12.88	35-39
40-44	9.32	10.99	12.27	13.73	16.46	40-44
45-49	12.81	15.24	17.04	18.95	22.66	45-49
50	18.39	21.92	24.51	27.16	32.38	50
51	20.49	24.45	27.36	30.28	36.09	51
52	22.63	27.05	30.27	33.47	39.87	52
53	24.40	29.23	32.74	36.14	43.07	53
54	26.19	31.45	35.26	38.85	46.31	54
55	28.00	33.74	37.85	41.64	49.65	55
56	29.91	36.13	40.56	44.55	53.13	56
57	31.92	38.67	43.44	47.64	56.81	57
58	33.94	41.19	46.29	50.72	60.46	58
59	36.16	43.98	49.43	54.12	64.48	59
60	38.66	47.12	52.98	57.95	69.00	60
61	41.54	50.70	57.02	62.32	74.15	61
62	44.83	54.81	61.65	67.32	80.04	62
63	48.77	59.71	67.17	73.31	87.08	63
64	53.23	65.27	73.43	80.09	95.04	64
65	58.27	71.53	80.48	87.70	103.98	65
66	63.91	78.53	88.35	96.19	113.98	66
67	70.16	86.31	97.13	105.60	125.05	67
68	76.75	94.47	106.35	115.38	136.59	68
69	84.11	103.62	116.68	126.32	149.50	69
70	92.37	113.87	128.28	138.61	164.01	70
71	101.64	125.41	141.34	152.47	180.38	71
72	112.03	138.37	155.99	168.08	198.81	72
73	124.43	153.86	173.52	186.93	221.15	73
74	137.99	170.84	192.73	207.61	245.61	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class - New Increased Rates Phase I
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.96	3.83	4.45	4.92	6.51	18-34
35-39	3.80	4.90	5.68	6.26	8.17	35-39
40-44	5.29	6.79	7.84	8.60	11.07	40-44
45-49	7.76	9.92	11.42	12.48	15.86	45-49
50	9.79	12.49	14.35	15.65	19.77	50
51	10.59	13.50	15.50	16.91	21.30	51
52	11.48	14.62	16.77	18.26	22.95	52
53	12.48	15.88	18.19	19.80	24.81	53
54	13.57	17.24	19.73	21.46	26.78	54
55	14.73	18.69	21.38	23.22	28.88	55
56	15.96	20.23	23.12	25.08	31.08	56
57	17.26	21.85	24.94	27.05	33.40	57
58	18.46	23.33	26.61	28.84	35.48	58
59	19.75	24.94	28.43	30.77	37.74	59
60	21.19	26.74	30.45	32.92	40.24	60
61	22.82	28.76	32.72	35.35	43.04	61
62	24.66	31.05	35.29	38.10	46.24	62
63	26.86	33.80	38.39	41.40	50.08	63
64	29.35	36.89	41.86	45.11	54.41	64
65	32.12	40.34	45.74	49.27	59.25	65
66	35.20	44.17	50.05	53.87	64.61	66
67	38.58	48.39	54.79	58.94	70.54	67
68	41.45	51.95	58.77	63.19	75.49	68
69	44.85	56.19	63.54	68.28	81.44	69
70	49.05	61.41	69.41	74.57	88.81	70
71	54.23	67.90	76.72	82.40	98.01	71
72	60.66	75.93	85.79	92.12	109.47	72
73	70.17	87.86	99.27	106.59	126.68	73
74	80.96	101.40	114.57	123.04	146.22	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class - New Increased Rates Phase I
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	18.60	22.79	25.96	28.42	35.77	18-34
35-39	23.44	28.83	32.83	35.91	45.00	35-39
40-44	30.00	37.02	42.18	46.08	57.48	40-44
45-49	39.26	48.61	55.40	60.46	75.06	45-49
50	48.71	60.39	68.80	75.04	92.91	50
51	52.28	64.84	73.89	80.56	99.66	51
52	55.98	69.48	79.18	86.32	106.69	52
53	59.70	74.15	84.53	92.14	113.79	53
54	63.49	78.96	90.01	98.11	121.08	54
55	67.38	83.86	95.61	104.21	128.51	55
56	71.32	88.85	101.32	110.41	136.05	56
57	75.31	93.91	107.10	116.69	143.66	57
58	78.72	98.23	112.03	122.02	150.06	58
59	82.31	102.79	117.22	127.62	156.79	59
60	86.22	107.76	122.88	133.72	164.11	60
61	90.60	113.30	129.20	140.54	172.27	61
62	95.58	119.61	136.39	148.30	181.59	62
63	101.96	127.67	145.57	158.24	193.52	63
64	109.07	136.64	155.80	169.33	206.85	64
65	116.89	146.52	167.05	181.53	221.52	65
66	125.40	157.26	179.31	194.82	237.51	66
67	134.58	168.87	192.54	209.17	254.79	67
68	143.66	180.33	205.62	223.38	271.93	68
69	153.56	192.84	219.91	238.88	290.64	69
70	164.45	206.62	235.66	255.97	311.24	70
71	176.50	221.90	253.12	274.92	334.06	71
72	189.89	238.89	272.54	295.99	359.43	72
73	206.37	259.85	296.56	322.07	391.01	73
74	224.11	282.47	322.45	350.18	424.93	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class - New Increased Rates Phase I
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.91	14.11	16.43	18.12	24.18	18-34
35-39	14.08	18.15	21.08	23.21	30.61	35-39
40-44	18.38	23.63	27.39	30.07	39.23	40-44
45-49	24.33	31.22	36.09	39.54	50.98	45-49
50	28.80	36.93	42.63	46.64	59.82	50
51	30.49	39.08	45.09	49.31	63.14	51
52	32.29	41.37	47.71	52.16	66.63	52
53	34.34	43.95	50.67	55.37	70.53	53
54	36.48	46.68	53.77	58.73	74.59	54
55	38.71	49.50	56.99	62.22	78.78	55
56	41.01	52.41	60.29	65.78	83.05	56
57	43.34	55.35	63.65	69.40	87.37	57
58	45.32	57.85	66.48	72.45	90.95	58
59	47.40	60.46	69.45	75.64	94.68	59
60	49.66	63.28	72.66	79.09	98.72	60
61	52.14	66.42	76.21	82.90	103.19	61
62	54.95	69.95	80.21	87.22	108.26	62
63	58.45	74.38	85.24	92.62	114.67	63
64	62.35	79.29	90.82	98.64	121.81	64
65	66.62	84.69	96.96	105.25	129.66	65
66	71.28	90.56	103.63	112.45	138.24	66
67	76.29	96.91	110.85	120.23	147.53	67
68	80.49	102.20	116.84	126.68	155.18	68
69	85.34	108.32	123.81	134.19	164.12	69
70	91.14	115.67	132.17	143.23	174.92	70
71	98.19	124.61	142.37	154.25	188.16	71
72	106.77	135.53	154.84	167.75	204.42	72
73	119.57	151.85	173.54	188.04	229.22	73
74	133.88	170.13	194.49	210.77	256.97	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class - New Increased Rates Phase I
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	11.53	13.98	15.88	17.49	22.23	18-34
35-39	14.36	17.46	19.88	21.88	27.58	35-39
40-44	18.87	23.09	26.32	28.83	36.26	40-44
45-49	25.96	31.94	36.44	39.90	49.81	45-49
50	34.14	41.97	47.86	52.36	65.23	50
51	37.29	45.90	52.26	57.18	71.19	51
52	40.53	49.95	56.97	62.27	77.37	52
53	43.70	54.03	61.54	67.29	83.62	53
54	47.04	58.20	66.36	72.55	90.06	54
55	50.50	62.54	71.30	77.99	96.70	55
56	54.01	67.03	76.46	83.55	103.48	56
57	57.62	71.62	81.74	89.29	110.51	57
58	60.89	75.74	86.44	94.37	116.71	58
59	64.36	80.13	91.48	99.82	123.23	59
60	68.16	85.02	97.03	105.80	130.45	60
61	72.49	90.45	103.27	112.52	138.55	61
62	77.38	96.66	110.35	120.22	147.79	62
63	83.52	104.46	119.17	129.76	159.38	63
64	90.33	113.07	129.03	140.49	172.24	64
65	97.87	122.58	139.93	152.35	186.53	65
66	106.16	133.03	151.85	165.24	202.18	66
67	115.11	144.41	164.83	179.30	219.10	67
68	124.15	155.77	177.75	193.43	236.19	68
69	133.96	168.27	192.03	208.87	254.90	69
70	144.87	182.02	207.73	226.01	275.61	70
71	156.89	197.31	225.29	244.97	298.53	71
72	170.33	214.32	244.69	266.13	324.06	72
73	186.58	235.06	268.47	291.93	355.35	73
74	204.24	257.49	294.23	319.81	389.11	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class - New Increased Rates Phase I
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.11	7.98	9.35	10.37	14.26	18-34
35-39	8.10	10.55	12.28	13.61	18.47	35-39
40-44	11.19	14.49	16.89	18.65	24.87	40-44
45-49	15.91	20.52	23.82	26.23	34.51	45-49
50	19.64	25.24	29.30	32.20	42.07	50
51	21.04	27.15	31.45	34.51	45.00	51
52	22.58	29.12	33.67	37.01	48.10	52
53	24.38	31.33	36.24	39.80	51.56	53
54	26.22	33.74	38.98	42.81	55.13	54
55	28.23	36.24	41.93	45.87	58.93	55
56	30.26	38.88	44.92	49.13	62.83	56
57	32.46	41.55	47.99	52.45	66.85	57
58	34.41	44.03	50.76	55.44	70.38	58
59	36.45	46.54	53.68	58.62	74.09	59
60	38.59	49.39	56.85	62.02	78.14	60
61	41.12	52.51	60.37	65.85	82.64	61
62	43.91	56.00	64.39	70.15	87.74	62
63	47.26	60.30	69.29	75.40	93.93	63
64	51.05	65.09	74.66	81.21	100.91	64
65	55.17	70.29	80.59	87.62	108.60	65
66	59.70	75.97	87.10	94.62	116.96	66
67	64.58	82.19	94.19	102.29	126.09	67
68	68.75	87.50	100.12	108.69	133.74	68
69	73.60	93.59	107.14	116.23	142.74	69
70	79.40	100.91	115.46	125.27	153.56	70
71	86.43	109.90	125.72	136.35	166.91	71
72	95.06	120.78	138.19	149.87	183.17	72
73	107.72	136.96	156.72	169.94	207.83	73
74	121.91	155.10	177.47	192.49	235.42	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class - New Increased Rates Phase I
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	12.60	15.34	17.46	19.18	24.50	18-34
35-39	15.77	19.24	21.95	24.11	30.52	35-39
40-44	20.78	25.51	29.13	31.85	40.22	40-44
45-49	28.59	35.28	40.32	44.09	55.24	45-49
50	37.29	45.98	52.53	57.40	71.80	50
51	40.65	50.19	57.24	62.56	78.21	51
52	44.11	54.53	62.31	68.03	84.87	52
53	47.56	58.99	67.30	73.52	91.73	53
54	51.21	63.55	72.58	79.29	98.81	54
55	55.00	68.30	77.99	85.26	106.11	55
56	58.83	73.21	83.64	91.35	113.55	56
57	62.76	78.21	89.40	97.62	121.25	57
58	66.28	82.65	94.47	103.10	127.96	58
59	70.00	87.36	99.89	108.96	134.98	59
60	74.06	92.60	105.84	115.37	142.74	60
61	78.68	98.40	112.52	122.56	151.43	61
62	83.89	105.03	120.09	130.80	161.34	62
63	90.47	113.41	129.57	141.05	173.84	63
64	97.75	122.63	140.15	152.57	187.68	64
65	105.79	132.79	151.82	165.28	203.04	65
66	114.61	143.93	164.55	179.05	219.82	66
67	124.10	156.03	178.37	194.04	237.91	67
68	133.63	168.03	192.03	209.04	256.11	68
69	143.93	181.20	207.10	225.38	275.98	69
70	155.37	195.65	223.62	243.49	297.93	70
71	167.94	211.69	242.08	263.47	322.16	71
72	181.99	229.51	262.43	285.74	349.11	72
73	199.01	251.30	287.46	312.93	382.19	73
74	217.49	274.82	314.53	342.25	417.81	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class - New Increased Rates Phase I
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.74	8.81	10.33	11.46	15.81	18-34
35-39	8.96	11.68	13.60	15.08	20.53	35-39
40-44	12.37	16.03	18.70	20.66	27.63	40-44
45-49	17.54	22.64	26.30	28.98	38.24	45-49
50	21.61	27.79	32.29	35.51	46.53	50
51	23.13	29.88	34.64	38.03	49.74	51
52	24.80	32.02	37.05	40.76	53.13	52
53	26.76	34.42	39.85	43.80	56.91	53
54	28.75	37.04	42.83	47.08	60.80	54
55	30.93	39.75	46.04	50.40	64.94	55
56	33.12	42.61	49.28	53.94	69.18	56
57	35.50	45.49	52.60	57.53	73.54	57
58	37.60	48.17	55.59	60.76	77.36	58
59	39.79	50.86	58.73	64.19	81.36	59
60	42.07	53.92	62.13	67.84	85.72	60
61	44.78	57.26	65.90	71.95	90.56	61
62	47.76	60.99	70.21	76.56	96.04	62
63	51.34	65.60	75.47	82.20	102.70	63
64	55.39	70.73	81.22	88.43	110.21	64
65	59.78	76.28	87.56	95.29	118.47	65
66	64.60	82.33	94.51	102.77	127.43	66
67	69.78	88.95	102.07	110.96	137.20	67
68	74.21	94.61	108.39	117.79	145.39	68
69	79.35	101.07	115.86	125.82	155.00	69
70	85.47	108.81	124.67	135.41	166.51	70
71	92.87	118.30	135.52	147.14	180.69	71
72	101.94	129.75	148.67	161.42	197.91	72
73	115.23	146.78	168.21	182.61	224.06	73
74	130.10	165.84	190.05	206.38	253.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

New Increased Rates - Phase I

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With No Inflation Benefit

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class - New Increased Rates Phase II
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.98	8.11	9.02	10.22	12.30	18-34
35-39	8.27	9.67	10.78	12.13	14.56	35-39
40-44	10.53	12.43	13.87	15.52	18.60	40-44
45-49	14.48	17.23	19.27	21.42	25.61	45-49
50	20.79	24.78	27.70	30.71	36.61	50
51	23.17	27.64	30.93	34.23	40.79	51
52	25.58	30.58	34.22	37.83	45.07	52
53	27.59	33.05	37.01	40.86	48.69	53
54	29.60	35.56	39.86	43.91	52.35	54
55	31.66	38.14	42.78	47.07	56.12	55
56	33.81	40.85	45.85	50.36	60.06	56
57	36.09	43.72	49.10	53.86	64.22	57
58	38.36	46.57	52.33	57.33	68.34	58
59	40.87	49.71	55.87	61.18	72.89	59
60	43.71	53.26	59.89	65.51	78.00	60
61	46.96	57.32	64.45	70.45	83.82	61
62	50.67	61.96	69.69	75.38	90.48	62
63	55.13	67.50	75.93	82.88	98.44	63
64	60.18	73.79	83.01	90.53	107.43	64
65	65.87	80.86	90.97	99.14	117.55	65
66	72.24	88.78	99.88	108.73	128.84	66
67	79.31	97.57	109.80	119.38	141.36	67
68	86.76	106.80	120.22	130.43	154.40	68
69	95.08	117.13	131.90	142.79	169.00	69
70	104.42	128.73	145.02	156.69	185.41	70
71	114.89	141.77	159.77	172.35	203.91	71
72	126.65	156.42	176.33	190.01	224.74	72
73	140.66	173.93	196.16	211.32	249.99	73
74	155.99	193.13	217.87	234.69	277.64	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class - New Increased Rates Phase II
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.34	4.33	5.03	5.56	7.36	18-34
35-39	4.29	5.54	6.42	7.07	9.23	35-39
40-44	5.98	7.67	8.87	9.72	12.52	40-44
45-49	8.78	11.22	12.91	14.11	17.93	45-49
50	11.06	14.12	16.22	17.69	22.35	50
51	11.97	15.26	17.52	19.11	24.08	51
52	12.97	16.52	18.95	20.64	25.95	52
53	14.11	17.95	20.57	22.39	28.04	53
54	15.34	19.49	22.31	24.26	30.28	54
55	16.65	21.13	24.17	26.25	32.64	55
56	18.04	22.87	26.13	28.35	35.14	56
57	19.51	24.70	28.20	30.58	37.75	57
58	20.87	26.38	30.08	32.60	40.11	58
59	22.32	28.20	32.14	34.79	42.67	59
60	23.96	30.23	34.42	37.22	45.49	60
61	25.79	32.51	36.99	39.96	48.66	61
62	27.87	35.10	39.90	43.07	52.27	62
63	30.37	38.21	43.39	46.80	56.62	63
64	33.18	41.70	47.32	51.00	61.50	64
65	36.31	45.60	51.70	55.69	66.98	65
66	39.79	49.93	56.58	60.89	73.03	66
67	43.62	54.70	61.93	66.63	79.74	67
68	46.85	58.72	66.43	71.44	85.33	68
69	50.70	63.52	71.83	77.18	92.07	69
70	55.45	69.42	78.47	84.29	100.40	70
71	61.31	76.75	86.72	93.15	110.80	71
72	68.58	85.84	96.98	104.13	123.75	72
73	79.33	99.32	112.22	120.50	143.21	73
74	91.52	114.62	129.52	139.09	165.30	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class - New Increased Rates Phase II
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	21.02	25.77	29.34	32.12	40.43	18-34
35-39	26.49	32.59	37.12	40.60	50.87	35-39
40-44	33.92	41.85	47.68	52.09	64.97	40-44
45-49	44.38	54.95	62.62	68.34	84.85	45-49
50	55.07	68.26	77.78	84.83	105.03	50
51	59.10	73.29	83.53	91.07	112.66	51
52	63.28	78.55	89.51	97.58	120.60	52
53	67.48	83.82	95.55	104.16	128.64	53
54	71.77	89.26	101.75	110.90	136.88	54
55	76.17	94.80	108.08	117.81	145.28	55
56	80.63	100.44	114.53	124.81	153.79	56
57	85.14	106.16	121.07	131.91	162.40	57
58	88.99	111.05	126.65	137.93	169.64	58
59	93.04	116.19	132.51	144.26	177.24	59
60	97.46	121.81	138.91	151.16	185.51	60
61	102.41	128.08	146.06	158.87	194.74	61
62	108.04	135.21	154.18	167.65	205.27	62
63	115.26	144.33	164.55	178.88	218.76	63
64	123.29	154.47	176.12	191.41	233.83	64
65	132.13	165.63	188.84	205.21	250.42	65
66	141.75	177.78	202.70	220.23	268.49	66
67	152.14	190.89	217.66	236.46	288.03	67
68	162.40	203.85	232.44	252.51	307.40	68
69	173.59	218.00	248.60	270.04	328.55	69
70	185.90	233.57	266.40	289.35	351.83	70
71	199.52	250.85	286.13	310.78	377.64	71
72	214.66	270.05	308.09	334.59	406.32	72
73	233.29	293.75	335.24	364.08	442.01	73
74	253.34	319.32	364.51	395.85	480.35	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class - New Increased Rates Phase II
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.34	15.95	18.58	20.49	27.34	18-34
35-39	15.91	20.51	23.83	26.23	34.61	35-39
40-44	20.77	26.72	30.97	34.00	44.34	40-44
45-49	27.51	35.30	40.79	44.69	57.63	45-49
50	32.55	41.74	48.19	52.73	67.63	50
51	34.46	44.17	50.97	55.74	71.37	51
52	36.50	46.76	53.94	58.97	75.32	52
53	38.82	49.69	57.28	62.60	79.73	53
54	41.24	52.77	60.79	66.39	84.32	54
55	43.76	55.95	64.43	70.33	89.05	55
56	46.36	59.24	68.16	74.36	93.89	56
57	49.00	62.57	71.96	78.46	98.76	57
58	51.23	65.39	75.15	81.90	102.82	58
59	53.59	68.34	78.51	85.50	107.03	59
60	56.13	71.54	82.13	89.40	111.59	60
61	58.94	75.09	86.15	93.72	116.65	61
62	62.11	79.08	90.68	98.59	122.38	62
63	66.08	84.08	96.36	104.70	129.62	63
64	70.49	89.64	102.66	111.50	137.70	64
65	75.31	95.73	109.60	118.98	146.58	65
66	80.57	102.38	117.14	127.11	156.27	66
67	86.24	109.55	125.31	135.92	166.78	67
68	90.99	115.53	132.08	143.21	175.42	68
69	96.47	122.45	139.96	151.70	185.52	69
70	103.03	130.75	149.41	161.92	197.73	70
71	110.99	140.87	160.94	174.37	212.71	71
72	120.69	153.21	175.03	189.63	231.09	72
73	135.16	171.65	196.17	212.56	259.12	73
74	151.35	192.32	219.86	238.26	290.49	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class - New Increased Rates Phase II
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.03	15.76	17.92	19.77	25.10	18-34
35-39	16.27	19.77	22.48	24.73	31.21	35-39
40-44	21.33	26.08	29.72	32.62	40.95	40-44
45-49	29.38	36.08	41.17	45.07	56.31	45-49
50	38.59	47.48	54.10	59.16	73.71	50
51	42.17	51.89	59.08	64.63	80.44	51
52	45.78	56.43	64.37	70.38	87.47	52
53	49.44	61.05	69.56	76.11	94.54	53
54	53.20	65.81	75.01	82.01	101.80	54
55	57.06	70.69	80.63	88.17	109.27	55
56	61.06	75.75	86.40	94.41	117.01	56
57	65.14	80.97	92.40	100.91	124.92	57
58	68.86	85.62	97.68	106.68	131.89	58
59	72.72	90.61	103.37	112.88	139.34	59
60	77.06	96.11	109.69	119.61	147.50	60
61	81.91	102.22	116.70	127.20	156.62	61
62	87.47	109.26	124.74	135.18	167.03	62
63	94.38	118.05	134.68	146.73	180.14	63
64	102.13	127.79	145.86	158.78	194.73	64
65	110.67	138.56	158.17	172.19	210.90	65
66	120.04	150.38	171.63	186.78	228.54	66
67	130.16	163.22	186.30	202.73	247.71	67
68	140.31	176.10	200.97	218.63	267.00	68
69	151.43	190.18	217.05	236.14	288.15	69
70	163.77	205.78	234.87	255.49	311.56	70
71	177.34	223.02	254.67	276.95	337.51	71
72	192.55	242.27	276.63	300.86	366.29	72
73	210.91	265.73	303.46	330.02	401.69	73
74	230.89	291.08	332.62	361.49	439.89	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class - New Increased Rates Phase II
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.94	9.03	10.58	11.76	16.16	18-34
35-39	9.19	11.89	13.92	15.37	20.88	35-39
40-44	12.68	16.37	19.07	21.12	28.12	40-44
45-49	18.03	23.17	26.96	29.66	38.98	45-49
50	22.16	28.57	33.12	36.39	47.55	50
51	23.82	30.66	35.52	39.01	50.88	51
52	25.52	32.92	38.05	41.84	54.35	52
53	27.56	35.45	40.97	44.99	58.29	53
54	29.64	38.14	44.11	48.36	62.33	54
55	31.95	40.98	47.37	51.85	66.64	55
56	34.24	43.92	50.78	55.50	71.04	56
57	36.66	47.00	54.25	59.33	75.60	57
58	38.87	49.78	57.38	62.70	79.56	58
59	41.17	52.65	60.69	66.24	83.77	59
60	43.66	55.83	64.27	70.12	88.34	60
61	46.44	59.36	68.24	74.41	93.46	61
62	49.67	63.30	72.80	79.27	99.22	62
63	53.47	68.16	78.29	85.20	106.22	63
64	57.68	73.55	84.37	91.80	114.10	64
65	62.36	79.45	91.10	99.04	122.73	65
66	67.49	85.88	98.43	106.99	132.18	66
67	73.02	92.90	106.48	115.63	142.54	67
68	77.75	98.87	113.18	122.84	151.18	68
69	83.20	105.77	121.08	131.38	161.37	69
70	89.75	114.07	130.52	141.64	173.60	70
71	97.71	124.20	142.12	154.10	188.65	71
72	107.43	136.54	156.18	169.38	207.10	72
73	121.78	154.82	177.17	192.15	234.91	73
74	137.82	175.32	200.62	216.29	266.10	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class - New Increased Rates Phase II
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	14.24	17.29	19.70	21.68	27.66	18-34
35-39	17.87	21.79	24.82	27.25	34.54	35-39
40-44	23.49	28.81	32.89	36.04	45.42	40-44
45-49	32.36	39.85	45.55	49.80	62.45	45-49
50	42.15	52.02	59.38	64.85	81.13	50
51	45.97	56.74	64.71	70.71	88.37	51
52	49.82	61.60	70.40	76.89	95.95	52
53	53.81	66.65	76.07	83.16	103.71	53
54	57.92	71.86	82.04	89.63	111.69	54
55	62.14	77.20	88.20	96.39	119.90	55
56	66.51	82.73	94.51	103.22	128.40	56
57	70.95	88.42	101.06	110.32	137.06	57
58	74.96	93.43	106.75	116.55	144.60	58
59	79.09	98.79	112.87	123.22	152.63	59
60	83.73	104.68	119.65	130.43	161.40	60
61	88.90	111.20	127.15	138.55	171.18	61
62	94.83	118.72	135.75	147.14	182.34	62
63	102.23	128.16	146.43	159.50	196.48	63
64	110.52	138.59	158.43	172.43	212.19	64
65	119.63	150.10	171.61	186.80	229.57	65
66	129.60	162.70	185.98	202.39	248.48	66
67	140.33	176.35	201.60	219.40	268.98	67
68	151.02	189.96	217.12	236.27	289.52	68
69	162.70	204.79	234.08	254.81	311.98	69
70	175.64	221.19	252.84	275.25	336.79	70
71	189.83	239.27	273.65	297.87	364.23	71
72	205.73	259.44	296.69	323.03	394.60	72
73	224.96	284.09	324.92	353.76	432.03	73
74	245.87	310.67	355.57	386.85	472.34	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class - New Increased Rates Phase II
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.66	9.97	11.69	13.00	17.92	18-34
35-39	10.17	13.16	15.42	17.03	23.21	35-39
40-44	14.02	18.11	21.11	23.40	31.24	40-44
45-49	19.88	25.56	29.77	32.77	43.19	45-49
50	24.38	31.46	36.50	40.13	52.59	50
51	26.19	33.74	39.12	42.99	56.24	51
52	28.03	36.20	41.87	46.08	60.03	52
53	30.25	38.95	45.05	49.51	64.34	53
54	32.50	41.87	48.47	53.18	68.74	54
55	35.01	44.95	52.01	56.97	73.44	55
56	37.48	48.13	55.71	60.93	78.22	56
57	40.09	51.46	59.46	65.08	83.17	57
58	42.47	54.46	62.84	68.72	87.45	58
59	44.94	57.54	66.40	72.53	91.99	59
60	47.60	60.95	70.24	76.70	96.91	60
61	50.57	64.73	74.49	81.30	102.42	61
62	54.03	68.94	79.38	86.51	108.61	62
63	58.09	74.15	85.27	92.88	116.14	63
64	62.58	79.92	91.78	99.96	124.62	64
65	67.57	86.22	98.98	107.71	133.88	65
66	73.03	93.07	106.80	116.21	144.01	66
67	78.90	100.54	115.39	125.43	155.10	67
68	83.93	106.90	122.53	133.12	164.35	68
69	89.70	114.22	130.93	142.22	175.23	69
70	96.61	123.00	140.93	153.11	188.24	70
71	104.99	133.69	153.20	166.29	204.22	71
72	115.20	146.68	168.02	182.43	223.77	72
73	130.27	165.92	190.16	206.48	253.25	73
74	147.08	187.46	214.84	231.73	286.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

New Increased Rates - Phase II

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With No Inflation Benefit

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class -New Increased Rates Phase III
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.52	8.74	9.72	11.00	13.24	18-34
35-39	8.90	10.42	11.61	13.06	15.68	35-39
40-44	11.34	13.38	14.94	16.72	20.03	40-44
45-49	15.60	18.55	20.75	23.07	27.58	45-49
50	22.39	26.68	29.83	33.07	39.42	50
51	24.95	29.76	33.31	36.86	43.93	51
52	27.55	32.93	36.85	40.74	48.54	52
53	29.71	35.59	39.86	44.00	52.43	53
54	31.88	38.29	42.92	47.29	56.38	54
55	34.09	41.08	46.07	50.69	60.44	55
56	36.41	43.99	49.38	54.24	64.68	56
57	38.86	47.08	52.88	58.00	69.16	57
58	41.31	50.15	56.35	61.74	73.60	58
59	44.02	53.54	60.17	65.88	78.50	59
60	47.07	57.36	64.50	69.89	84.00	60
61	50.57	61.73	68.28	72.64	90.27	61
62	54.57	66.34	70.86	75.38	97.44	62
63	59.37	72.69	79.91	85.01	106.01	63
64	64.81	79.46	88.96	94.63	115.70	64
65	70.94	87.08	97.97	104.26	126.59	65
66	77.80	95.61	107.05	113.88	138.75	66
67	85.41	105.07	116.10	123.51	152.24	67
68	93.44	115.01	129.47	140.28	166.28	68
69	102.40	126.14	142.04	153.78	182.00	69
70	112.45	138.63	156.17	168.74	199.67	70
71	123.73	152.67	172.06	185.61	219.59	71
72	136.39	168.45	189.90	204.62	242.03	72
73	151.48	187.31	209.49	222.86	269.22	73
74	167.99	207.98	224.03	238.34	299.00	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class -New Increased Rates Phase III
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.60	4.66	5.42	5.99	7.92	18-34
35-39	4.62	5.96	6.92	7.62	9.94	35-39
40-44	6.44	8.26	9.55	10.47	13.48	40-44
45-49	9.45	12.08	13.90	15.19	19.31	45-49
50	11.91	15.20	17.47	19.05	24.07	50
51	12.89	16.44	18.87	20.58	25.93	51
52	13.97	17.79	20.41	22.23	27.94	52
53	15.19	19.33	22.15	24.11	30.20	53
54	16.52	20.99	24.02	26.12	32.61	54
55	17.93	22.75	26.03	28.27	35.15	55
56	19.43	24.63	28.14	30.53	37.84	56
57	21.01	26.60	30.37	32.93	40.66	57
58	22.47	28.41	32.40	35.11	43.19	58
59	24.04	30.37	34.61	37.46	45.95	59
60	25.80	32.55	37.07	40.08	48.99	60
61	27.78	35.01	39.83	42.44	52.40	61
62	30.02	37.80	41.35	43.99	56.29	62
63	32.70	41.15	46.33	49.29	60.97	63
64	35.73	44.91	50.96	54.58	66.23	64
65	39.10	49.11	55.68	59.87	72.13	65
66	42.85	53.77	60.93	65.16	78.65	66
67	46.97	58.91	66.23	70.46	85.88	67
68	50.46	63.24	71.54	76.93	91.90	68
69	54.60	68.40	77.35	83.12	99.15	69
70	59.71	74.76	84.50	90.78	108.12	70
71	66.02	82.66	93.39	100.31	119.32	71
72	73.85	92.44	104.44	112.14	133.27	72
73	85.43	106.96	120.85	129.77	154.22	73
74	98.56	123.44	135.33	143.97	178.01	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class -New Increased Rates Phase III
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class -New Increased Rates Phase III
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.29	17.18	20.01	22.06	29.44	18-34
35-39	17.14	22.09	25.66	28.25	37.27	35-39
40-44	22.37	28.77	33.35	36.61	47.75	40-44
45-49	29.62	38.01	43.93	48.13	62.06	45-49
50	35.06	44.95	51.90	56.78	72.83	50
51	37.11	47.57	54.89	60.03	76.86	51
52	39.31	50.36	58.09	63.50	81.12	52
53	41.80	53.51	61.68	67.41	85.86	53
54	44.41	56.83	65.46	71.50	90.80	54
55	47.12	60.26	69.38	75.74	95.90	55
56	49.92	63.80	73.40	80.08	101.11	56
57	52.77	67.38	77.49	84.49	106.36	57
58	55.17	70.42	80.93	88.20	110.73	58
59	57.71	73.60	84.55	92.08	115.26	59
60	60.45	77.04	88.45	96.28	120.18	60
61	63.48	80.86	92.78	100.93	125.62	61
62	66.89	85.16	97.65	106.18	131.80	62
63	71.16	90.55	103.77	112.76	139.59	63
64	75.91	96.53	110.56	120.08	148.29	64
65	81.10	103.10	118.03	128.13	157.85	65
66	86.77	110.25	126.15	136.89	168.29	66
67	92.88	117.98	134.95	146.37	179.61	67
68	97.99	124.42	142.24	154.22	188.92	68
69	103.89	131.87	150.72	163.37	199.79	69
70	110.95	140.81	160.90	174.37	212.94	70
71	119.53	151.70	173.32	187.78	229.07	71
72	129.98	164.99	188.50	204.22	248.86	72
73	145.56	184.86	211.26	228.91	279.05	73
74	162.99	207.12	232.39	247.23	312.83	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class -New Increased Rates Phase III
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class -New Increased Rates Phase III
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class -New Increased Rates Phase III
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class -New Increased Rates Phase III
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
Future options based on attained age

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.22	10.72	12.56	13.97	19.26	18-34
35-39	10.92	14.18	16.58	18.36	25.00	35-39
40-44	15.08	19.54	22.75	25.17	33.64	40-44
45-49	21.39	27.56	32.02	35.29	46.55	45-49
50	26.25	33.86	39.31	43.23	56.65	50
51	28.19	36.36	42.15	46.26	60.55	51
52	30.17	38.97	45.13	49.59	64.66	52
53	32.59	41.95	48.55	53.33	69.26	53
54	35.00	45.11	52.16	57.26	74.01	54
55	37.67	48.37	56.03	61.39	79.07	55
56	40.37	51.87	60.00	65.63	84.22	56
57	43.21	55.40	64.03	70.07	89.56	57
58	45.75	58.65	67.68	73.99	94.19	58
59	48.40	61.93	71.51	78.14	99.05	59
60	51.24	65.67	75.65	82.56	104.37	60
61	54.48	69.69	80.21	86.96	110.30	61
62	58.16	74.28	83.83	90.79	116.95	62
63	62.52	79.85	91.45	98.91	125.05	63
64	67.41	86.07	98.84	107.32	134.21	64
65	72.76	92.85	106.56	115.91	144.19	65
66	78.61	100.21	115.05	124.74	155.09	66
67	84.95	108.29	123.77	133.82	167.00	67
68	90.36	115.14	131.96	143.35	176.98	68
69	96.60	123.00	141.01	153.20	188.67	69
70	104.05	132.48	151.76	164.88	202.68	70
71	113.06	143.98	164.97	179.09	219.94	71
72	124.07	157.96	180.94	196.50	240.73	72
73	140.27	178.72	204.79	219.17	269.96	73
74	158.38	201.92	222.39	236.61	302.09	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

New Increased Rates - Phase III

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With No Inflation Benefit

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.18	7.18	7.98	9.04	10.88	18-34
35-39	7.31	8.56	9.53	10.73	12.88	35-39
40-44	9.32	10.99	12.27	13.73	16.46	40-44
45-49	12.81	15.24	17.04	18.95	22.66	45-49
50	18.39	21.92	24.51	27.16	32.38	50
51	20.49	24.45	27.36	30.28	36.09	51
52	22.63	27.05	30.27	33.47	39.87	52
53	24.40	29.23	32.74	36.14	43.07	53
54	26.19	31.45	35.26	38.85	46.31	54
55	28.00	33.74	37.85	41.64	49.65	55
56	29.91	36.13	40.56	44.55	53.13	56
57	31.92	38.67	43.44	47.64	56.81	57
58	33.94	41.19	46.29	50.72	60.46	58
59	36.16	43.98	49.43	54.12	64.48	59
60	38.66	47.12	52.98	57.95	69.00	60
61	41.54	50.70	57.02	62.32	74.15	61
62	44.83	54.81	61.65	67.32	80.04	62
63	48.77	59.71	67.17	73.31	87.08	63
64	53.23	65.27	73.43	80.09	95.04	64
65	58.27	71.53	80.48	87.70	103.98	65
66	63.91	78.53	88.35	96.19	113.98	66
67	70.16	86.31	97.13	105.60	125.05	67
68	76.75	94.47	106.35	115.38	136.59	68
69	84.11	103.62	116.68	126.32	149.50	69
70	92.37	113.87	128.28	138.61	164.01	70
71	101.64	125.41	141.34	152.47	180.38	71
72	112.03	138.37	155.99	168.08	198.81	72
73	124.43	153.86	173.52	186.93	221.15	73
74	137.99	170.84	192.73	207.61	245.61	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.96	3.83	4.45	4.92	6.51	18-34
35-39	3.80	4.90	5.68	6.26	8.17	35-39
40-44	5.29	6.79	7.84	8.60	11.07	40-44
45-49	7.76	9.92	11.42	12.48	15.86	45-49
50	9.79	12.49	14.35	15.65	19.77	50
51	10.59	13.50	15.50	16.91	21.30	51
52	11.48	14.62	16.77	18.26	22.95	52
53	12.48	15.88	18.19	19.80	24.81	53
54	13.57	17.24	19.73	21.46	26.78	54
55	14.73	18.69	21.38	23.22	28.88	55
56	15.96	20.23	23.12	25.08	31.08	56
57	17.26	21.85	24.94	27.05	33.40	57
58	18.46	23.33	26.61	28.84	35.48	58
59	19.75	24.94	28.43	30.77	37.74	59
60	21.19	26.74	30.45	32.92	40.24	60
61	22.82	28.76	32.72	35.35	43.04	61
62	24.66	31.05	35.29	38.10	46.24	62
63	26.86	33.80	38.39	41.40	50.08	63
64	29.35	36.89	41.86	45.11	54.41	64
65	32.12	40.34	45.74	49.27	59.25	65
66	35.20	44.17	50.05	53.87	64.61	66
67	38.58	48.39	54.79	58.94	70.54	67
68	41.45	51.95	58.77	63.19	75.49	68
69	44.85	56.19	63.54	68.28	81.44	69
70	49.05	61.41	69.41	74.57	88.81	70
71	54.23	67.90	76.72	82.40	98.01	71
72	60.66	75.93	85.79	92.12	109.47	72
73	70.17	87.86	99.27	106.59	126.68	73
74	80.96	101.40	114.57	123.04	146.22	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	18.60	22.79	25.96	28.42	35.77	18-34
35-39	23.44	28.83	32.83	35.91	45.00	35-39
40-44	30.00	37.02	42.18	46.08	57.48	40-44
45-49	39.26	48.61	55.40	60.46	75.06	45-49
50	48.71	60.39	68.80	75.04	92.91	50
51	52.28	64.84	73.89	80.56	99.66	51
52	55.98	69.48	79.18	86.32	106.69	52
53	59.70	74.15	84.53	92.14	113.79	53
54	63.49	78.96	90.01	98.11	121.08	54
55	67.38	83.86	95.61	104.21	128.51	55
56	71.32	88.85	101.32	110.41	136.05	56
57	75.31	93.91	107.10	116.69	143.66	57
58	78.72	98.23	112.03	122.02	150.06	58
59	82.31	102.79	117.22	127.62	156.79	59
60	86.22	107.76	122.88	133.72	164.11	60
61	90.60	113.30	129.20	140.54	172.27	61
62	95.58	119.61	136.39	148.30	181.59	62
63	101.96	127.67	145.57	158.24	193.52	63
64	109.07	136.64	155.80	169.33	206.85	64
65	116.89	146.52	167.05	181.53	221.52	65
66	125.40	157.26	179.31	194.82	237.51	66
67	134.58	168.87	192.54	209.17	254.79	67
68	143.66	180.33	205.62	223.38	271.93	68
69	153.56	192.84	219.91	238.88	290.64	69
70	164.45	206.62	235.66	255.97	311.24	70
71	176.50	221.90	253.12	274.92	334.06	71
72	189.89	238.89	272.54	295.99	359.43	72
73	206.37	259.85	296.56	322.07	391.01	73
74	224.11	282.47	322.45	350.18	424.93	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.91	14.11	16.43	18.12	24.18	18-34
35-39	14.08	18.15	21.08	23.21	30.61	35-39
40-44	18.38	23.63	27.39	30.07	39.23	40-44
45-49	24.33	31.22	36.09	39.54	50.98	45-49
50	28.80	36.93	42.63	46.64	59.82	50
51	30.49	39.08	45.09	49.31	63.14	51
52	32.29	41.37	47.71	52.16	66.63	52
53	34.34	43.95	50.67	55.37	70.53	53
54	36.48	46.68	53.77	58.73	74.59	54
55	38.71	49.50	56.99	62.22	78.78	55
56	41.01	52.41	60.29	65.78	83.05	56
57	43.34	55.35	63.65	69.40	87.37	57
58	45.32	57.85	66.48	72.45	90.95	58
59	47.40	60.46	69.45	75.64	94.68	59
60	49.66	63.28	72.66	79.09	98.72	60
61	52.14	66.42	76.21	82.90	103.19	61
62	54.95	69.95	80.21	87.22	108.26	62
63	58.45	74.38	85.24	92.62	114.67	63
64	62.35	79.29	90.82	98.64	121.81	64
65	66.62	84.69	96.96	105.25	129.66	65
66	71.28	90.56	103.63	112.45	138.24	66
67	76.29	96.91	110.85	120.23	147.53	67
68	80.49	102.20	116.84	126.68	155.18	68
69	85.34	108.32	123.81	134.19	164.12	69
70	91.14	115.67	132.17	143.23	174.92	70
71	98.19	124.61	142.37	154.25	188.16	71
72	106.77	135.53	154.84	167.75	204.42	72
73	119.57	151.85	173.54	188.04	229.22	73
74	133.88	170.13	194.49	210.77	256.97	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	11.53	13.98	15.88	17.49	22.23	18-34
35-39	14.36	17.46	19.88	21.88	27.58	35-39
40-44	18.87	23.09	26.32	28.83	36.26	40-44
45-49	25.96	31.94	36.44	39.90	49.81	45-49
50	34.14	41.97	47.86	52.36	65.23	50
51	37.29	45.90	52.26	57.18	71.19	51
52	40.53	49.95	56.97	62.27	77.37	52
53	43.70	54.03	61.54	67.29	83.62	53
54	47.04	58.20	66.36	72.55	90.06	54
55	50.50	62.54	71.30	77.99	96.70	55
56	54.01	67.03	76.46	83.55	103.48	56
57	57.62	71.62	81.74	89.29	110.51	57
58	60.89	75.74	86.44	94.37	116.71	58
59	64.36	80.13	91.48	99.82	123.23	59
60	68.16	85.02	97.03	105.80	130.45	60
61	72.49	90.45	103.27	112.52	138.55	61
62	77.38	96.66	110.35	120.22	147.79	62
63	83.52	104.46	119.17	129.76	159.38	63
64	90.33	113.07	129.03	140.49	172.24	64
65	97.87	122.58	139.93	152.35	186.53	65
66	106.16	133.03	151.85	165.24	202.18	66
67	115.11	144.41	164.83	179.30	219.10	67
68	124.15	155.77	177.75	193.43	236.19	68
69	133.96	168.27	192.03	208.87	254.90	69
70	144.87	182.02	207.73	226.01	275.61	70
71	156.89	197.31	225.29	244.97	298.53	71
72	170.33	214.32	244.69	266.13	324.06	72
73	186.58	235.06	268.47	291.93	355.35	73
74	204.24	257.49	294.23	319.81	389.11	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.11	7.98	9.35	10.37	14.26	18-34
35-39	8.10	10.55	12.28	13.61	18.47	35-39
40-44	11.19	14.49	16.89	18.65	24.87	40-44
45-49	15.91	20.52	23.82	26.23	34.51	45-49
50	19.64	25.24	29.30	32.20	42.07	50
51	21.04	27.15	31.45	34.51	45.00	51
52	22.58	29.12	33.67	37.01	48.10	52
53	24.38	31.33	36.24	39.80	51.56	53
54	26.22	33.74	38.98	42.81	55.13	54
55	28.23	36.24	41.93	45.87	58.93	55
56	30.26	38.88	44.92	49.13	62.83	56
57	32.46	41.55	47.99	52.45	66.85	57
58	34.41	44.03	50.76	55.44	70.38	58
59	36.45	46.54	53.68	58.62	74.09	59
60	38.59	49.39	56.85	62.02	78.14	60
61	41.12	52.51	60.37	65.85	82.64	61
62	43.91	56.00	64.39	70.15	87.74	62
63	47.26	60.30	69.29	75.40	93.93	63
64	51.05	65.09	74.66	81.21	100.91	64
65	55.17	70.29	80.59	87.62	108.60	65
66	59.70	75.97	87.10	94.62	116.96	66
67	64.58	82.19	94.19	102.29	126.09	67
68	68.75	87.50	100.12	108.69	133.74	68
69	73.60	93.59	107.14	116.23	142.74	69
70	79.40	100.91	115.46	125.27	153.56	70
71	86.43	109.90	125.72	136.35	166.91	71
72	95.06	120.78	138.19	149.87	183.17	72
73	107.72	136.96	156.72	169.94	207.83	73
74	121.91	155.10	177.47	192.49	235.42	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	12.60	15.34	17.46	19.18	24.50	18-34
35-39	15.77	19.24	21.95	24.11	30.52	35-39
40-44	20.78	25.51	29.13	31.85	40.22	40-44
45-49	28.59	35.28	40.32	44.09	55.24	45-49
50	37.29	45.98	52.53	57.40	71.80	50
51	40.65	50.19	57.24	62.56	78.21	51
52	44.11	54.53	62.31	68.03	84.87	52
53	47.56	58.99	67.30	73.52	91.73	53
54	51.21	63.55	72.58	79.29	98.81	54
55	55.00	68.30	77.99	85.26	106.11	55
56	58.83	73.21	83.64	91.35	113.55	56
57	62.76	78.21	89.40	97.62	121.25	57
58	66.28	82.65	94.47	103.10	127.96	58
59	70.00	87.36	99.89	108.96	134.98	59
60	74.06	92.60	105.84	115.37	142.74	60
61	78.68	98.40	112.52	122.56	151.43	61
62	83.89	105.03	120.09	130.80	161.34	62
63	90.47	113.41	129.57	141.05	173.84	63
64	97.75	122.63	140.15	152.57	187.68	64
65	105.79	132.79	151.82	165.28	203.04	65
66	114.61	143.93	164.55	179.05	219.82	66
67	124.10	156.03	178.37	194.04	237.91	67
68	133.63	168.03	192.03	209.04	256.11	68
69	143.93	181.20	207.10	225.38	275.98	69
70	155.37	195.65	223.62	243.49	297.93	70
71	167.94	211.69	242.08	263.47	322.16	71
72	181.99	229.51	262.43	285.74	349.11	72
73	199.01	251.30	287.46	312.93	382.19	73
74	217.49	274.82	314.53	342.25	417.81	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.74	8.81	10.33	11.46	15.81	18-34
35-39	8.96	11.68	13.60	15.08	20.53	35-39
40-44	12.37	16.03	18.70	20.66	27.63	40-44
45-49	17.54	22.64	26.30	28.98	38.24	45-49
50	21.61	27.79	32.29	35.51	46.53	50
51	23.13	29.88	34.64	38.03	49.74	51
52	24.80	32.02	37.05	40.76	53.13	52
53	26.76	34.42	39.85	43.80	56.91	53
54	28.75	37.04	42.83	47.08	60.80	54
55	30.93	39.75	46.04	50.40	64.94	55
56	33.12	42.61	49.28	53.94	69.18	56
57	35.50	45.49	52.60	57.53	73.54	57
58	37.60	48.17	55.59	60.76	77.36	58
59	39.79	50.86	58.73	64.19	81.36	59
60	42.07	53.92	62.13	67.84	85.72	60
61	44.78	57.26	65.90	71.95	90.56	61
62	47.76	60.99	70.21	76.56	96.04	62
63	51.34	65.60	75.47	82.20	102.70	63
64	55.39	70.73	81.22	88.43	110.21	64
65	59.78	76.28	87.56	95.29	118.47	65
66	64.60	82.33	94.51	102.77	127.43	66
67	69.78	88.95	102.07	110.96	137.20	67
68	74.21	94.61	108.39	117.79	145.39	68
69	79.35	101.07	115.86	125.82	155.00	69
70	85.47	108.81	124.67	135.41	166.51	70
71	92.87	118.30	135.52	147.14	180.69	71
72	101.94	129.75	148.67	161.42	197.91	72
73	115.23	146.78	168.21	182.61	224.06	73
74	130.10	165.84	190.05	206.38	253.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

New Increased Rates - Phase I

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With No Inflation Benefit

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase II
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.98	8.11	9.02	10.22	12.30	18-34
35-39	8.27	9.67	10.78	12.13	14.56	35-39
40-44	10.53	12.43	13.87	15.52	18.60	40-44
45-49	14.48	17.23	19.27	21.42	25.61	45-49
50	20.79	24.78	27.70	30.71	36.61	50
51	23.17	27.64	30.93	34.23	40.79	51
52	25.58	30.58	34.22	37.83	45.07	52
53	27.59	33.05	37.01	40.86	48.69	53
54	29.60	35.56	39.86	43.91	52.35	54
55	31.66	38.14	42.78	47.07	56.12	55
56	33.81	40.85	45.85	50.36	60.06	56
57	36.09	43.72	49.10	53.86	64.22	57
58	38.36	46.57	52.33	57.33	68.34	58
59	40.87	49.71	55.87	61.18	72.89	59
60	43.71	53.26	59.89	65.51	78.00	60
61	46.96	57.32	64.45	70.45	83.82	61
62	50.67	61.96	69.69	75.38	90.48	62
63	55.13	67.50	75.93	82.88	98.44	63
64	60.18	73.79	83.01	90.53	107.43	64
65	65.87	80.86	90.97	99.14	117.55	65
66	72.24	88.78	99.88	108.73	128.84	66
67	79.31	97.57	109.80	119.38	141.36	67
68	86.76	106.80	120.22	130.43	154.40	68
69	95.08	117.13	131.90	142.79	169.00	69
70	104.42	128.73	145.02	156.69	185.41	70
71	114.89	141.77	159.77	172.35	203.91	71
72	126.65	156.42	176.33	190.01	224.74	72
73	140.66	173.93	196.16	211.32	249.99	73
74	155.99	193.13	217.87	234.69	277.64	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase II
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.34	4.33	5.03	5.56	7.36	18-34
35-39	4.29	5.54	6.42	7.07	9.23	35-39
40-44	5.98	7.67	8.87	9.72	12.52	40-44
45-49	8.78	11.22	12.91	14.11	17.93	45-49
50	11.06	14.12	16.22	17.69	22.35	50
51	11.97	15.26	17.52	19.11	24.08	51
52	12.97	16.52	18.95	20.64	25.95	52
53	14.11	17.95	20.57	22.39	28.04	53
54	15.34	19.49	22.31	24.26	30.28	54
55	16.65	21.13	24.17	26.25	32.64	55
56	18.04	22.87	26.13	28.35	35.14	56
57	19.51	24.70	28.20	30.58	37.75	57
58	20.87	26.38	30.08	32.60	40.11	58
59	22.32	28.20	32.14	34.79	42.67	59
60	23.96	30.23	34.42	37.22	45.49	60
61	25.79	32.51	36.99	39.96	48.66	61
62	27.87	35.10	39.90	43.07	52.27	62
63	30.37	38.21	43.39	46.80	56.62	63
64	33.18	41.70	47.32	51.00	61.50	64
65	36.31	45.60	51.70	55.69	66.98	65
66	39.79	49.93	56.58	60.89	73.03	66
67	43.62	54.70	61.93	66.63	79.74	67
68	46.85	58.72	66.43	71.44	85.33	68
69	50.70	63.52	71.83	77.18	92.07	69
70	55.45	69.42	78.47	84.29	100.40	70
71	61.31	76.75	86.72	93.15	110.80	71
72	68.58	85.84	96.98	104.13	123.75	72
73	79.33	99.32	112.22	120.50	143.21	73
74	91.52	114.62	129.52	139.09	165.30	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	21.02	25.77	29.34	32.12	40.43	18-34
35-39	26.49	32.59	37.12	40.60	50.87	35-39
40-44	33.92	41.85	47.68	52.09	64.97	40-44
45-49	44.38	54.95	62.62	68.34	84.85	45-49
50	55.07	68.26	77.78	84.83	105.03	50
51	59.10	73.29	83.53	91.07	112.66	51
52	63.28	78.55	89.51	97.58	120.60	52
53	67.48	83.82	95.55	104.16	128.64	53
54	71.77	89.26	101.75	110.90	136.88	54
55	76.17	94.80	108.08	117.81	145.28	55
56	80.63	100.44	114.53	124.81	153.79	56
57	85.14	106.16	121.07	131.91	162.40	57
58	88.99	111.05	126.65	137.93	169.64	58
59	93.04	116.19	132.51	144.26	177.24	59
60	97.46	121.81	138.91	151.16	185.51	60
61	102.41	128.08	146.06	158.87	194.74	61
62	108.04	135.21	154.18	167.65	205.27	62
63	115.26	144.33	164.55	178.88	218.76	63
64	123.29	154.47	176.12	191.41	233.83	64
65	132.13	165.63	188.84	205.21	250.42	65
66	141.75	177.78	202.70	220.23	268.49	66
67	152.14	190.89	217.66	236.46	288.03	67
68	162.40	203.85	232.44	252.51	307.40	68
69	173.59	218.00	248.60	270.04	328.55	69
70	185.90	233.57	266.40	289.35	351.83	70
71	199.52	250.85	286.13	310.78	377.64	71
72	214.66	270.05	308.09	334.59	406.32	72
73	233.29	293.75	335.24	364.08	442.01	73
74	253.34	319.32	364.51	395.85	480.35	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	12.34	15.95	18.58	20.49	27.34	18-34
35-39	15.91	20.51	23.83	26.23	34.61	35-39
40-44	20.77	26.72	30.97	34.00	44.34	40-44
45-49	27.51	35.30	40.79	44.69	57.63	45-49
50	32.55	41.74	48.19	52.73	67.63	50
51	34.46	44.17	50.97	55.74	71.37	51
52	36.50	46.76	53.94	58.97	75.32	52
53	38.82	49.69	57.28	62.60	79.73	53
54	41.24	52.77	60.79	66.39	84.32	54
55	43.76	55.95	64.43	70.33	89.05	55
56	46.36	59.24	68.16	74.36	93.89	56
57	49.00	62.57	71.96	78.46	98.76	57
58	51.23	65.39	75.15	81.90	102.82	58
59	53.59	68.34	78.51	85.50	107.03	59
60	56.13	71.54	82.13	89.40	111.59	60
61	58.94	75.09	86.15	93.72	116.65	61
62	62.11	79.08	90.68	98.59	122.38	62
63	66.08	84.08	96.36	104.70	129.62	63
64	70.49	89.64	102.66	111.50	137.70	64
65	75.31	95.73	109.60	118.98	146.58	65
66	80.57	102.38	117.14	127.11	156.27	66
67	86.24	109.55	125.31	135.92	166.78	67
68	90.99	115.53	132.08	143.21	175.42	68
69	96.47	122.45	139.96	151.70	185.52	69
70	103.03	130.75	149.41	161.92	197.73	70
71	110.99	140.87	160.94	174.37	212.71	71
72	120.69	153.21	175.03	189.63	231.09	72
73	135.16	171.65	196.17	212.56	259.12	73
74	151.35	192.32	219.86	238.26	290.49	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.03	15.76	17.92	19.77	25.10	18-34
35-39	16.27	19.77	22.48	24.73	31.21	35-39
40-44	21.33	26.08	29.72	32.62	40.95	40-44
45-49	29.38	36.08	41.17	45.07	56.31	45-49
50	38.59	47.48	54.10	59.16	73.71	50
51	42.17	51.89	59.08	64.63	80.44	51
52	45.78	56.43	64.37	70.38	87.47	52
53	49.44	61.05	69.56	76.11	94.54	53
54	53.20	65.81	75.01	82.01	101.80	54
55	57.06	70.69	80.63	88.17	109.27	55
56	61.06	75.75	86.40	94.41	117.01	56
57	65.14	80.97	92.40	100.91	124.92	57
58	68.86	85.62	97.68	106.68	131.89	58
59	72.72	90.61	103.37	112.88	139.34	59
60	77.06	96.11	109.69	119.61	147.50	60
61	81.91	102.22	116.70	127.20	156.62	61
62	87.47	109.26	124.74	135.18	167.03	62
63	94.38	118.05	134.68	146.73	180.14	63
64	102.13	127.79	145.86	158.78	194.73	64
65	110.67	138.56	158.17	172.19	210.90	65
66	120.04	150.38	171.63	186.78	228.54	66
67	130.16	163.22	186.30	202.73	247.71	67
68	140.31	176.10	200.97	218.63	267.00	68
69	151.43	190.18	217.05	236.14	288.15	69
70	163.77	205.78	234.87	255.49	311.56	70
71	177.34	223.02	254.67	276.95	337.51	71
72	192.55	242.27	276.63	300.86	366.29	72
73	210.91	265.73	303.46	330.02	401.69	73
74	230.89	291.08	332.62	361.49	439.89	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.94	9.03	10.58	11.76	16.16	18-34
35-39	9.19	11.89	13.92	15.37	20.88	35-39
40-44	12.68	16.37	19.07	21.12	28.12	40-44
45-49	18.03	23.17	26.96	29.66	38.98	45-49
50	22.16	28.57	33.12	36.39	47.55	50
51	23.82	30.66	35.52	39.01	50.88	51
52	25.52	32.92	38.05	41.84	54.35	52
53	27.56	35.45	40.97	44.99	58.29	53
54	29.64	38.14	44.11	48.36	62.33	54
55	31.95	40.98	47.37	51.85	66.64	55
56	34.24	43.92	50.78	55.50	71.04	56
57	36.66	47.00	54.25	59.33	75.60	57
58	38.87	49.78	57.38	62.70	79.56	58
59	41.17	52.65	60.69	66.24	83.77	59
60	43.66	55.83	64.27	70.12	88.34	60
61	46.44	59.36	68.24	74.41	93.46	61
62	49.67	63.30	72.80	79.27	99.22	62
63	53.47	68.16	78.29	85.20	106.22	63
64	57.68	73.55	84.37	91.80	114.10	64
65	62.36	79.45	91.10	99.04	122.73	65
66	67.49	85.88	98.43	106.99	132.18	66
67	73.02	92.90	106.48	115.63	142.54	67
68	77.75	98.87	113.18	122.84	151.18	68
69	83.20	105.77	121.08	131.38	161.37	69
70	89.75	114.07	130.52	141.64	173.60	70
71	97.71	124.20	142.12	154.10	188.65	71
72	107.43	136.54	156.18	169.38	207.10	72
73	121.78	154.82	177.17	192.15	234.91	73
74	137.82	175.32	200.62	216.29	266.10	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	14.24	17.29	19.70	21.68	27.66	18-34
35-39	17.87	21.79	24.82	27.25	34.54	35-39
40-44	23.49	28.81	32.89	36.04	45.42	40-44
45-49	32.36	39.85	45.55	49.80	62.45	45-49
50	42.15	52.02	59.38	64.85	81.13	50
51	45.97	56.74	64.71	70.71	88.37	51
52	49.82	61.60	70.40	76.89	95.95	52
53	53.81	66.65	76.07	83.16	103.71	53
54	57.92	71.86	82.04	89.63	111.69	54
55	62.14	77.20	88.20	96.39	119.90	55
56	66.51	82.73	94.51	103.22	128.40	56
57	70.95	88.42	101.06	110.32	137.06	57
58	74.96	93.43	106.75	116.55	144.60	58
59	79.09	98.79	112.87	123.22	152.63	59
60	83.73	104.68	119.65	130.43	161.40	60
61	88.90	111.20	127.15	138.55	171.18	61
62	94.83	118.72	135.75	147.14	182.34	62
63	102.23	128.16	146.43	159.50	196.48	63
64	110.52	138.59	158.43	172.43	212.19	64
65	119.63	150.10	171.61	186.80	229.57	65
66	129.60	162.70	185.98	202.39	248.48	66
67	140.33	176.35	201.60	219.40	268.98	67
68	151.02	189.96	217.12	236.27	289.52	68
69	162.70	204.79	234.08	254.81	311.98	69
70	175.64	221.19	252.84	275.25	336.79	70
71	189.83	239.27	273.65	297.87	364.23	71
72	205.73	259.44	296.69	323.03	394.60	72
73	224.96	284.09	324.92	353.76	432.03	73
74	245.87	310.67	355.57	386.85	472.34	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.66	9.97	11.69	13.00	17.92	18-34
35-39	10.17	13.16	15.42	17.03	23.21	35-39
40-44	14.02	18.11	21.11	23.40	31.24	40-44
45-49	19.88	25.56	29.77	32.77	43.19	45-49
50	24.38	31.46	36.50	40.13	52.59	50
51	26.19	33.74	39.12	42.99	56.24	51
52	28.03	36.20	41.87	46.08	60.03	52
53	30.25	38.95	45.05	49.51	64.34	53
54	32.50	41.87	48.47	53.18	68.74	54
55	35.01	44.95	52.01	56.97	73.44	55
56	37.48	48.13	55.71	60.93	78.22	56
57	40.09	51.46	59.46	65.08	83.17	57
58	42.47	54.46	62.84	68.72	87.45	58
59	44.94	57.54	66.40	72.53	91.99	59
60	47.60	60.95	70.24	76.70	96.91	60
61	50.57	64.73	74.49	81.30	102.42	61
62	54.03	68.94	79.38	86.51	108.61	62
63	58.09	74.15	85.27	92.88	116.14	63
64	62.58	79.92	91.78	99.96	124.62	64
65	67.57	86.22	98.98	107.71	133.88	65
66	73.03	93.07	106.80	116.21	144.01	66
67	78.90	100.54	115.39	125.43	155.10	67
68	83.93	106.90	122.53	133.12	164.35	68
69	89.70	114.22	130.93	142.22	175.23	69
70	96.61	123.00	140.93	153.11	188.24	70
71	104.99	133.69	153.20	166.29	204.22	71
72	115.20	146.68	168.02	182.43	223.77	72
73	130.27	165.92	190.16	206.48	253.25	73
74	147.08	187.46	214.84	231.73	286.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

New Increased Rates - Phase II

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates

ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With No Inflation Benefit

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
ATTAINED AGE 75 AND ABOVE ONLY/USE AGE AT ISSUE

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase III
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.52	8.74	9.72	11.00	13.24	18-34
35-39	8.90	10.42	11.61	13.06	15.68	35-39
40-44	11.34	13.38	14.94	16.72	20.03	40-44
45-49	15.60	18.55	20.75	23.07	27.58	45-49
50	22.39	26.68	29.83	33.07	39.42	50
51	24.95	29.76	33.31	36.86	43.93	51
52	27.55	32.93	36.85	40.74	48.54	52
53	29.71	35.59	39.86	44.00	52.43	53
54	31.88	38.29	42.92	47.29	56.38	54
55	34.09	41.08	46.07	50.69	60.44	55
56	36.41	43.99	49.38	54.24	64.68	56
57	38.86	47.08	52.88	58.00	69.16	57
58	41.31	50.15	56.35	61.74	73.60	58
59	44.02	53.54	60.17	65.88	78.50	59
60	47.07	57.36	64.50	69.89	84.00	60
61	50.57	61.73	68.28	72.64	90.27	61
62	54.57	66.34	70.86	75.38	97.44	62
63	59.37	72.69	79.91	85.01	106.01	63
64	64.81	79.46	88.96	94.63	115.70	64
65	70.94	87.08	97.97	104.26	126.59	65
66	77.80	95.61	107.05	113.88	138.75	66
67	85.41	105.07	116.10	123.51	152.24	67
68	93.44	115.01	129.47	140.28	166.28	68
69	102.40	126.14	142.04	153.78	182.00	69
70	112.45	138.63	156.17	168.74	199.67	70
71	123.73	152.67	172.06	185.61	219.59	71
72	136.39	168.45	189.90	204.62	242.03	72
73	151.48	187.31	209.49	222.86	269.22	73
74	167.99	207.98	224.03	238.34	299.00	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia
Standard Underwriting Class Rates
New Increased Rates - Phase III
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.60	4.66	5.42	5.99	7.92	18-34
35-39	4.62	5.96	6.92	7.62	9.94	35-39
40-44	6.44	8.26	9.55	10.47	13.48	40-44
45-49	9.45	12.08	13.90	15.19	19.31	45-49
50	11.91	15.20	17.47	19.05	24.07	50
51	12.89	16.44	18.87	20.58	25.93	51
52	13.97	17.79	20.41	22.23	27.94	52
53	15.19	19.33	22.15	24.11	30.20	53
54	16.52	20.99	24.02	26.12	32.61	54
55	17.93	22.75	26.03	28.27	35.15	55
56	19.43	24.63	28.14	30.53	37.84	56
57	21.01	26.60	30.37	32.93	40.66	57
58	22.47	28.41	32.40	35.11	43.19	58
59	24.04	30.37	34.61	37.46	45.95	59
60	25.80	32.55	37.07	40.08	48.99	60
61	27.78	35.01	39.83	42.44	52.40	61
62	30.02	37.80	41.35	43.99	56.29	62
63	32.70	41.15	46.33	49.29	60.97	63
64	35.73	44.91	50.96	54.58	66.23	64
65	39.10	49.11	55.68	59.87	72.13	65
66	42.85	53.77	60.93	65.16	78.65	66
67	46.97	58.91	66.23	70.46	85.88	67
68	50.46	63.24	71.54	76.93	91.90	68
69	54.60	68.40	77.35	83.12	99.15	69
70	59.71	74.76	84.50	90.78	108.12	70
71	66.02	82.66	93.39	100.31	119.32	71
72	73.85	92.44	104.44	112.14	133.27	72
73	85.43	106.96	120.85	129.77	154.22	73
74	98.56	123.44	135.33	143.97	178.01	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	13.29	17.18	20.01	22.06	29.44	18-34
35-39	17.14	22.09	25.66	28.25	37.27	35-39
40-44	22.37	28.77	33.35	36.61	47.75	40-44
45-49	29.62	38.01	43.93	48.13	62.06	45-49
50	35.06	44.95	51.90	56.78	72.83	50
51	37.11	47.57	54.89	60.03	76.86	51
52	39.31	50.36	58.09	63.50	81.12	52
53	41.80	53.51	61.68	67.41	85.86	53
54	44.41	56.83	65.46	71.50	90.80	54
55	47.12	60.26	69.38	75.74	95.90	55
56	49.92	63.80	73.40	80.08	101.11	56
57	52.77	67.38	77.49	84.49	106.36	57
58	55.17	70.42	80.93	88.20	110.73	58
59	57.71	73.60	84.55	92.08	115.26	59
60	60.45	77.04	88.45	96.28	120.18	60
61	63.48	80.86	92.78	100.93	125.62	61
62	66.89	85.16	97.65	106.18	131.80	62
63	71.16	90.55	103.77	112.76	139.59	63
64	75.91	96.53	110.56	120.08	148.29	64
65	81.10	103.10	118.03	128.13	157.85	65
66	86.77	110.25	126.15	136.89	168.29	66
67	92.88	117.98	134.95	146.37	179.61	67
68	97.99	124.42	142.24	154.22	188.92	68
69	103.89	131.87	150.72	163.37	199.79	69
70	110.95	140.81	160.90	174.37	212.94	70
71	119.53	151.70	173.32	187.78	229.07	71
72	129.98	164.99	188.50	204.22	248.86	72
73	145.56	184.86	211.26	228.91	279.05	73
74	162.99	207.12	232.39	247.23	312.83	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
BELOW ATTAINED AGE 75/USE AGE AT ISSUE
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.22	10.72	12.56	13.97	19.26	18-34
35-39	10.92	14.18	16.58	18.36	25.00	35-39
40-44	15.08	19.54	22.75	25.17	33.64	40-44
45-49	21.39	27.56	32.02	35.29	46.55	45-49
50	26.25	33.86	39.31	43.23	56.65	50
51	28.19	36.36	42.15	46.26	60.55	51
52	30.17	38.97	45.13	49.59	64.66	52
53	32.59	41.95	48.55	53.33	69.26	53
54	35.00	45.11	52.16	57.26	74.01	54
55	37.67	48.37	56.03	61.39	79.07	55
56	40.37	51.87	60.00	65.63	84.22	56
57	43.21	55.40	64.03	70.07	89.56	57
58	45.75	58.65	67.68	73.99	94.19	58
59	48.40	61.93	71.51	78.14	99.05	59
60	51.24	65.67	75.65	82.56	104.37	60
61	54.48	69.69	80.21	86.96	110.30	61
62	58.16	74.28	83.83	90.79	116.95	62
63	62.52	79.85	91.45	98.91	125.05	63
64	67.41	86.07	98.84	107.32	134.21	64
65	72.76	92.85	106.56	115.91	144.19	65
66	78.61	100.21	115.05	124.74	155.09	66
67	84.95	108.29	123.77	133.82	167.00	67
68	90.36	115.14	131.96	143.35	176.98	68
69	96.60	123.00	141.01	153.20	188.67	69
70	104.05	132.48	151.76	164.88	202.68	70
71	113.06	143.98	164.97	179.09	219.94	71
72	124.07	157.96	180.94	196.50	240.73	72
73	140.27	178.72	204.79	219.17	269.96	73
74	158.38	201.92	222.39	236.61	302.09	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

New Increased Rates - Phase III

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: New York Life Insurance Company; 66915

SERFF Tracking Number: NWLT-128855883

Effective Date: On Approval

(Projected) Number of Insureds Affected: 257

New Rates

Average Annual Premium Per Member: $1,387

Revised Rates

Average Annual Premium Per Member: $1,824

Average Requested Percentage Rate Change Per Member: 31.5

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 40%

Plans Affected
(The Form Number and "Product Name")

Maximum Requested Percentage Rate Change Per member: 40%, which will be phased in over three years, at 15%, 15% and 10%, computed on a simple basis.

Form#	"Product Name"(if applicable)
ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Long-Term Care Insurance Policy and Riders
INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Nursing Home Insurance Policy and Riders

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

New York Life Insurance Company
Address: 6200 Bridge Point Parkway, Suite 400, Austin, TX 78730

Actuarial Memorandum
March 17, 2014

Product	Number
Comprehensive	ILTC-4300, et al.
Nursing Home Only	INH-4300, et al.

These policy forms were issued in Virginia by New York Life Insurance Company (New York Life) from July 1998 through November 2004 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated lifetime loss ratio, with the requested rate increase, of the above-listed forms meets the minimum requirements of this jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-4300 benefits were also available for home and community based care expenses up to a percentage of the nursing home daily benefit. Under form series INH-4300 no home health care benefits could be selected, but they could be added by rider after purchase (with underwriting).

At issue the insured may have had the option to choose between three inflation options: a simple inflation option, a compound inflation option, or a future purchase option. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by 5% of the current amount annually for the life of the policy. The future purchase option provides an option to purchase 5% annual increases in daily and policy maximums, without additional underwriting. This option allows up to four refusals, after which no future purchase options are allowed.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider. A rider providing that the policy becomes paid upon the death of the insured's spouse if certain conditions are satisfied may also have been available to insureds.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies issued on or after October 1, 2003. The above-listed policy forms are no longer being sold in any jurisdiction. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including future purchase option elections). The premium rate increase shall also apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

a. Morbidity. Expected claim costs were developed from the *Milliman Long Term Care Cost Guidelines (LTCCGs)*, adjusted for New York Life's current experience relative to the *LTCCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.

b. Voluntary Termination Rates Vary by duration as developed from historical experience and are shown in the following table:

Voluntary Lapse Rates by Duration and Issue Age					
Policy Duration	**Issue Age**				
	< 35	**35-39**	**40-44**	**45-49**	**50 +**
1	24.75%	12.75%	12.50%	7.75%	6.75%
2	17.50	10.25	9.50	6.25	5.25
3	12.00	8.00	7.00	5.00	4.25
4	8.00	6.25	5.00	4.00	3.25
5	5.50	4.75	3.50	3.00	2.50
6	4.25	3.50	2.50	2.50	1.75
7	3.25	2.75	2.00	1.75	1.25
8	2.75	2.00	1.50	1.50	1.00
9	2.00	1.75	1.25	1.25	1.00
10	1.50	1.50	1.00	1.00	0.75
11	1.00	1.25	0.75	0.75	0.75
12	0.75	1.00	0.75	0.75	0.75
13+	0.65%	0.65%	0.65%	0.65%	0.65%

The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 2.4%.

c. Mortality. 1994 Group Annuitant Mortality (94GAM) with selection factors. Improvement is assumed through the valuation date.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.

The above assumptions are based on the experience of New York Life, industry experience, and judgment. The assumptions used in pricing other forms currently available for sale use similar assumptions to those in this filing and were also based on the experience of New York Life, industry experience, and judgment. The experience period is inception through December 31, 2011. These assumptions are based on the nationwide experience of the particular policy forms in this filing and similar nationwide forms and are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate of the most likely outcome and do not include a margin for moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policies were taken into consideration.

Exhibit I provides justification for the voluntary lapse, mortality, and morbidity assumptions used in this filing.

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits VIII ,IX, and X. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms for policies issued on or after October 1, 2003, the effective date of rate stability regulation in Virginia, is shown in Exhibit II and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience for these policy forms is shown in Exhibit III for policies issued on or after October 1, 2003. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_j Pmt_t^k * v^{t-k} + \sum_k ({}_j CR_{ValDate}^k + {}_j IBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = incurred loss ratio for year *j*

${}_jPmt_t^k$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.065 = 0.938967

Exhibits II and III also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits II and III provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted at 6.5%, an interest rate consistent with that assumed at pricing in the determination of premiums, as required by Virginia regulation.

Exhibits IV and V provide a comparison of actual to expected nationwide and Virginia-specific historical and projected values for earned premiums, incurred claims, and loss ratios on a calendar year basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The actual and projected experience in Exhibits IV and V reflect actual historical experience through 2011 and projected experience using the current assumptions described in section 5 of this memorandum. The expected pricing experience in Exhibits IV and V reflect the actual mix of business sold and pricing assumptions from inception.

Exhibits VI and VII provide nationwide and Virginia-specific experience, respectively, with past experience restated to the proposed premium rate basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

The interest rate used for discounting and accumulating actual/projected and expected pricing values in Exhibits IV through VII is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit VIII shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IX provides similar information on a Virginia-specific basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. History of Previous Rate Revisions

There have been no previous rate revisions on these policy forms.

16. Analysis Performed to Consider a Rate Increase

The initial premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 6% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	10.0%
2	8.0%
3	6.0%
4+	5.0%

c. Original Pricing Expected Mortality. Blended 1983 Individual Annuity Mortality Table with selection factors.

At the time the product was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05.

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual persistency has been higher than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 31.5% on the above-listed policy forms for policies issued on or after October 1, 2003. A separate filing is being made for polices issued prior to October 1, 2003 on the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. The company is requesting a 40% rate increase for policyholders with an attained age under 75 and a 0% rate increase for policyholders with an attained age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including future purchase option elections). The premium rate increase will not apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date, once they have reached attained age 75 The 40% requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in Virginia by New York Life.

The rate increase will be phased in over three years: the first rate increase will be15%, the second rate increase will be 15% and the third rate increase will be 10%, all on a simple basis.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize insureds with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

This approach, which is in the best interests of our insureds, deviates from Actuarial Standards of Practice #12, section 3.2.1.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits I and II. As shown in Exhibits II and III, the expected lifetime loss ratios with and without the requested rate increase exceed the 60% minimum required by loss ratio regulation.

Exhibit X provides the Nationwide and Virginia-specific anticipated loss ratios where the numerator is equal to the anticipated incurred claims less the policy reserves and the denominator is equal to the anticipated earned premium. The interest rate used for discounting values in Exhibit X is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit XI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The historical and future projected incurred claims were increased by 5% from the best-estimate projections in Exhibit II to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit XI are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 5.5%. An interest rate of 4.0% was used to discount claim payments and reserves in calculation of the historical incurred claims. The values shown in Exhibit XI do not tie to those in Exhibit II because of differences in the interest rates

used and because the incurred claims in Exhibit XI are increased by 5% to reflect moderately adverse experience.

Exhibit XII provides the status of the current nationwide rate increase on the above-referenced policy forms by jurisdiction.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibit XIII. The originally filed rate tables that will continue to apply for policyholders with attained age 75 and over are enclosed with this memorandum in Exhibit XIV.

Please note that the actual rates implemented may vary from those in Exhibits XIII and XIV slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force Policies Issued on or after October 1, 2003)

Before Increase $1,387
After Increase* $1,824
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date on or after at least a 60-day policyholder notification period following approval.

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force as of December 31, 2011 in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
Virginia	1,616	$1,903,620	544	$1,276,923	2,160	$3,180,543
Subject to Loss Ratio Regulation	1,389	$1,622,462	514	$1,201,674	1,903	$2,824,136
Subject to Rate Stability Regulation	227	$281,158	30	$75,250	257	$356,408
Nationwide	27,631	$31,673,890	12,042	$27,837,000	39,673	$59,510,889

**Assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age*

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

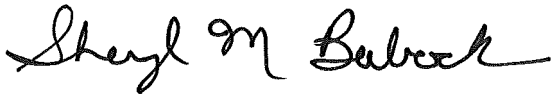
This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau.

I hereby certify that:

1) to the best of my knowledge and judgment, this rate submission is in compliance with the provisions in 14 VAC5-200-153B2 and
2) if the rate increase is granted and the assumptions, which reflect moderately adverse conditions, are realized, then no further premium rate schedule increases are anticipated.
3) renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits



Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: March 17, 2014

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00

Monthly	0.09
Check-O-Matic	0.09

180-Day Elimination	0.90

Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

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Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00

Monthly	0.09
Check-O-Matic	0.09

180-Day Elimination	0.90

Special Risk Class 3	1.35
Special Risk Class 4	1.65

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18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
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180-Day Elimination	0.90

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18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.18	7.18	7.98	9.04	10.88	18-34
35-39	7.31	8.56	9.53	10.73	12.88	35-39
40-44	9.32	10.99	12.27	13.73	16.46	40-44
45-49	12.81	15.24	17.04	18.95	22.66	45-49
50	18.39	21.92	24.51	27.16	32.38	50
51	20.49	24.45	27.36	30.28	36.09	51
52	22.63	27.05	30.27	33.47	39.87	52
53	24.40	29.23	32.74	36.14	43.07	53
54	26.19	31.45	35.26	38.85	46.31	54
55	28.00	33.74	37.85	41.64	49.65	55
56	29.91	36.13	40.56	44.55	53.13	56
57	31.92	38.67	43.44	47.64	56.81	57
58	33.94	41.19	46.29	50.72	60.46	58
59	36.16	43.98	49.43	54.12	64.48	59
60	38.66	47.12	52.98	57.95	69.00	60
61	41.54	50.70	57.02	62.32	74.15	61
62	44.83	54.81	61.65	67.32	80.04	62
63	48.77	59.71	67.17	73.31	87.08	63
64	53.23	65.27	73.43	80.09	95.04	64
65	58.27	71.53	80.48	87.70	103.98	65
66	63.91	78.53	88.35	96.19	113.98	66
67	70.16	86.31	97.13	105.60	125.05	67
68	76.75	94.47	106.35	115.38	136.59	68
69	84.11	103.62	116.68	126.32	149.50	69
70	92.37	113.87	128.28	138.61	164.01	70
71	101.64	125.41	141.34	152.47	180.38	71
72	112.03	138.37	155.99	168.08	198.81	72
73	124.43	153.86	173.52	186.93	221.15	73
74	137.99	170.84	192.73	207.61	245.61	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00

Monthly	0.09
Check-O-Matic	0.09

180-Day Elimination	0.90

Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.96	3.83	4.45	4.92	6.51	18-34
35-39	3.80	4.90	5.68	6.26	8.17	35-39
40-44	5.29	6.79	7.84	8.60	11.07	40-44
45-49	7.76	9.92	11.42	12.48	15.86	45-49
50	9.79	12.49	14.35	15.65	19.77	50
51	10.59	13.50	15.50	16.91	21.30	51
52	11.48	14.62	16.77	18.26	22.95	52
53	12.48	15.88	18.19	19.80	24.81	53
54	13.57	17.24	19.73	21.46	26.78	54
55	14.73	18.69	21.38	23.22	28.88	55
56	15.96	20.23	23.12	25.08	31.08	56
57	17.26	21.85	24.94	27.05	33.40	57
58	18.46	23.33	26.61	28.84	35.48	58
59	19.75	24.94	28.43	30.77	37.74	59
60	21.19	26.74	30.45	32.92	40.24	60
61	22.82	28.76	32.72	35.35	43.04	61
62	24.66	31.05	35.29	38.10	46.24	62
63	26.86	33.80	38.39	41.40	50.08	63
64	29.35	36.89	41.86	45.11	54.41	64
65	32.12	40.34	45.74	49.27	59.25	65
66	35.20	44.17	50.05	53.87	64.61	66
67	38.58	48.39	54.79	58.94	70.54	67
68	41.45	51.95	58.77	63.19	75.49	68
69	44.85	56.19	63.54	68.28	81.44	69
70	49.05	61.41	69.41	74.57	88.81	70
71	54.23	67.90	76.72	82.40	98.01	71
72	60.66	75.93	85.79	92.12	109.47	72
73	70.17	87.86	99.27	106.59	126.68	73
74	80.96	101.40	114.57	123.04	146.22	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00

Monthly	0.09
Check-O-Matic	0.09

180-Day Elimination	0.90

Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	18.60	22.79	25.96	28.42	35.77	18-34
35-39	23.44	28.83	32.83	35.91	45.00	35-39
40-44	30.00	37.02	42.18	46.08	57.48	40-44
45-49	39.26	48.61	55.40	60.46	75.06	45-49
50	48.71	60.39	68.80	75.04	92.91	50
51	52.28	64.84	73.89	80.56	99.66	51
52	55.98	69.48	79.18	86.32	106.69	52
53	59.70	74.15	84.53	92.14	113.79	53
54	63.49	78.96	90.01	98.11	121.08	54
55	67.38	83.86	95.61	104.21	128.51	55
56	71.32	88.85	101.32	110.41	136.05	56
57	75.31	93.91	107.10	116.69	143.66	57
58	78.72	98.23	112.03	122.02	150.06	58
59	82.31	102.79	117.22	127.62	156.79	59
60	86.22	107.76	122.88	133.72	164.11	60
61	90.60	113.30	129.20	140.54	172.27	61
62	95.58	119.61	136.39	148.30	181.59	62
63	101.96	127.67	145.57	158.24	193.52	63
64	109.07	136.64	155.80	169.33	206.85	64
65	116.89	146.52	167.05	181.53	221.52	65
66	125.40	157.26	179.31	194.82	237.51	66
67	134.58	168.87	192.54	209.17	254.79	67
68	143.66	180.33	205.62	223.38	271.93	68
69	153.56	192.84	219.91	238.88	290.64	69
70	164.45	206.62	235.66	255.97	311.24	70
71	176.50	221.90	253.12	274.92	334.06	71
72	189.89	238.89	272.54	295.99	359.43	72
73	206.37	259.85	296.56	322.07	391.01	73
74	224.11	282.47	322.45	350.18	424.93	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.91	14.11	16.43	18.12	24.18	18-34
35-39	14.08	18.15	21.08	23.21	30.61	35-39
40-44	18.38	23.63	27.39	30.07	39.23	40-44
45-49	24.33	31.22	36.09	39.54	50.98	45-49
50	28.80	36.93	42.63	46.64	59.82	50
51	30.49	39.08	45.09	49.31	63.14	51
52	32.29	41.37	47.71	52.16	66.63	52
53	34.34	43.95	50.67	55.37	70.53	53
54	36.48	46.68	53.77	58.73	74.59	54
55	38.71	49.50	56.99	62.22	78.78	55
56	41.01	52.41	60.29	65.78	83.05	56
57	43.34	55.35	63.65	69.40	87.37	57
58	45.32	57.85	66.48	72.45	90.95	58
59	47.40	60.46	69.45	75.64	94.68	59
60	49.66	63.28	72.66	79.09	98.72	60
61	52.14	66.42	76.21	82.90	103.19	61
62	54.95	69.95	80.21	87.22	108.26	62
63	58.45	74.38	85.24	92.62	114.67	63
64	62.35	79.29	90.82	98.64	121.81	64
65	66.62	84.69	96.96	105.25	129.66	65
66	71.28	90.56	103.63	112.45	138.24	66
67	76.29	96.91	110.85	120.23	147.53	67
68	80.49	102.20	116.84	126.68	155.18	68
69	85.34	108.32	123.81	134.19	164.12	69
70	91.14	115.67	132.17	143.23	174.92	70
71	98.19	124.61	142.37	154.25	188.16	71
72	106.77	135.53	154.84	167.75	204.42	72
73	119.57	151.85	173.54	188.04	229.22	73
74	133.88	170.13	194.49	210.77	256.97	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	11.53	13.98	15.88	17.49	22.23	18-34
35-39	14.36	17.46	19.88	21.88	27.58	35-39
40-44	18.87	23.09	26.32	28.83	36.26	40-44
45-49	25.96	31.94	36.44	39.90	49.81	45-49
50	34.14	41.97	47.86	52.36	65.23	50
51	37.29	45.90	52.26	57.18	71.19	51
52	40.53	49.95	56.97	62.27	77.37	52
53	43.70	54.03	61.54	67.29	83.62	53
54	47.04	58.20	66.36	72.55	90.06	54
55	50.50	62.54	71.30	77.99	96.70	55
56	54.01	67.03	76.46	83.55	103.48	56
57	57.62	71.62	81.74	89.29	110.51	57
58	60.89	75.74	86.44	94.37	116.71	58
59	64.36	80.13	91.48	99.82	123.23	59
60	68.16	85.02	97.03	105.80	130.45	60
61	72.49	90.45	103.27	112.52	138.55	61
62	77.38	96.66	110.35	120.22	147.79	62
63	83.52	104.46	119.17	129.76	159.38	63
64	90.33	113.07	129.03	140.49	172.24	64
65	97.87	122.58	139.93	152.35	186.53	65
66	106.16	133.03	151.85	165.24	202.18	66
67	115.11	144.41	164.83	179.30	219.10	67
68	124.15	155.77	177.75	193.43	236.19	68
69	133.96	168.27	192.03	208.87	254.90	69
70	144.87	182.02	207.73	226.01	275.61	70
71	156.89	197.31	225.29	244.97	298.53	71
72	170.33	214.32	244.69	266.13	324.06	72
73	186.58	235.06	268.47	291.93	355.35	73
74	204.24	257.49	294.23	319.81	389.11	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.11	7.98	9.35	10.37	14.26	18-34
35-39	8.10	10.55	12.28	13.61	18.47	35-39
40-44	11.19	14.49	16.89	18.65	24.87	40-44
45-49	15.91	20.52	23.82	26.23	34.51	45-49
50	19.64	25.24	29.30	32.20	42.07	50
51	21.04	27.15	31.45	34.51	45.00	51
52	22.58	29.12	33.67	37.01	48.10	52
53	24.38	31.33	36.24	39.80	51.56	53
54	26.22	33.74	38.98	42.81	55.13	54
55	28.23	36.24	41.93	45.87	58.93	55
56	30.26	38.88	44.92	49.13	62.83	56
57	32.46	41.55	47.99	52.45	66.85	57
58	34.41	44.03	50.76	55.44	70.38	58
59	36.45	46.54	53.68	58.62	74.09	59
60	38.59	49.39	56.85	62.02	78.14	60
61	41.12	52.51	60.37	65.85	82.64	61
62	43.91	56.00	64.39	70.15	87.74	62
63	47.26	60.30	69.29	75.40	93.93	63
64	51.05	65.09	74.66	81.21	100.91	64
65	55.17	70.29	80.59	87.62	108.60	65
66	59.70	75.97	87.10	94.62	116.96	66
67	64.58	82.19	94.19	102.29	126.09	67
68	68.75	87.50	100.12	108.69	133.74	68
69	73.60	93.59	107.14	116.23	142.74	69
70	79.40	100.91	115.46	125.27	153.56	70
71	86.43	109.90	125.72	136.35	166.91	71
72	95.06	120.78	138.19	149.87	183.17	72
73	107.72	136.96	156.72	169.94	207.83	73
74	121.91	155.10	177.47	192.49	235.42	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

future options based on attained age

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.60	15.34	17.46	19.18	24.50	18-34
35-39	15.77	19.24	21.95	24.11	30.52	35-39
40-44	20.78	25.51	29.13	31.85	40.22	40-44
45-49	28.59	35.28	40.32	44.09	55.24	45-49
50	37.29	45.98	52.53	57.40	71.80	50
51	40.65	50.19	57.24	62.56	78.21	51
52	44.11	54.53	62.31	68.03	84.87	52
53	47.56	58.99	67.30	73.52	91.73	53
54	51.21	63.55	72.58	79.29	98.81	54
55	55.00	68.30	77.99	85.26	106.11	55
56	58.83	73.21	83.64	91.35	113.55	56
57	62.76	78.21	89.40	97.62	121.25	57
58	66.28	82.65	94.47	103.10	127.96	58
59	70.00	87.36	99.89	108.96	134.98	59
60	74.06	92.60	105.84	115.37	142.74	60
61	78.68	98.40	112.52	122.56	151.43	61
62	83.89	105.03	120.09	130.80	161.34	62
63	90.47	113.41	129.57	141.05	173.84	63
64	97.75	122.63	140.15	152.57	187.68	64
65	105.79	132.79	151.82	165.28	203.04	65
66	114.61	143.93	164.55	179.05	219.82	66
67	124.10	156.03	178.37	194.04	237.91	67
68	133.63	168.03	192.03	209.04	256.11	68
69	143.93	181.20	207.10	225.38	275.98	69
70	155.37	195.65	223.62	243.49	297.93	70
71	167.94	211.69	242.08	263.47	322.16	71
72	181.99	229.51	262.43	285.74	349.11	72
73	199.01	251.30	287.46	312.93	382.19	73
74	217.49	274.82	314.53	342.25	417.81	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

future options based on attained age

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.74	8.81	10.33	11.46	15.81	18-34
35-39	8.96	11.68	13.60	15.08	20.53	35-39
40-44	12.37	16.03	18.70	20.66	27.63	40-44
45-49	17.54	22.64	26.30	28.98	38.24	45-49
50	21.61	27.79	32.29	35.51	46.53	50
51	23.13	29.88	34.64	38.03	49.74	51
52	24.80	32.02	37.05	40.76	53.13	52
53	26.76	34.42	39.85	43.80	56.91	53
54	28.75	37.04	42.83	47.08	60.80	54
55	30.93	39.75	46.04	50.40	64.94	55
56	33.12	42.61	49.28	53.94	69.18	56
57	35.50	45.49	52.60	57.53	73.54	57
58	37.60	48.17	55.59	60.76	77.36	58
59	39.79	50.86	58.73	64.19	81.36	59
60	42.07	53.92	62.13	67.84	85.72	60
61	44.78	57.26	65.90	71.95	90.56	61
62	47.76	60.99	70.21	76.56	96.04	62
63	51.34	65.60	75.47	82.20	102.70	63
64	55.39	70.73	81.22	88.43	110.21	64
65	59.78	76.28	87.56	95.29	118.47	65
66	64.60	82.33	94.51	102.77	127.43	66
67	69.78	88.95	102.07	110.96	137.20	67
68	74.21	94.61	108.39	117.79	145.39	68
69	79.35	101.07	115.86	125.82	155.00	69
70	85.47	108.81	124.67	135.41	166.51	70
71	92.87	118.30	135.52	147.14	180.69	71
72	101.94	129.75	148.67	161.42	197.91	72
73	115.23	146.78	168.21	182.61	224.06	73
74	130.10	165.84	190.05	206.38	253.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

New Increased Rates - Phase I

future options based on attained age

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

future options based on attained age

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.98	8.11	9.02	10.22	12.30	18-34
35-39	8.27	9.67	10.78	12.13	14.56	35-39
40-44	10.53	12.43	13.87	15.52	18.60	40-44
45-49	14.48	17.23	19.27	21.42	25.61	45-49
50	20.79	24.78	27.70	30.71	36.61	50
51	23.17	27.64	30.93	34.23	40.79	51
52	25.58	30.58	34.22	37.83	45.07	52
53	27.59	33.05	37.01	40.86	48.69	53
54	29.60	35.56	39.86	43.91	52.35	54
55	31.66	38.14	42.78	47.07	56.12	55
56	33.81	40.85	45.85	50.36	60.06	56
57	36.09	43.72	49.10	53.86	64.22	57
58	38.36	46.57	52.33	57.33	68.34	58
59	40.87	49.71	55.87	61.18	72.89	59
60	43.71	53.26	59.89	65.51	78.00	60
61	46.96	57.32	64.45	70.45	83.82	61
62	50.67	61.96	69.69	75.38	90.48	62
63	55.13	67.50	75.93	82.88	98.44	63
64	60.18	73.79	83.01	90.53	107.43	64
65	65.87	80.86	90.97	99.14	117.55	65
66	72.24	88.78	99.88	108.73	128.84	66
67	79.31	97.57	109.80	119.38	141.36	67
68	86.76	106.80	120.22	130.43	154.40	68
69	95.08	117.13	131.90	142.79	169.00	69
70	104.42	128.73	145.02	156.69	185.41	70
71	114.89	141.77	159.77	172.35	203.91	71
72	126.65	156.42	176.33	190.01	224.74	72
73	140.66	173.93	196.16	211.32	249.99	73
74	155.99	193.13	217.87	234.69	277.64	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

future options based on attained age

With No Inflation Benefit

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.34	4.33	5.03	5.56	7.36	18-34
35-39	4.29	5.54	6.42	7.07	9.23	35-39
40-44	5.98	7.67	8.87	9.72	12.52	40-44
45-49	8.78	11.22	12.91	14.11	17.93	45-49
50	11.06	14.12	16.22	17.69	22.35	50
51	11.97	15.26	17.52	19.11	24.08	51
52	12.97	16.52	18.95	20.64	25.95	52
53	14.11	17.95	20.57	22.39	28.04	53
54	15.34	19.49	22.31	24.26	30.28	54
55	16.65	21.13	24.17	26.25	32.64	55
56	18.04	22.87	26.13	28.35	35.14	56
57	19.51	24.70	28.20	30.58	37.75	57
58	20.87	26.38	30.08	32.60	40.11	58
59	22.32	28.20	32.14	34.79	42.67	59
60	23.96	30.23	34.42	37.22	45.49	60
61	25.79	32.51	36.99	39.96	48.66	61
62	27.87	35.10	39.90	43.07	52.27	62
63	30.37	38.21	43.39	46.80	56.62	63
64	33.18	41.70	47.32	51.00	61.50	64
65	36.31	45.60	51.70	55.69	66.98	65
66	39.79	49.93	56.58	60.89	73.03	66
67	43.62	54.70	61.93	66.63	79.74	67
68	46.85	58.72	66.43	71.44	85.33	68
69	50.70	63.52	71.83	77.18	92.07	69
70	55.45	69.42	78.47	84.29	100.40	70
71	61.31	76.75	86.72	93.15	110.80	71
72	68.58	85.84	96.98	104.13	123.75	72
73	79.33	99.32	112.22	120.50	143.21	73
74	91.52	114.62	129.52	139.09	165.30	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	21.02	25.77	29.34	32.12	40.43	18-34
35-39	26.49	32.59	37.12	40.60	50.87	35-39
40-44	33.92	41.85	47.68	52.09	64.97	40-44
45-49	44.38	54.95	62.62	68.34	84.85	45-49
50	55.07	68.26	77.78	84.83	105.03	50
51	59.10	73.29	83.53	91.07	112.66	51
52	63.28	78.55	89.51	97.58	120.60	52
53	67.48	83.82	95.55	104.16	128.64	53
54	71.77	89.26	101.75	110.90	136.88	54
55	76.17	94.80	108.08	117.81	145.28	55
56	80.63	100.44	114.53	124.81	153.79	56
57	85.14	106.16	121.07	131.91	162.40	57
58	88.99	111.05	126.65	137.93	169.64	58
59	93.04	116.19	132.51	144.26	177.24	59
60	97.46	121.81	138.91	151.16	185.51	60
61	102.41	128.08	146.06	158.87	194.74	61
62	108.04	135.21	154.18	167.65	205.27	62
63	115.26	144.33	164.55	178.88	218.76	63
64	123.29	154.47	176.12	191.41	233.83	64
65	132.13	165.63	188.84	205.21	250.42	65
66	141.75	177.78	202.70	220.23	268.49	66
67	152.14	190.89	217.66	236.46	288.03	67
68	162.40	203.85	232.44	252.51	307.40	68
69	173.59	218.00	248.60	270.04	328.55	69
70	185.90	233.57	266.40	289.35	351.83	70
71	199.52	250.85	286.13	310.78	377.64	71
72	214.66	270.05	308.09	334.59	406.32	72
73	233.29	293.75	335.24	364.08	442.01	73
74	253.34	319.32	364.51	395.85	480.35	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.34	15.95	18.58	20.49	27.34	18-34
35-39	15.91	20.51	23.83	26.23	34.61	35-39
40-44	20.77	26.72	30.97	34.00	44.34	40-44
45-49	27.51	35.30	40.79	44.69	57.63	45-49
50	32.55	41.74	48.19	52.73	67.63	50
51	34.46	44.17	50.97	55.74	71.37	51
52	36.50	46.76	53.94	58.97	75.32	52
53	38.82	49.69	57.28	62.60	79.73	53
54	41.24	52.77	60.79	66.39	84.32	54
55	43.76	55.95	64.43	70.33	89.05	55
56	46.36	59.24	68.16	74.36	93.89	56
57	49.00	62.57	71.96	78.46	98.76	57
58	51.23	65.39	75.15	81.90	102.82	58
59	53.59	68.34	78.51	85.50	107.03	59
60	56.13	71.54	82.13	89.40	111.59	60
61	58.94	75.09	86.15	93.72	116.65	61
62	62.11	79.08	90.68	98.59	122.38	62
63	66.08	84.08	96.36	104.70	129.62	63
64	70.49	89.64	102.66	111.50	137.70	64
65	75.31	95.73	109.60	118.98	146.58	65
66	80.57	102.38	117.14	127.11	156.27	66
67	86.24	109.55	125.31	135.92	166.78	67
68	90.99	115.53	132.08	143.21	175.42	68
69	96.47	122.45	139.96	151.70	185.52	69
70	103.03	130.75	149.41	161.92	197.73	70
71	110.99	140.87	160.94	174.37	212.71	71
72	120.69	153.21	175.03	189.63	231.09	72
73	135.16	171.65	196.17	212.56	259.12	73
74	151.35	192.32	219.86	238.26	290.49	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.03	15.76	17.92	19.77	25.10	18-34
35-39	16.27	19.77	22.48	24.73	31.21	35-39
40-44	21.33	26.08	29.72	32.62	40.95	40-44
45-49	29.38	36.08	41.17	45.07	56.31	45-49
50	38.59	47.48	54.10	59.16	73.71	50
51	42.17	51.89	59.08	64.63	80.44	51
52	45.78	56.43	64.37	70.38	87.47	52
53	49.44	61.05	69.56	76.11	94.54	53
54	53.20	65.81	75.01	82.01	101.80	54
55	57.06	70.69	80.63	88.17	109.27	55
56	61.06	75.75	86.40	94.41	117.01	56
57	65.14	80.97	92.40	100.91	124.92	57
58	68.86	85.62	97.68	106.68	131.89	58
59	72.72	90.61	103.37	112.88	139.34	59
60	77.06	96.11	109.69	119.61	147.50	60
61	81.91	102.22	116.70	127.20	156.62	61
62	87.47	109.26	124.74	135.18	167.03	62
63	94.38	118.05	134.68	146.73	180.14	63
64	102.13	127.79	145.86	158.78	194.73	64
65	110.67	138.56	158.17	172.19	210.90	65
66	120.04	150.38	171.63	186.78	228.54	66
67	130.16	163.22	186.30	202.73	247.71	67
68	140.31	176.10	200.97	218.63	267.00	68
69	151.43	190.18	217.05	236.14	288.15	69
70	163.77	205.78	234.87	255.49	311.56	70
71	177.34	223.02	254.67	276.95	337.51	71
72	192.55	242.27	276.63	300.86	366.29	72
73	210.91	265.73	303.46	330.02	401.69	73
74	230.89	291.08	332.62	361.49	439.89	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.94	9.03	10.58	11.76	16.16	18-34
35-39	9.19	11.89	13.92	15.37	20.88	35-39
40-44	12.68	16.37	19.07	21.12	28.12	40-44
45-49	18.03	23.17	26.96	29.66	38.98	45-49
50	22.16	28.57	33.12	36.39	47.55	50
51	23.82	30.66	35.52	39.01	50.88	51
52	25.52	32.92	38.05	41.84	54.35	52
53	27.56	35.45	40.97	44.99	58.29	53
54	29.64	38.14	44.11	48.36	62.33	54
55	31.95	40.98	47.37	51.85	66.64	55
56	34.24	43.92	50.78	55.50	71.04	56
57	36.66	47.00	54.25	59.33	75.60	57
58	38.87	49.78	57.38	62.70	79.56	58
59	41.17	52.65	60.69	66.24	83.77	59
60	43.66	55.83	64.27	70.12	88.34	60
61	46.44	59.36	68.24	74.41	93.46	61
62	49.67	63.30	72.80	79.27	99.22	62
63	53.47	68.16	78.29	85.20	106.22	63
64	57.68	73.55	84.37	91.80	114.10	64
65	62.36	79.45	91.10	99.04	122.73	65
66	67.49	85.88	98.43	106.99	132.18	66
67	73.02	92.90	106.48	115.63	142.54	67
68	77.75	98.87	113.18	122.84	151.18	68
69	83.20	105.77	121.08	131.38	161.37	69
70	89.75	114.07	130.52	141.64	173.60	70
71	97.71	124.20	142.12	154.10	188.65	71
72	107.43	136.54	156.18	169.38	207.10	72
73	121.78	154.82	177.17	192.15	234.91	73
74	137.82	175.32	200.62	216.29	266.10	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

future options based on attained age

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	14.24	17.29	19.70	21.68	27.66	18-34
35-39	17.87	21.79	24.82	27.25	34.54	35-39
40-44	23.49	28.81	32.89	36.04	45.42	40-44
45-49	32.36	39.85	45.55	49.80	62.45	45-49
50	42.15	52.02	59.38	64.85	81.13	50
51	45.97	56.74	64.71	70.71	88.37	51
52	49.82	61.60	70.40	76.89	95.95	52
53	53.81	66.65	76.07	83.16	103.71	53
54	57.92	71.86	82.04	89.63	111.69	54
55	62.14	77.20	88.20	96.39	119.90	55
56	66.51	82.73	94.51	103.22	128.40	56
57	70.95	88.42	101.06	110.32	137.06	57
58	74.96	93.43	106.75	116.55	144.60	58
59	79.09	98.79	112.87	123.22	152.63	59
60	83.73	104.68	119.65	130.43	161.40	60
61	88.90	111.20	127.15	138.55	171.18	61
62	94.83	118.72	135.75	147.14	182.34	62
63	102.23	128.16	146.43	159.50	196.48	63
64	110.52	138.59	158.43	172.43	212.19	64
65	119.63	150.10	171.61	186.80	229.57	65
66	129.60	162.70	185.98	202.39	248.48	66
67	140.33	176.35	201.60	219.40	268.98	67
68	151.02	189.96	217.12	236.27	289.52	68
69	162.70	204.79	234.08	254.81	311.98	69
70	175.64	221.19	252.84	275.25	336.79	70
71	189.83	239.27	273.65	297.87	364.23	71
72	205.73	259.44	296.69	323.03	394.60	72
73	224.96	284.09	324.92	353.76	432.03	73
74	245.87	310.67	355.57	386.85	472.34	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

future options based on attained age

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.66	9.97	11.69	13.00	17.92	18-34
35-39	10.17	13.16	15.42	17.03	23.21	35-39
40-44	14.02	18.11	21.11	23.40	31.24	40-44
45-49	19.88	25.56	29.77	32.77	43.19	45-49
50	24.38	31.46	36.50	40.13	52.59	50
51	26.19	33.74	39.12	42.99	56.24	51
52	28.03	36.20	41.87	46.08	60.03	52
53	30.25	38.95	45.05	49.51	64.34	53
54	32.50	41.87	48.47	53.18	68.74	54
55	35.01	44.95	52.01	56.97	73.44	55
56	37.48	48.13	55.71	60.93	78.22	56
57	40.09	51.46	59.46	65.08	83.17	57
58	42.47	54.46	62.84	68.72	87.45	58
59	44.94	57.54	66.40	72.53	91.99	59
60	47.60	60.95	70.24	76.70	96.91	60
61	50.57	64.73	74.49	81.30	102.42	61
62	54.03	68.94	79.38	86.51	108.61	62
63	58.09	74.15	85.27	92.88	116.14	63
64	62.58	79.92	91.78	99.96	124.62	64
65	67.57	86.22	98.98	107.71	133.88	65
66	73.03	93.07	106.80	116.21	144.01	66
67	78.90	100.54	115.39	125.43	155.10	67
68	83.93	106.90	122.53	133.12	164.35	68
69	89.70	114.22	130.93	142.22	175.23	69
70	96.61	123.00	140.93	153.11	188.24	70
71	104.99	133.69	153.20	166.29	204.22	71
72	115.20	146.68	168.02	182.43	223.77	72
73	130.27	165.92	190.16	206.48	253.25	73
74	147.08	187.46	214.84	231.73	286.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

New Increased Rates - Phase II

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.52	8.74	9.72	11.00	13.24	18-34
35-39	8.90	10.42	11.61	13.06	15.68	35-39
40-44	11.34	13.38	14.94	16.72	20.03	40-44
45-49	15.60	18.55	20.75	23.07	27.58	45-49
50	22.39	26.68	29.83	33.07	39.42	50
51	24.95	29.76	33.31	36.86	43.93	51
52	27.55	32.93	36.85	40.74	48.54	52
53	29.71	35.59	39.86	44.00	52.43	53
54	31.88	38.29	42.92	47.29	56.38	54
55	34.09	41.08	46.07	50.69	60.44	55
56	36.41	43.99	49.38	54.24	64.68	56
57	38.86	47.08	52.88	58.00	69.16	57
58	41.31	50.15	56.35	61.74	73.60	58
59	44.02	53.54	60.17	65.88	78.50	59
60	47.07	57.36	64.50	69.89	84.00	60
61	50.57	61.73	68.28	72.64	90.27	61
62	54.57	66.34	70.86	75.38	97.44	62
63	59.37	72.69	79.91	85.01	106.01	63
64	64.81	79.46	88.96	94.63	115.70	64
65	70.94	87.08	97.97	104.26	126.59	65
66	77.80	95.61	107.05	113.88	138.75	66
67	85.41	105.07	116.10	123.51	152.24	67
68	93.44	115.01	129.47	140.28	166.28	68
69	102.40	126.14	142.04	153.78	182.00	69
70	112.45	138.63	156.17	168.74	199.67	70
71	123.73	152.67	172.06	185.61	219.59	71
72	136.39	168.45	189.90	204.62	242.03	72
73	151.48	187.31	209.49	222.86	269.22	73
74	167.99	207.98	224.03	238.34	299.00	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.60	4.66	5.42	5.99	7.92	18-34
35-39	4.62	5.96	6.92	7.62	9.94	35-39
40-44	6.44	8.26	9.55	10.47	13.48	40-44
45-49	9.45	12.08	13.90	15.19	19.31	45-49
50	11.91	15.20	17.47	19.05	24.07	50
51	12.89	16.44	18.87	20.58	25.93	51
52	13.97	17.79	20.41	22.23	27.94	52
53	15.19	19.33	22.15	24.11	30.20	53
54	16.52	20.99	24.02	26.12	32.61	54
55	17.93	22.75	26.03	28.27	35.15	55
56	19.43	24.63	28.14	30.53	37.84	56
57	21.01	26.60	30.37	32.93	40.66	57
58	22.47	28.41	32.40	35.11	43.19	58
59	24.04	30.37	34.61	37.46	45.95	59
60	25.80	32.55	37.07	40.08	48.99	60
61	27.78	35.01	39.83	42.44	52.40	61
62	30.02	37.80	41.35	43.99	56.29	62
63	32.70	41.15	46.33	49.29	60.97	63
64	35.73	44.91	50.96	54.58	66.23	64
65	39.10	49.11	55.68	59.87	72.13	65
66	42.85	53.77	60.93	65.16	78.65	66
67	46.97	58.91	66.23	70.46	85.88	67
68	50.46	63.24	71.54	76.93	91.90	68
69	54.60	68.40	77.35	83.12	99.15	69
70	59.71	74.76	84.50	90.78	108.12	70
71	66.02	82.66	93.39	100.31	119.32	71
72	73.85	92.44	104.44	112.14	133.27	72
73	85.43	106.96	120.85	129.77	154.22	73
74	98.56	123.44	135.33	143.97	178.01	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.29	17.18	20.01	22.06	29.44	18-34
35-39	17.14	22.09	25.66	28.25	37.27	35-39
40-44	22.37	28.77	33.35	36.61	47.75	40-44
45-49	29.62	38.01	43.93	48.13	62.06	45-49
50	35.06	44.95	51.90	56.78	72.83	50
51	37.11	47.57	54.89	60.03	76.86	51
52	39.31	50.36	58.09	63.50	81.12	52
53	41.80	53.51	61.68	67.41	85.86	53
54	44.41	56.83	65.46	71.50	90.80	54
55	47.12	60.26	69.38	75.74	95.90	55
56	49.92	63.80	73.40	80.08	101.11	56
57	52.77	67.38	77.49	84.49	106.36	57
58	55.17	70.42	80.93	88.20	110.73	58
59	57.71	73.60	84.55	92.08	115.26	59
60	60.45	77.04	88.45	96.28	120.18	60
61	63.48	80.86	92.78	100.93	125.62	61
62	66.89	85.16	97.65	106.18	131.80	62
63	71.16	90.55	103.77	112.76	139.59	63
64	75.91	96.53	110.56	120.08	148.29	64
65	81.10	103.10	118.03	128.13	157.85	65
66	86.77	110.25	126.15	136.89	168.29	66
67	92.88	117.98	134.95	146.37	179.61	67
68	97.99	124.42	142.24	154.22	188.92	68
69	103.89	131.87	150.72	163.37	199.79	69
70	110.95	140.81	160.90	174.37	212.94	70
71	119.53	151.70	173.32	187.78	229.07	71
72	129.98	164.99	188.50	204.22	248.86	72
73	145.56	184.86	211.26	228.91	279.05	73
74	162.99	207.12	232.39	247.23	312.83	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III
future options based on attained age
With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.22	10.72	12.56	13.97	19.26	18-34
35-39	10.92	14.18	16.58	18.36	25.00	35-39
40-44	15.08	19.54	22.75	25.17	33.64	40-44
45-49	21.39	27.56	32.02	35.29	46.55	45-49
50	26.25	33.86	39.31	43.23	56.65	50
51	28.19	36.36	42.15	46.26	60.55	51
52	30.17	38.97	45.13	49.59	64.66	52
53	32.59	41.95	48.55	53.33	69.26	53
54	35.00	45.11	52.16	57.26	74.01	54
55	37.67	48.37	56.03	61.39	79.07	55
56	40.37	51.87	60.00	65.63	84.22	56
57	43.21	55.40	64.03	70.07	89.56	57
58	45.75	58.65	67.68	73.99	94.19	58
59	48.40	61.93	71.51	78.14	99.05	59
60	51.24	65.67	75.65	82.56	104.37	60
61	54.48	69.69	80.21	86.96	110.30	61
62	58.16	74.28	83.83	90.79	116.95	62
63	62.52	79.85	91.45	98.91	125.05	63
64	67.41	86.07	98.84	107.32	134.21	64
65	72.76	92.85	106.56	115.91	144.19	65
66	78.61	100.21	115.05	124.74	155.09	66
67	84.95	108.29	123.77	133.82	167.00	67
68	90.36	115.14	131.96	143.35	176.98	68
69	96.60	123.00	141.01	153.20	188.67	69
70	104.05	132.48	151.76	164.88	202.68	70
71	113.06	143.98	164.97	179.09	219.94	71
72	124.07	157.96	180.94	196.50	240.73	72
73	140.27	178.72	204.79	219.17	269.96	73
74	158.38	201.92	222.39	236.61	302.09	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

New Increased Rates - Phase III

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.18	7.18	7.98	9.04	10.88	18-34
35-39	7.31	8.56	9.53	10.73	12.88	35-39
40-44	9.32	10.99	12.27	13.73	16.46	40-44
45-49	12.81	15.24	17.04	18.95	22.66	45-49
50	18.39	21.92	24.51	27.16	32.38	50
51	20.49	24.45	27.36	30.28	36.09	51
52	22.63	27.05	30.27	33.47	39.87	52
53	24.40	29.23	32.74	36.14	43.07	53
54	26.19	31.45	35.26	38.85	46.31	54
55	28.00	33.74	37.85	41.64	49.65	55
56	29.91	36.13	40.56	44.55	53.13	56
57	31.92	38.67	43.44	47.64	56.81	57
58	33.94	41.19	46.29	50.72	60.46	58
59	36.16	43.98	49.43	54.12	64.48	59
60	38.66	47.12	52.98	57.95	69.00	60
61	41.54	50.70	57.02	62.32	74.15	61
62	44.83	54.81	61.65	67.32	80.04	62
63	48.77	59.71	67.17	73.31	87.08	63
64	53.23	65.27	73.43	80.09	95.04	64
65	58.27	71.53	80.48	87.70	103.98	65
66	63.91	78.53	88.35	96.19	113.98	66
67	70.16	86.31	97.13	105.60	125.05	67
68	76.75	94.47	106.35	115.38	136.59	68
69	84.11	103.62	116.68	126.32	149.50	69
70	92.37	113.87	128.28	138.61	164.01	70
71	101.64	125.41	141.34	152.47	180.38	71
72	112.03	138.37	155.99	168.08	198.81	72
73	124.43	153.86	173.52	186.93	221.15	73
74	137.99	170.84	192.73	207.61	245.61	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.96	3.83	4.45	4.92	6.51	18-34
35-39	3.80	4.90	5.68	6.26	8.17	35-39
40-44	5.29	6.79	7.84	8.60	11.07	40-44
45-49	7.76	9.92	11.42	12.48	15.86	45-49
50	9.79	12.49	14.35	15.65	19.77	50
51	10.59	13.50	15.50	16.91	21.30	51
52	11.48	14.62	16.77	18.26	22.95	52
53	12.48	15.88	18.19	19.80	24.81	53
54	13.57	17.24	19.73	21.46	26.78	54
55	14.73	18.69	21.38	23.22	28.88	55
56	15.96	20.23	23.12	25.08	31.08	56
57	17.26	21.85	24.94	27.05	33.40	57
58	18.46	23.33	26.61	28.84	35.48	58
59	19.75	24.94	28.43	30.77	37.74	59
60	21.19	26.74	30.45	32.92	40.24	60
61	22.82	28.76	32.72	35.35	43.04	61
62	24.66	31.05	35.29	38.10	46.24	62
63	26.86	33.80	38.39	41.40	50.08	63
64	29.35	36.89	41.86	45.11	54.41	64
65	32.12	40.34	45.74	49.27	59.25	65
66	35.20	44.17	50.05	53.87	64.61	66
67	38.58	48.39	54.79	58.94	70.54	67
68	41.45	51.95	58.77	63.19	75.49	68
69	44.85	56.19	63.54	68.28	81.44	69
70	49.05	61.41	69.41	74.57	88.81	70
71	54.23	67.90	76.72	82.40	98.01	71
72	60.66	75.93	85.79	92.12	109.47	72
73	70.17	87.86	99.27	106.59	126.68	73
74	80.96	101.40	114.57	123.04	146.22	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	18.60	22.79	25.96	28.42	35.77	18-34
35-39	23.44	28.83	32.83	35.91	45.00	35-39
40-44	30.00	37.02	42.18	46.08	57.48	40-44
45-49	39.26	48.61	55.40	60.46	75.06	45-49
50	48.71	60.39	68.80	75.04	92.91	50
51	52.28	64.84	73.89	80.56	99.66	51
52	55.98	69.48	79.18	86.32	106.69	52
53	59.70	74.15	84.53	92.14	113.79	53
54	63.49	78.96	90.01	98.11	121.08	54
55	67.38	83.86	95.61	104.21	128.51	55
56	71.32	88.85	101.32	110.41	136.05	56
57	75.31	93.91	107.10	116.69	143.66	57
58	78.72	98.23	112.03	122.02	150.06	58
59	82.31	102.79	117.22	127.62	156.79	59
60	86.22	107.76	122.88	133.72	164.11	60
61	90.60	113.30	129.20	140.54	172.27	61
62	95.58	119.61	136.39	148.30	181.59	62
63	101.96	127.67	145.57	158.24	193.52	63
64	109.07	136.64	155.80	169.33	206.85	64
65	116.89	146.52	167.05	181.53	221.52	65
66	125.40	157.26	179.31	194.82	237.51	66
67	134.58	168.87	192.54	209.17	254.79	67
68	143.66	180.33	205.62	223.38	271.93	68
69	153.56	192.84	219.91	238.88	290.64	69
70	164.45	206.62	235.66	255.97	311.24	70
71	176.50	221.90	253.12	274.92	334.06	71
72	189.89	238.89	272.54	295.99	359.43	72
73	206.37	259.85	296.56	322.07	391.01	73
74	224.11	282.47	322.45	350.18	424.93	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.91	14.11	16.43	18.12	24.18	18-34
35-39	14.08	18.15	21.08	23.21	30.61	35-39
40-44	18.38	23.63	27.39	30.07	39.23	40-44
45-49	24.33	31.22	36.09	39.54	50.98	45-49
50	28.80	36.93	42.63	46.64	59.82	50
51	30.49	39.08	45.09	49.31	63.14	51
52	32.29	41.37	47.71	52.16	66.63	52
53	34.34	43.95	50.67	55.37	70.53	53
54	36.48	46.68	53.77	58.73	74.59	54
55	38.71	49.50	56.99	62.22	78.78	55
56	41.01	52.41	60.29	65.78	83.05	56
57	43.34	55.35	63.65	69.40	87.37	57
58	45.32	57.85	66.48	72.45	90.95	58
59	47.40	60.46	69.45	75.64	94.68	59
60	49.66	63.28	72.66	79.09	98.72	60
61	52.14	66.42	76.21	82.90	103.19	61
62	54.95	69.95	80.21	87.22	108.26	62
63	58.45	74.38	85.24	92.62	114.67	63
64	62.35	79.29	90.82	98.64	121.81	64
65	66.62	84.69	96.96	105.25	129.66	65
66	71.28	90.56	103.63	112.45	138.24	66
67	76.29	96.91	110.85	120.23	147.53	67
68	80.49	102.20	116.84	126.68	155.18	68
69	85.34	108.32	123.81	134.19	164.12	69
70	91.14	115.67	132.17	143.23	174.92	70
71	98.19	124.61	142.37	154.25	188.16	71
72	106.77	135.53	154.84	167.75	204.42	72
73	119.57	151.85	173.54	188.04	229.22	73
74	133.88	170.13	194.49	210.77	256.97	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	11.53	13.98	15.88	17.49	22.23	18-34
35-39	14.36	17.46	19.88	21.88	27.58	35-39
40-44	18.87	23.09	26.32	28.83	36.26	40-44
45-49	25.96	31.94	36.44	39.90	49.81	45-49
50	34.14	41.97	47.86	52.36	65.23	50
51	37.29	45.90	52.26	57.18	71.19	51
52	40.53	49.95	56.97	62.27	77.37	52
53	43.70	54.03	61.54	67.29	83.62	53
54	47.04	58.20	66.36	72.55	90.06	54
55	50.50	62.54	71.30	77.99	96.70	55
56	54.01	67.03	76.46	83.55	103.48	56
57	57.62	71.62	81.74	89.29	110.51	57
58	60.89	75.74	86.44	94.37	116.71	58
59	64.36	80.13	91.48	99.82	123.23	59
60	68.16	85.02	97.03	105.80	130.45	60
61	72.49	90.45	103.27	112.52	138.55	61
62	77.38	96.66	110.35	120.22	147.79	62
63	83.52	104.46	119.17	129.76	159.38	63
64	90.33	113.07	129.03	140.49	172.24	64
65	97.87	122.58	139.93	152.35	186.53	65
66	106.16	133.03	151.85	165.24	202.18	66
67	115.11	144.41	164.83	179.30	219.10	67
68	124.15	155.77	177.75	193.43	236.19	68
69	133.96	168.27	192.03	208.87	254.90	69
70	144.87	182.02	207.73	226.01	275.61	70
71	156.89	197.31	225.29	244.97	298.53	71
72	170.33	214.32	244.69	266.13	324.06	72
73	186.58	235.06	268.47	291.93	355.35	73
74	204.24	257.49	294.23	319.81	389.11	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

100% Home Health Care
Additional Premium Rate Per $10 Daily Benefit Amount (DBA)

Issue Age	Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.11	7.98	9.35	10.37	14.26	18-34
35-39	8.10	10.55	12.28	13.61	18.47	35-39
40-44	11.19	14.49	16.89	18.65	24.87	40-44
45-49	15.91	20.52	23.82	26.23	34.51	45-49
50	19.64	25.24	29.30	32.20	42.07	50
51	21.04	27.15	31.45	34.51	45.00	51
52	22.58	29.12	33.67	37.01	48.10	52
53	24.38	31.33	36.24	39.80	51.56	53
54	26.22	33.74	38.98	42.81	55.13	54
55	28.23	36.24	41.93	45.87	58.93	55
56	30.26	38.88	44.92	49.13	62.83	56
57	32.46	41.55	47.99	52.45	66.85	57
58	34.41	44.03	50.76	55.44	70.38	58
59	36.45	46.54	53.68	58.62	74.09	59
60	38.59	49.39	56.85	62.02	78.14	60
61	41.12	52.51	60.37	65.85	82.64	61
62	43.91	56.00	64.39	70.15	87.74	62
63	47.26	60.30	69.29	75.40	93.93	63
64	51.05	65.09	74.66	81.21	100.91	64
65	55.17	70.29	80.59	87.62	108.60	65
66	59.70	75.97	87.10	94.62	116.96	66
67	64.58	82.19	94.19	102.29	126.09	67
68	68.75	87.50	100.12	108.69	133.74	68
69	73.60	93.59	107.14	116.23	142.74	69
70	79.40	100.91	115.46	125.27	153.56	70
71	86.43	109.90	125.72	136.35	166.91	71
72	95.06	120.78	138.19	149.87	183.17	72
73	107.72	136.96	156.72	169.94	207.83	73
74	121.91	155.10	177.47	192.49	235.42	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.60	15.34	17.46	19.18	24.50	18-34
35-39	15.77	19.24	21.95	24.11	30.52	35-39
40-44	20.78	25.51	29.13	31.85	40.22	40-44
45-49	28.59	35.28	40.32	44.09	55.24	45-49
50	37.29	45.98	52.53	57.40	71.80	50
51	40.65	50.19	57.24	62.56	78.21	51
52	44.11	54.53	62.31	68.03	84.87	52
53	47.56	58.99	67.30	73.52	91.73	53
54	51.21	63.55	72.58	79.29	98.81	54
55	55.00	68.30	77.99	85.26	106.11	55
56	58.83	73.21	83.64	91.35	113.55	56
57	62.76	78.21	89.40	97.62	121.25	57
58	66.28	82.65	94.47	103.10	127.96	58
59	70.00	87.36	99.89	108.96	134.98	59
60	74.06	92.60	105.84	115.37	142.74	60
61	78.68	98.40	112.52	122.56	151.43	61
62	83.89	105.03	120.09	130.80	161.34	62
63	90.47	113.41	129.57	141.05	173.84	63
64	97.75	122.63	140.15	152.57	187.68	64
65	105.79	132.79	151.82	165.28	203.04	65
66	114.61	143.93	164.55	179.05	219.82	66
67	124.10	156.03	178.37	194.04	237.91	67
68	133.63	168.03	192.03	209.04	256.11	68
69	143.93	181.20	207.10	225.38	275.98	69
70	155.37	195.65	223.62	243.49	297.93	70
71	167.94	211.69	242.08	263.47	322.16	71
72	181.99	229.51	262.43	285.74	349.11	72
73	199.01	251.30	287.46	312.93	382.19	73
74	217.49	274.82	314.53	342.25	417.81	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.74	8.81	10.33	11.46	15.81	18-34
35-39	8.96	11.68	13.60	15.08	20.53	35-39
40-44	12.37	16.03	18.70	20.66	27.63	40-44
45-49	17.54	22.64	26.30	28.98	38.24	45-49
50	21.61	27.79	32.29	35.51	46.53	50
51	23.13	29.88	34.64	38.03	49.74	51
52	24.80	32.02	37.05	40.76	53.13	52
53	26.76	34.42	39.85	43.80	56.91	53
54	28.75	37.04	42.83	47.08	60.80	54
55	30.93	39.75	46.04	50.40	64.94	55
56	33.12	42.61	49.28	53.94	69.18	56
57	35.50	45.49	52.60	57.53	73.54	57
58	37.60	48.17	55.59	60.76	77.36	58
59	39.79	50.86	58.73	64.19	81.36	59
60	42.07	53.92	62.13	67.84	85.72	60
61	44.78	57.26	65.90	71.95	90.56	61
62	47.76	60.99	70.21	76.56	96.04	62
63	51.34	65.60	75.47	82.20	102.70	63
64	55.39	70.73	81.22	88.43	110.21	64
65	59.78	76.28	87.56	95.29	118.47	65
66	64.60	82.33	94.51	102.77	127.43	66
67	69.78	88.95	102.07	110.96	137.20	67
68	74.21	94.61	108.39	117.79	145.39	68
69	79.35	101.07	115.86	125.82	155.00	69
70	85.47	108.81	124.67	135.41	166.51	70
71	92.87	118.30	135.52	147.14	180.69	71
72	101.94	129.75	148.67	161.42	197.91	72
73	115.23	146.78	168.21	182.61	224.06	73
74	130.10	165.84	190.05	206.38	253.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

New Increased Rates - Phase I

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.18	7.18	7.98	9.04	10.88	18-34
35-39	7.31	8.56	9.53	10.73	12.88	35-39
40-44	9.32	10.99	12.27	13.73	16.46	40-44
45-49	12.81	15.24	17.04	18.95	22.66	45-49
50	18.39	21.92	24.51	27.16	32.38	50
51	20.49	24.45	27.36	30.28	36.09	51
52	22.63	27.05	30.27	33.47	39.87	52
53	24.40	29.23	32.74	36.14	43.07	53
54	26.19	31.45	35.26	38.85	46.31	54
55	28.00	33.74	37.85	41.64	49.65	55
56	29.91	36.13	40.56	44.55	53.13	56
57	31.92	38.67	43.44	47.64	56.81	57
58	33.94	41.19	46.29	50.72	60.46	58
59	36.16	43.98	49.43	54.12	64.48	59
60	38.66	47.12	52.98	57.95	69.00	60
61	41.54	50.70	57.02	62.32	74.15	61
62	44.83	54.81	61.65	67.32	80.04	62
63	48.77	59.71	67.17	73.31	87.08	63
64	53.23	65.27	73.43	80.09	95.04	64
65	58.27	71.53	80.48	87.70	103.98	65
66	63.91	78.53	88.35	96.19	113.98	66
67	70.16	86.31	97.13	105.60	125.05	67
68	76.75	94.47	106.35	115.38	136.59	68
69	84.11	103.62	116.68	126.32	149.50	69
70	92.37	113.87	128.28	138.61	164.01	70
71	101.64	125.41	141.34	152.47	180.38	71
72	112.03	138.37	155.99	168.08	198.81	72
73	124.43	153.86	173.52	186.93	221.15	73
74	137.99	170.84	192.73	207.61	245.61	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.96	3.83	4.45	4.92	6.51	18-34
35-39	3.80	4.90	5.68	6.26	8.17	35-39
40-44	5.29	6.79	7.84	8.60	11.07	40-44
45-49	7.76	9.92	11.42	12.48	15.86	45-49
50	9.79	12.49	14.35	15.65	19.77	50
51	10.59	13.50	15.50	16.91	21.30	51
52	11.48	14.62	16.77	18.26	22.95	52
53	12.48	15.88	18.19	19.80	24.81	53
54	13.57	17.24	19.73	21.46	26.78	54
55	14.73	18.69	21.38	23.22	28.88	55
56	15.96	20.23	23.12	25.08	31.08	56
57	17.26	21.85	24.94	27.05	33.40	57
58	18.46	23.33	26.61	28.84	35.48	58
59	19.75	24.94	28.43	30.77	37.74	59
60	21.19	26.74	30.45	32.92	40.24	60
61	22.82	28.76	32.72	35.35	43.04	61
62	24.66	31.05	35.29	38.10	46.24	62
63	26.86	33.80	38.39	41.40	50.08	63
64	29.35	36.89	41.86	45.11	54.41	64
65	32.12	40.34	45.74	49.27	59.25	65
66	35.20	44.17	50.05	53.87	64.61	66
67	38.58	48.39	54.79	58.94	70.54	67
68	41.45	51.95	58.77	63.19	75.49	68
69	44.85	56.19	63.54	68.28	81.44	69
70	49.05	61.41	69.41	74.57	88.81	70
71	54.23	67.90	76.72	82.40	98.01	71
72	60.66	75.93	85.79	92.12	109.47	72
73	70.17	87.86	99.27	106.59	126.68	73
74	80.96	101.40	114.57	123.04	146.22	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	18.60	22.79	25.96	28.42	35.77	18-34
35-39	23.44	28.83	32.83	35.91	45.00	35-39
40-44	30.00	37.02	42.18	46.08	57.48	40-44
45-49	39.26	48.61	55.40	60.46	75.06	45-49
50	48.71	60.39	68.80	75.04	92.91	50
51	52.28	64.84	73.89	80.56	99.66	51
52	55.98	69.48	79.18	86.32	106.69	52
53	59.70	74.15	84.53	92.14	113.79	53
54	63.49	78.96	90.01	98.11	121.08	54
55	67.38	83.86	95.61	104.21	128.51	55
56	71.32	88.85	101.32	110.41	136.05	56
57	75.31	93.91	107.10	116.69	143.66	57
58	78.72	98.23	112.03	122.02	150.06	58
59	82.31	102.79	117.22	127.62	156.79	59
60	86.22	107.76	122.88	133.72	164.11	60
61	90.60	113.30	129.20	140.54	172.27	61
62	95.58	119.61	136.39	148.30	181.59	62
63	101.96	127.67	145.57	158.24	193.52	63
64	109.07	136.64	155.80	169.33	206.85	64
65	116.89	146.52	167.05	181.53	221.52	65
66	125.40	157.26	179.31	194.82	237.51	66
67	134.58	168.87	192.54	209.17	254.79	67
68	143.66	180.33	205.62	223.38	271.93	68
69	153.56	192.84	219.91	238.88	290.64	69
70	164.45	206.62	235.66	255.97	311.24	70
71	176.50	221.90	253.12	274.92	334.06	71
72	189.89	238.89	272.54	295.99	359.43	72
73	206.37	259.85	296.56	322.07	391.01	73
74	224.11	282.47	322.45	350.18	424.93	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.91	14.11	16.43	18.12	24.18	18-34
35-39	14.08	18.15	21.08	23.21	30.61	35-39
40-44	18.38	23.63	27.39	30.07	39.23	40-44
45-49	24.33	31.22	36.09	39.54	50.98	45-49
50	28.80	36.93	42.63	46.64	59.82	50
51	30.49	39.08	45.09	49.31	63.14	51
52	32.29	41.37	47.71	52.16	66.63	52
53	34.34	43.95	50.67	55.37	70.53	53
54	36.48	46.68	53.77	58.73	74.59	54
55	38.71	49.50	56.99	62.22	78.78	55
56	41.01	52.41	60.29	65.78	83.05	56
57	43.34	55.35	63.65	69.40	87.37	57
58	45.32	57.85	66.48	72.45	90.95	58
59	47.40	60.46	69.45	75.64	94.68	59
60	49.66	63.28	72.66	79.09	98.72	60
61	52.14	66.42	76.21	82.90	103.19	61
62	54.95	69.95	80.21	87.22	108.26	62
63	58.45	74.38	85.24	92.62	114.67	63
64	62.35	79.29	90.82	98.64	121.81	64
65	66.62	84.69	96.96	105.25	129.66	65
66	71.28	90.56	103.63	112.45	138.24	66
67	76.29	96.91	110.85	120.23	147.53	67
68	80.49	102.20	116.84	126.68	155.18	68
69	85.34	108.32	123.81	134.19	164.12	69
70	91.14	115.67	132.17	143.23	174.92	70
71	98.19	124.61	142.37	154.25	188.16	71
72	106.77	135.53	154.84	167.75	204.42	72
73	119.57	151.85	173.54	188.04	229.22	73
74	133.88	170.13	194.49	210.77	256.97	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	11.53	13.98	15.88	17.49	22.23	18-34
35-39	14.36	17.46	19.88	21.88	27.58	35-39
40-44	18.87	23.09	26.32	28.83	36.26	40-44
45-49	25.96	31.94	36.44	39.90	49.81	45-49
50	34.14	41.97	47.86	52.36	65.23	50
51	37.29	45.90	52.26	57.18	71.19	51
52	40.53	49.95	56.97	62.27	77.37	52
53	43.70	54.03	61.54	67.29	83.62	53
54	47.04	58.20	66.36	72.55	90.06	54
55	50.50	62.54	71.30	77.99	96.70	55
56	54.01	67.03	76.46	83.55	103.48	56
57	57.62	71.62	81.74	89.29	110.51	57
58	60.89	75.74	86.44	94.37	116.71	58
59	64.36	80.13	91.48	99.82	123.23	59
60	68.16	85.02	97.03	105.80	130.45	60
61	72.49	90.45	103.27	112.52	138.55	61
62	77.38	96.66	110.35	120.22	147.79	62
63	83.52	104.46	119.17	129.76	159.38	63
64	90.33	113.07	129.03	140.49	172.24	64
65	97.87	122.58	139.93	152.35	186.53	65
66	106.16	133.03	151.85	165.24	202.18	66
67	115.11	144.41	164.83	179.30	219.10	67
68	124.15	155.77	177.75	193.43	236.19	68
69	133.96	168.27	192.03	208.87	254.90	69
70	144.87	182.02	207.73	226.01	275.61	70
71	156.89	197.31	225.29	244.97	298.53	71
72	170.33	214.32	244.69	266.13	324.06	72
73	186.58	235.06	268.47	291.93	355.35	73
74	204.24	257.49	294.23	319.81	389.11	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.11	7.98	9.35	10.37	14.26	18-34
35-39	8.10	10.55	12.28	13.61	18.47	35-39
40-44	11.19	14.49	16.89	18.65	24.87	40-44
45-49	15.91	20.52	23.82	26.23	34.51	45-49
50	19.64	25.24	29.30	32.20	42.07	50
51	21.04	27.15	31.45	34.51	45.00	51
52	22.58	29.12	33.67	37.01	48.10	52
53	24.38	31.33	36.24	39.80	51.56	53
54	26.22	33.74	38.98	42.81	55.13	54
55	28.23	36.24	41.93	45.87	58.93	55
56	30.26	38.88	44.92	49.13	62.83	56
57	32.46	41.55	47.99	52.45	66.85	57
58	34.41	44.03	50.76	55.44	70.38	58
59	36.45	46.54	53.68	58.62	74.09	59
60	38.59	49.39	56.85	62.02	78.14	60
61	41.12	52.51	60.37	65.85	82.64	61
62	43.91	56.00	64.39	70.15	87.74	62
63	47.26	60.30	69.29	75.40	93.93	63
64	51.05	65.09	74.66	81.21	100.91	64
65	55.17	70.29	80.59	87.62	108.60	65
66	59.70	75.97	87.10	94.62	116.96	66
67	64.58	82.19	94.19	102.29	126.09	67
68	68.75	87.50	100.12	108.69	133.74	68
69	73.60	93.59	107.14	116.23	142.74	69
70	79.40	100.91	115.46	125.27	153.56	70
71	86.43	109.90	125.72	136.35	166.91	71
72	95.06	120.78	138.19	149.87	183.17	72
73	107.72	136.96	156.72	169.94	207.83	73
74	121.91	155.10	177.47	192.49	235.42	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	12.60	15.34	17.46	19.18	24.50	18-34
35-39	15.77	19.24	21.95	24.11	30.52	35-39
40-44	20.78	25.51	29.13	31.85	40.22	40-44
45-49	28.59	35.28	40.32	44.09	55.24	45-49
50	37.29	45.98	52.53	57.40	71.80	50
51	40.65	50.19	57.24	62.56	78.21	51
52	44.11	54.53	62.31	68.03	84.87	52
53	47.56	58.99	67.30	73.52	91.73	53
54	51.21	63.55	72.58	79.29	98.81	54
55	55.00	68.30	77.99	85.26	106.11	55
56	58.83	73.21	83.64	91.35	113.55	56
57	62.76	78.21	89.40	97.62	121.25	57
58	66.28	82.65	94.47	103.10	127.96	58
59	70.00	87.36	99.89	108.96	134.98	59
60	74.06	92.60	105.84	115.37	142.74	60
61	78.68	98.40	112.52	122.56	151.43	61
62	83.89	105.03	120.09	130.80	161.34	62
63	90.47	113.41	129.57	141.05	173.84	63
64	97.75	122.63	140.15	152.57	187.68	64
65	105.79	132.79	151.82	165.28	203.04	65
66	114.61	143.93	164.55	179.05	219.82	66
67	124.10	156.03	178.37	194.04	237.91	67
68	133.63	168.03	192.03	209.04	256.11	68
69	143.93	181.20	207.10	225.38	275.98	69
70	155.37	195.65	223.62	243.49	297.93	70
71	167.94	211.69	242.08	263.47	322.16	71
72	181.99	229.51	262.43	285.74	349.11	72
73	199.01	251.30	287.46	312.93	382.19	73
74	217.49	274.82	314.53	342.25	417.81	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.74	8.81	10.33	11.46	15.81	18-34
35-39	8.96	11.68	13.60	15.08	20.53	35-39
40-44	12.37	16.03	18.70	20.66	27.63	40-44
45-49	17.54	22.64	26.30	28.98	38.24	45-49
50	21.61	27.79	32.29	35.51	46.53	50
51	23.13	29.88	34.64	38.03	49.74	51
52	24.80	32.02	37.05	40.76	53.13	52
53	26.76	34.42	39.85	43.80	56.91	53
54	28.75	37.04	42.83	47.08	60.80	54
55	30.93	39.75	46.04	50.40	64.94	55
56	33.12	42.61	49.28	53.94	69.18	56
57	35.50	45.49	52.60	57.53	73.54	57
58	37.60	48.17	55.59	60.76	77.36	58
59	39.79	50.86	58.73	64.19	81.36	59
60	42.07	53.92	62.13	67.84	85.72	60
61	44.78	57.26	65.90	71.95	90.56	61
62	47.76	60.99	70.21	76.56	96.04	62
63	51.34	65.60	75.47	82.20	102.70	63
64	55.39	70.73	81.22	88.43	110.21	64
65	59.78	76.28	87.56	95.29	118.47	65
66	64.60	82.33	94.51	102.77	127.43	66
67	69.78	88.95	102.07	110.96	137.20	67
68	74.21	94.61	108.39	117.79	145.39	68
69	79.35	101.07	115.86	125.82	155.00	69
70	85.47	108.81	124.67	135.41	166.51	70
71	92.87	118.30	135.52	147.14	180.69	71
72	101.94	129.75	148.67	161.42	197.91	72
73	115.23	146.78	168.21	182.61	224.06	73
74	130.10	165.84	190.05	206.38	253.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

New Increased Rates - Phase I

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase II

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.98	8.11	9.02	10.22	12.30	18-34
35-39	8.27	9.67	10.78	12.13	14.56	35-39
40-44	10.53	12.43	13.87	15.52	18.60	40-44
45-49	14.48	17.23	19.27	21.42	25.61	45-49
50	20.79	24.78	27.70	30.71	36.61	50
51	23.17	27.64	30.93	34.23	40.79	51
52	25.58	30.58	34.22	37.83	45.07	52
53	27.59	33.05	37.01	40.86	48.69	53
54	29.60	35.56	39.86	43.91	52.35	54
55	31.66	38.14	42.78	47.07	56.12	55
56	33.81	40.85	45.85	50.36	60.06	56
57	36.09	43.72	49.10	53.86	64.22	57
58	38.36	46.57	52.33	57.33	68.34	58
59	40.87	49.71	55.87	61.18	72.89	59
60	43.71	53.26	59.89	65.51	78.00	60
61	46.96	57.32	64.45	70.45	83.82	61
62	50.67	61.96	69.69	75.38	90.48	62
63	55.13	67.50	75.93	82.88	98.44	63
64	60.18	73.79	83.01	90.53	107.43	64
65	65.87	80.86	90.97	99.14	117.55	65
66	72.24	88.78	99.88	108.73	128.84	66
67	79.31	97.57	109.80	119.38	141.36	67
68	86.76	106.80	120.22	130.43	154.40	68
69	95.08	117.13	131.90	142.79	169.00	69
70	104.42	128.73	145.02	156.69	185.41	70
71	114.89	141.77	159.77	172.35	203.91	71
72	126.65	156.42	176.33	190.01	224.74	72
73	140.66	173.93	196.16	211.32	249.99	73
74	155.99	193.13	217.87	234.69	277.64	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase II

With No Inflation Benefit

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.34	4.33	5.03	5.56	7.36	18-34
35-39	4.29	5.54	6.42	7.07	9.23	35-39
40-44	5.98	7.67	8.87	9.72	12.52	40-44
45-49	8.78	11.22	12.91	14.11	17.93	45-49
50	11.06	14.12	16.22	17.69	22.35	50
51	11.97	15.26	17.52	19.11	24.08	51
52	12.97	16.52	18.95	20.64	25.95	52
53	14.11	17.95	20.57	22.39	28.04	53
54	15.34	19.49	22.31	24.26	30.28	54
55	16.65	21.13	24.17	26.25	32.64	55
56	18.04	22.87	26.13	28.35	35.14	56
57	19.51	24.70	28.20	30.58	37.75	57
58	20.87	26.38	30.08	32.60	40.11	58
59	22.32	28.20	32.14	34.79	42.67	59
60	23.96	30.23	34.42	37.22	45.49	60
61	25.79	32.51	36.99	39.96	48.66	61
62	27.87	35.10	39.90	43.07	52.27	62
63	30.37	38.21	43.39	46.80	56.62	63
64	33.18	41.70	47.32	51.00	61.50	64
65	36.31	45.60	51.70	55.69	66.98	65
66	39.79	49.93	56.58	60.89	73.03	66
67	43.62	54.70	61.93	66.63	79.74	67
68	46.85	58.72	66.43	71.44	85.33	68
69	50.70	63.52	71.83	77.18	92.07	69
70	55.45	69.42	78.47	84.29	100.40	70
71	61.31	76.75	86.72	93.15	110.80	71
72	68.58	85.84	96.98	104.13	123.75	72
73	79.33	99.32	112.22	120.50	143.21	73
74	91.52	114.62	129.52	139.09	165.30	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase II

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	21.02	25.77	29.34	32.12	40.43	18-34
35-39	26.49	32.59	37.12	40.60	50.87	35-39
40-44	33.92	41.85	47.68	52.09	64.97	40-44
45-49	44.38	54.95	62.62	68.34	84.85	45-49
50	55.07	68.26	77.78	84.83	105.03	50
51	59.10	73.29	83.53	91.07	112.66	51
52	63.28	78.55	89.51	97.58	120.60	52
53	67.48	83.82	95.55	104.16	128.64	53
54	71.77	89.26	101.75	110.90	136.88	54
55	76.17	94.80	108.08	117.81	145.28	55
56	80.63	100.44	114.53	124.81	153.79	56
57	85.14	106.16	121.07	131.91	162.40	57
58	88.99	111.05	126.65	137.93	169.64	58
59	93.04	116.19	132.51	144.26	177.24	59
60	97.46	121.81	138.91	151.16	185.51	60
61	102.41	128.08	146.06	158.87	194.74	61
62	108.04	135.21	154.18	167.65	205.27	62
63	115.26	144.33	164.55	178.88	218.76	63
64	123.29	154.47	176.12	191.41	233.83	64
65	132.13	165.63	188.84	205.21	250.42	65
66	141.75	177.78	202.70	220.23	268.49	66
67	152.14	190.89	217.66	236.46	288.03	67
68	162.40	203.85	232.44	252.51	307.40	68
69	173.59	218.00	248.60	270.04	328.55	69
70	185.90	233.57	266.40	289.35	351.83	70
71	199.52	250.85	286.13	310.78	377.64	71
72	214.66	270.05	308.09	334.59	406.32	72
73	233.29	293.75	335.24	364.08	442.01	73
74	253.34	319.32	364.51	395.85	480.35	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase II

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	12.34	15.95	18.58	20.49	27.34	18-34
35-39	15.91	20.51	23.83	26.23	34.61	35-39
40-44	20.77	26.72	30.97	34.00	44.34	40-44
45-49	27.51	35.30	40.79	44.69	57.63	45-49
50	32.55	41.74	48.19	52.73	67.63	50
51	34.46	44.17	50.97	55.74	71.37	51
52	36.50	46.76	53.94	58.97	75.32	52
53	38.82	49.69	57.28	62.60	79.73	53
54	41.24	52.77	60.79	66.39	84.32	54
55	43.76	55.95	64.43	70.33	89.05	55
56	46.36	59.24	68.16	74.36	93.89	56
57	49.00	62.57	71.96	78.46	98.76	57
58	51.23	65.39	75.15	81.90	102.82	58
59	53.59	68.34	78.51	85.50	107.03	59
60	56.13	71.54	82.13	89.40	111.59	60
61	58.94	75.09	86.15	93.72	116.65	61
62	62.11	79.08	90.68	98.59	122.38	62
63	66.08	84.08	96.36	104.70	129.62	63
64	70.49	89.64	102.66	111.50	137.70	64
65	75.31	95.73	109.60	118.98	146.58	65
66	80.57	102.38	117.14	127.11	156.27	66
67	86.24	109.55	125.31	135.92	166.78	67
68	90.99	115.53	132.08	143.21	175.42	68
69	96.47	122.45	139.96	151.70	185.52	69
70	103.03	130.75	149.41	161.92	197.73	70
71	110.99	140.87	160.94	174.37	212.71	71
72	120.69	153.21	175.03	189.63	231.09	72
73	135.16	171.65	196.17	212.56	259.12	73
74	151.35	192.32	219.86	238.26	290.49	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase II

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	13.03	15.76	17.92	19.77	25.10	18-34
35-39	16.27	19.77	22.48	24.73	31.21	35-39
40-44	21.33	26.08	29.72	32.62	40.95	40-44
45-49	29.38	36.08	41.17	45.07	56.31	45-49
50	38.59	47.48	54.10	59.16	73.71	50
51	42.17	51.89	59.08	64.63	80.44	51
52	45.78	56.43	64.37	70.38	87.47	52
53	49.44	61.05	69.56	76.11	94.54	53
54	53.20	65.81	75.01	82.01	101.80	54
55	57.06	70.69	80.63	88.17	109.27	55
56	61.06	75.75	86.40	94.41	117.01	56
57	65.14	80.97	92.40	100.91	124.92	57
58	68.86	85.62	97.68	106.68	131.89	58
59	72.72	90.61	103.37	112.88	139.34	59
60	77.06	96.11	109.69	119.61	147.50	60
61	81.91	102.22	116.70	127.20	156.62	61
62	87.47	109.26	124.74	135.18	167.03	62
63	94.38	118.05	134.68	146.73	180.14	63
64	102.13	127.79	145.86	158.78	194.73	64
65	110.67	138.56	158.17	172.19	210.90	65
66	120.04	150.38	171.63	186.78	228.54	66
67	130.16	163.22	186.30	202.73	247.71	67
68	140.31	176.10	200.97	218.63	267.00	68
69	151.43	190.18	217.05	236.14	288.15	69
70	163.77	205.78	234.87	255.49	311.56	70
71	177.34	223.02	254.67	276.95	337.51	71
72	192.55	242.27	276.63	300.86	366.29	72
73	210.91	265.73	303.46	330.02	401.69	73
74	230.89	291.08	332.62	361.49	439.89	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase II

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.94	9.03	10.58	11.76	16.16	18-34
35-39	9.19	11.89	13.92	15.37	20.88	35-39
40-44	12.68	16.37	19.07	21.12	28.12	40-44
45-49	18.03	23.17	26.96	29.66	38.98	45-49
50	22.16	28.57	33.12	36.39	47.55	50
51	23.82	30.66	35.52	39.01	50.88	51
52	25.52	32.92	38.05	41.84	54.35	52
53	27.56	35.45	40.97	44.99	58.29	53
54	29.64	38.14	44.11	48.36	62.33	54
55	31.95	40.98	47.37	51.85	66.64	55
56	34.24	43.92	50.78	55.50	71.04	56
57	36.66	47.00	54.25	59.33	75.60	57
58	38.87	49.78	57.38	62.70	79.56	58
59	41.17	52.65	60.69	66.24	83.77	59
60	43.66	55.83	64.27	70.12	88.34	60
61	46.44	59.36	68.24	74.41	93.46	61
62	49.67	63.30	72.80	79.27	99.22	62
63	53.47	68.16	78.29	85.20	106.22	63
64	57.68	73.55	84.37	91.80	114.10	64
65	62.36	79.45	91.10	99.04	122.73	65
66	67.49	85.88	98.43	106.99	132.18	66
67	73.02	92.90	106.48	115.63	142.54	67
68	77.75	98.87	113.18	122.84	151.18	68
69	83.20	105.77	121.08	131.38	161.37	69
70	89.75	114.07	130.52	141.64	173.60	70
71	97.71	124.20	142.12	154.10	188.65	71
72	107.43	136.54	156.18	169.38	207.10	72
73	121.78	154.82	177.17	192.15	234.91	73
74	137.82	175.32	200.62	216.29	266.10	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase II

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.24	17.29	19.70	21.68	27.66	18-34
35-39	17.87	21.79	24.82	27.25	34.54	35-39
40-44	23.49	28.81	32.89	36.04	45.42	40-44
45-49	32.36	39.85	45.55	49.80	62.45	45-49
50	42.15	52.02	59.38	64.85	81.13	50
51	45.97	56.74	64.71	70.71	88.37	51
52	49.82	61.60	70.40	76.89	95.95	52
53	53.81	66.65	76.07	83.16	103.71	53
54	57.92	71.86	82.04	89.63	111.69	54
55	62.14	77.20	88.20	96.39	119.90	55
56	66.51	82.73	94.51	103.22	128.40	56
57	70.95	88.42	101.06	110.32	137.06	57
58	74.96	93.43	106.75	116.55	144.60	58
59	79.09	98.79	112.87	123.22	152.63	59
60	83.73	104.68	119.65	130.43	161.40	60
61	88.90	111.20	127.15	138.55	171.18	61
62	94.83	118.72	135.75	147.14	182.34	62
63	102.23	128.16	146.43	159.50	196.48	63
64	110.52	138.59	158.43	172.43	212.19	64
65	119.63	150.10	171.61	186.80	229.57	65
66	129.60	162.70	185.98	202.39	248.48	66
67	140.33	176.35	201.60	219.40	268.98	67
68	151.02	189.96	217.12	236.27	289.52	68
69	162.70	204.79	234.08	254.81	311.98	69
70	175.64	221.19	252.84	275.25	336.79	70
71	189.83	239.27	273.65	297.87	364.23	71
72	205.73	259.44	296.69	323.03	394.60	72
73	224.96	284.09	324.92	353.76	432.03	73
74	245.87	310.67	355.57	386.85	472.34	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

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Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase II

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.66	9.97	11.69	13.00	17.92	18-34
35-39	10.17	13.16	15.42	17.03	23.21	35-39
40-44	14.02	18.11	21.11	23.40	31.24	40-44
45-49	19.88	25.56	29.77	32.77	43.19	45-49
50	24.38	31.46	36.50	40.13	52.59	50
51	26.19	33.74	39.12	42.99	56.24	51
52	28.03	36.20	41.87	46.08	60.03	52
53	30.25	38.95	45.05	49.51	64.34	53
54	32.50	41.87	48.47	53.18	68.74	54
55	35.01	44.95	52.01	56.97	73.44	55
56	37.48	48.13	55.71	60.93	78.22	56
57	40.09	51.46	59.46	65.08	83.17	57
58	42.47	54.46	62.84	68.72	87.45	58
59	44.94	57.54	66.40	72.53	91.99	59
60	47.60	60.95	70.24	76.70	96.91	60
61	50.57	64.73	74.49	81.30	102.42	61
62	54.03	68.94	79.38	86.51	108.61	62
63	58.09	74.15	85.27	92.88	116.14	63
64	62.58	79.92	91.78	99.96	124.62	64
65	67.57	86.22	98.98	107.71	133.88	65
66	73.03	93.07	106.80	116.21	144.01	66
67	78.90	100.54	115.39	125.43	155.10	67
68	83.93	106.90	122.53	133.12	164.35	68
69	89.70	114.22	130.93	142.22	175.23	69
70	96.61	123.00	140.93	153.11	188.24	70
71	104.99	133.69	153.20	166.29	204.22	71
72	115.20	146.68	168.02	182.43	223.77	72
73	130.27	165.92	190.16	206.48	253.25	73
74	147.08	187.46	214.84	231.73	286.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

New Increased Rates - Phase II

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase II

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.98	8.11	9.02	10.22	12.30	18-34
35-39	8.27	9.67	10.78	12.13	14.56	35-39
40-44	10.53	12.43	13.87	15.52	18.60	40-44
45-49	14.48	17.23	19.27	21.42	25.61	45-49
50	20.79	24.78	27.70	30.71	36.61	50
51	23.17	27.64	30.93	34.23	40.79	51
52	25.58	30.58	34.22	37.83	45.07	52
53	27.59	33.05	37.01	40.86	48.69	53
54	29.60	35.56	39.86	43.91	52.35	54
55	31.66	38.14	42.78	47.07	56.12	55
56	33.81	40.85	45.85	50.36	60.06	56
57	36.09	43.72	49.10	53.86	64.22	57
58	38.36	46.57	52.33	57.33	68.34	58
59	40.87	49.71	55.87	61.18	72.89	59
60	43.71	53.26	59.89	65.51	78.00	60
61	46.96	57.32	64.45	70.45	83.82	61
62	50.67	61.96	69.69	75.38	90.48	62
63	55.13	67.50	75.93	82.88	98.44	63
64	60.18	73.79	83.01	90.53	107.43	64
65	65.87	80.86	90.97	99.14	117.55	65
66	72.24	88.78	99.88	108.73	128.84	66
67	79.31	97.57	109.80	119.38	141.36	67
68	86.76	106.80	120.22	130.43	154.40	68
69	95.08	117.13	131.90	142.79	169.00	69
70	104.42	128.73	145.02	156.69	185.41	70
71	114.89	141.77	159.77	172.35	203.91	71
72	126.65	156.42	176.33	190.01	224.74	72
73	140.66	173.93	196.16	211.32	249.99	73
74	155.99	193.13	217.87	234.69	277.64	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase II

With No Inflation Benefit

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.34	4.33	5.03	5.56	7.36	18-34
35-39	4.29	5.54	6.42	7.07	9.23	35-39
40-44	5.98	7.67	8.87	9.72	12.52	40-44
45-49	8.78	11.22	12.91	14.11	17.93	45-49
50	11.06	14.12	16.22	17.69	22.35	50
51	11.97	15.26	17.52	19.11	24.08	51
52	12.97	16.52	18.95	20.64	25.95	52
53	14.11	17.95	20.57	22.39	28.04	53
54	15.34	19.49	22.31	24.26	30.28	54
55	16.65	21.13	24.17	26.25	32.64	55
56	18.04	22.87	26.13	28.35	35.14	56
57	19.51	24.70	28.20	30.58	37.75	57
58	20.87	26.38	30.08	32.60	40.11	58
59	22.32	28.20	32.14	34.79	42.67	59
60	23.96	30.23	34.42	37.22	45.49	60
61	25.79	32.51	36.99	39.96	48.66	61
62	27.87	35.10	39.90	43.07	52.27	62
63	30.37	38.21	43.39	46.80	56.62	63
64	33.18	41.70	47.32	51.00	61.50	64
65	36.31	45.60	51.70	55.69	66.98	65
66	39.79	49.93	56.58	60.89	73.03	66
67	43.62	54.70	61.93	66.63	79.74	67
68	46.85	58.72	66.43	71.44	85.33	68
69	50.70	63.52	71.83	77.18	92.07	69
70	55.45	69.42	78.47	84.29	100.40	70
71	61.31	76.75	86.72	93.15	110.80	71
72	68.58	85.84	96.98	104.13	123.75	72
73	79.33	99.32	112.22	120.50	143.21	73
74	91.52	114.62	129.52	139.09	165.30	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase II

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	21.02	25.77	29.34	32.12	40.43	18-34
35-39	26.49	32.59	37.12	40.60	50.87	35-39
40-44	33.92	41.85	47.68	52.09	64.97	40-44
45-49	44.38	54.95	62.62	68.34	84.85	45-49
50	55.07	68.26	77.78	84.83	105.03	50
51	59.10	73.29	83.53	91.07	112.66	51
52	63.28	78.55	89.51	97.58	120.60	52
53	67.48	83.82	95.55	104.16	128.64	53
54	71.77	89.26	101.75	110.90	136.88	54
55	76.17	94.80	108.08	117.81	145.28	55
56	80.63	100.44	114.53	124.81	153.79	56
57	85.14	106.16	121.07	131.91	162.40	57
58	88.99	111.05	126.65	137.93	169.64	58
59	93.04	116.19	132.51	144.26	177.24	59
60	97.46	121.81	138.91	151.16	185.51	60
61	102.41	128.08	146.06	158.87	194.74	61
62	108.04	135.21	154.18	167.65	205.27	62
63	115.26	144.33	164.55	178.88	218.76	63
64	123.29	154.47	176.12	191.41	233.83	64
65	132.13	165.63	188.84	205.21	250.42	65
66	141.75	177.78	202.70	220.23	268.49	66
67	152.14	190.89	217.66	236.46	288.03	67
68	162.40	203.85	232.44	252.51	307.40	68
69	173.59	218.00	248.60	270.04	328.55	69
70	185.90	233.57	266.40	289.35	351.83	70
71	199.52	250.85	286.13	310.78	377.64	71
72	214.66	270.05	308.09	334.59	406.32	72
73	233.29	293.75	335.24	364.08	442.01	73
74	253.34	319.32	364.51	395.85	480.35	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase II

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	12.34	15.95	18.58	20.49	27.34	18-34
35-39	15.91	20.51	23.83	26.23	34.61	35-39
40-44	20.77	26.72	30.97	34.00	44.34	40-44
45-49	27.51	35.30	40.79	44.69	57.63	45-49
50	32.55	41.74	48.19	52.73	67.63	50
51	34.46	44.17	50.97	55.74	71.37	51
52	36.50	46.76	53.94	58.97	75.32	52
53	38.82	49.69	57.28	62.60	79.73	53
54	41.24	52.77	60.79	66.39	84.32	54
55	43.76	55.95	64.43	70.33	89.05	55
56	46.36	59.24	68.16	74.36	93.89	56
57	49.00	62.57	71.96	78.46	98.76	57
58	51.23	65.39	75.15	81.90	102.82	58
59	53.59	68.34	78.51	85.50	107.03	59
60	56.13	71.54	82.13	89.40	111.59	60
61	58.94	75.09	86.15	93.72	116.65	61
62	62.11	79.08	90.68	98.59	122.38	62
63	66.08	84.08	96.36	104.70	129.62	63
64	70.49	89.64	102.66	111.50	137.70	64
65	75.31	95.73	109.60	118.98	146.58	65
66	80.57	102.38	117.14	127.11	156.27	66
67	86.24	109.55	125.31	135.92	166.78	67
68	90.99	115.53	132.08	143.21	175.42	68
69	96.47	122.45	139.96	151.70	185.52	69
70	103.03	130.75	149.41	161.92	197.73	70
71	110.99	140.87	160.94	174.37	212.71	71
72	120.69	153.21	175.03	189.63	231.09	72
73	135.16	171.65	196.17	212.56	259.12	73
74	151.35	192.32	219.86	238.26	290.49	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase II

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	13.03	15.76	17.92	19.77	25.10	18-34
35-39	16.27	19.77	22.48	24.73	31.21	35-39
40-44	21.33	26.08	29.72	32.62	40.95	40-44
45-49	29.38	36.08	41.17	45.07	56.31	45-49
50	38.59	47.48	54.10	59.16	73.71	50
51	42.17	51.89	59.08	64.63	80.44	51
52	45.78	56.43	64.37	70.38	87.47	52
53	49.44	61.05	69.56	76.11	94.54	53
54	53.20	65.81	75.01	82.01	101.80	54
55	57.06	70.69	80.63	88.17	109.27	55
56	61.06	75.75	86.40	94.41	117.01	56
57	65.14	80.97	92.40	100.91	124.92	57
58	68.86	85.62	97.68	106.68	131.89	58
59	72.72	90.61	103.37	112.88	139.34	59
60	77.06	96.11	109.69	119.61	147.50	60
61	81.91	102.22	116.70	127.20	156.62	61
62	87.47	109.26	124.74	135.18	167.03	62
63	94.38	118.05	134.68	146.73	180.14	63
64	102.13	127.79	145.86	158.78	194.73	64
65	110.67	138.56	158.17	172.19	210.90	65
66	120.04	150.38	171.63	186.78	228.54	66
67	130.16	163.22	186.30	202.73	247.71	67
68	140.31	176.10	200.97	218.63	267.00	68
69	151.43	190.18	217.05	236.14	288.15	69
70	163.77	205.78	234.87	255.49	311.56	70
71	177.34	223.02	254.67	276.95	337.51	71
72	192.55	242.27	276.63	300.86	366.29	72
73	210.91	265.73	303.46	330.02	401.69	73
74	230.89	291.08	332.62	361.49	439.89	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase II

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.94	9.03	10.58	11.76	16.16	18-34
35-39	9.19	11.89	13.92	15.37	20.88	35-39
40-44	12.68	16.37	19.07	21.12	28.12	40-44
45-49	18.03	23.17	26.96	29.66	38.98	45-49
50	22.16	28.57	33.12	36.39	47.55	50
51	23.82	30.66	35.52	39.01	50.88	51
52	25.52	32.92	38.05	41.84	54.35	52
53	27.56	35.45	40.97	44.99	58.29	53
54	29.64	38.14	44.11	48.36	62.33	54
55	31.95	40.98	47.37	51.85	66.64	55
56	34.24	43.92	50.78	55.50	71.04	56
57	36.66	47.00	54.25	59.33	75.60	57
58	38.87	49.78	57.38	62.70	79.56	58
59	41.17	52.65	60.69	66.24	83.77	59
60	43.66	55.83	64.27	70.12	88.34	60
61	46.44	59.36	68.24	74.41	93.46	61
62	49.67	63.30	72.80	79.27	99.22	62
63	53.47	68.16	78.29	85.20	106.22	63
64	57.68	73.55	84.37	91.80	114.10	64
65	62.36	79.45	91.10	99.04	122.73	65
66	67.49	85.88	98.43	106.99	132.18	66
67	73.02	92.90	106.48	115.63	142.54	67
68	77.75	98.87	113.18	122.84	151.18	68
69	83.20	105.77	121.08	131.38	161.37	69
70	89.75	114.07	130.52	141.64	173.60	70
71	97.71	124.20	142.12	154.10	188.65	71
72	107.43	136.54	156.18	169.38	207.10	72
73	121.78	154.82	177.17	192.15	234.91	73
74	137.82	175.32	200.62	216.29	266.10	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase II

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.24	17.29	19.70	21.68	27.66	18-34
35-39	17.87	21.79	24.82	27.25	34.54	35-39
40-44	23.49	28.81	32.89	36.04	45.42	40-44
45-49	32.36	39.85	45.55	49.80	62.45	45-49
50	42.15	52.02	59.38	64.85	81.13	50
51	45.97	56.74	64.71	70.71	88.37	51
52	49.82	61.60	70.40	76.89	95.95	52
53	53.81	66.65	76.07	83.16	103.71	53
54	57.92	71.86	82.04	89.63	111.69	54
55	62.14	77.20	88.20	96.39	119.90	55
56	66.51	82.73	94.51	103.22	128.40	56
57	70.95	88.42	101.06	110.32	137.06	57
58	74.96	93.43	106.75	116.55	144.60	58
59	79.09	98.79	112.87	123.22	152.63	59
60	83.73	104.68	119.65	130.43	161.40	60
61	88.90	111.20	127.15	138.55	171.18	61
62	94.83	118.72	135.75	147.14	182.34	62
63	102.23	128.16	146.43	159.50	196.48	63
64	110.52	138.59	158.43	172.43	212.19	64
65	119.63	150.10	171.61	186.80	229.57	65
66	129.60	162.70	185.98	202.39	248.48	66
67	140.33	176.35	201.60	219.40	268.98	67
68	151.02	189.96	217.12	236.27	289.52	68
69	162.70	204.79	234.08	254.81	311.98	69
70	175.64	221.19	252.84	275.25	336.79	70
71	189.83	239.27	273.65	297.87	364.23	71
72	205.73	259.44	296.69	323.03	394.60	72
73	224.96	284.09	324.92	353.76	432.03	73
74	245.87	310.67	355.57	386.85	472.34	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase II

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.66	9.97	11.69	13.00	17.92	18-34
35-39	10.17	13.16	15.42	17.03	23.21	35-39
40-44	14.02	18.11	21.11	23.40	31.24	40-44
45-49	19.88	25.56	29.77	32.77	43.19	45-49
50	24.38	31.46	36.50	40.13	52.59	50
51	26.19	33.74	39.12	42.99	56.24	51
52	28.03	36.20	41.87	46.08	60.03	52
53	30.25	38.95	45.05	49.51	64.34	53
54	32.50	41.87	48.47	53.18	68.74	54
55	35.01	44.95	52.01	56.97	73.44	55
56	37.48	48.13	55.71	60.93	78.22	56
57	40.09	51.46	59.46	65.08	83.17	57
58	42.47	54.46	62.84	68.72	87.45	58
59	44.94	57.54	66.40	72.53	91.99	59
60	47.60	60.95	70.24	76.70	96.91	60
61	50.57	64.73	74.49	81.30	102.42	61
62	54.03	68.94	79.38	86.51	108.61	62
63	58.09	74.15	85.27	92.88	116.14	63
64	62.58	79.92	91.78	99.96	124.62	64
65	67.57	86.22	98.98	107.71	133.88	65
66	73.03	93.07	106.80	116.21	144.01	66
67	78.90	100.54	115.39	125.43	155.10	67
68	83.93	106.90	122.53	133.12	164.35	68
69	89.70	114.22	130.93	142.22	175.23	69
70	96.61	123.00	140.93	153.11	188.24	70
71	104.99	133.69	153.20	166.29	204.22	71
72	115.20	146.68	168.02	182.43	223.77	72
73	130.27	165.92	190.16	206.48	253.25	73
74	147.08	187.46	214.84	231.73	286.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

New Increased Rates - Phase II

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase III

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.52	8.74	9.72	11.00	13.24	18-34
35-39	8.90	10.42	11.61	13.06	15.68	35-39
40-44	11.34	13.38	14.94	16.72	20.03	40-44
45-49	15.60	18.55	20.75	23.07	27.58	45-49
50	22.39	26.68	29.83	33.07	39.42	50
51	24.95	29.76	33.31	36.86	43.93	51
52	27.55	32.93	36.85	40.74	48.54	52
53	29.71	35.59	39.86	44.00	52.43	53
54	31.88	38.29	42.92	47.29	56.38	54
55	34.09	41.08	46.07	50.69	60.44	55
56	36.41	43.99	49.38	54.24	64.68	56
57	38.86	47.08	52.88	58.00	69.16	57
58	41.31	50.15	56.35	61.74	73.60	58
59	44.02	53.54	60.17	65.88	78.50	59
60	47.07	57.36	64.50	69.89	84.00	60
61	50.57	61.73	68.28	72.64	90.27	61
62	54.57	66.34	70.86	75.38	97.44	62
63	59.37	72.69	79.91	85.01	106.01	63
64	64.81	79.46	88.96	94.63	115.70	64
65	70.94	87.08	97.97	104.26	126.59	65
66	77.80	95.61	107.05	113.88	138.75	66
67	85.41	105.07	116.10	123.51	152.24	67
68	93.44	115.01	129.47	140.28	166.28	68
69	102.40	126.14	142.04	153.78	182.00	69
70	112.45	138.63	156.17	168.74	199.67	70
71	123.73	152.67	172.06	185.61	219.59	71
72	136.39	168.45	189.90	204.62	242.03	72
73	151.48	187.31	209.49	222.86	269.22	73
74	167.99	207.98	224.03	238.34	299.00	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase III

With No Inflation Benefit

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.60	4.66	5.42	5.99	7.92	18-34
35-39	4.62	5.96	6.92	7.62	9.94	35-39
40-44	6.44	8.26	9.55	10.47	13.48	40-44
45-49	9.45	12.08	13.90	15.19	19.31	45-49
50	11.91	15.20	17.47	19.05	24.07	50
51	12.89	16.44	18.87	20.58	25.93	51
52	13.97	17.79	20.41	22.23	27.94	52
53	15.19	19.33	22.15	24.11	30.20	53
54	16.52	20.99	24.02	26.12	32.61	54
55	17.93	22.75	26.03	28.27	35.15	55
56	19.43	24.63	28.14	30.53	37.84	56
57	21.01	26.60	30.37	32.93	40.66	57
58	22.47	28.41	32.40	35.11	43.19	58
59	24.04	30.37	34.61	37.46	45.95	59
60	25.80	32.55	37.07	40.08	48.99	60
61	27.78	35.01	39.83	42.44	52.40	61
62	30.02	37.80	41.35	43.99	56.29	62
63	32.70	41.15	46.33	49.29	60.97	63
64	35.73	44.91	50.96	54.58	66.23	64
65	39.10	49.11	55.68	59.87	72.13	65
66	42.85	53.77	60.93	65.16	78.65	66
67	46.97	58.91	66.23	70.46	85.88	67
68	50.46	63.24	71.54	76.93	91.90	68
69	54.60	68.40	77.35	83.12	99.15	69
70	59.71	74.76	84.50	90.78	108.12	70
71	66.02	82.66	93.39	100.31	119.32	71
72	73.85	92.44	104.44	112.14	133.27	72
73	85.43	106.96	120.85	129.77	154.22	73
74	98.56	123.44	135.33	143.97	178.01	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase III

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase III

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	13.29	17.18	20.01	22.06	29.44	18-34
35-39	17.14	22.09	25.66	28.25	37.27	35-39
40-44	22.37	28.77	33.35	36.61	47.75	40-44
45-49	29.62	38.01	43.93	48.13	62.06	45-49
50	35.06	44.95	51.90	56.78	72.83	50
51	37.11	47.57	54.89	60.03	76.86	51
52	39.31	50.36	58.09	63.50	81.12	52
53	41.80	53.51	61.68	67.41	85.86	53
54	44.41	56.83	65.46	71.50	90.80	54
55	47.12	60.26	69.38	75.74	95.90	55
56	49.92	63.80	73.40	80.08	101.11	56
57	52.77	67.38	77.49	84.49	106.36	57
58	55.17	70.42	80.93	88.20	110.73	58
59	57.71	73.60	84.55	92.08	115.26	59
60	60.45	77.04	88.45	96.28	120.18	60
61	63.48	80.86	92.78	100.93	125.62	61
62	66.89	85.16	97.65	106.18	131.80	62
63	71.16	90.55	103.77	112.76	139.59	63
64	75.91	96.53	110.56	120.08	148.29	64
65	81.10	103.10	118.03	128.13	157.85	65
66	86.77	110.25	126.15	136.89	168.29	66
67	92.88	117.98	134.95	146.37	179.61	67
68	97.99	124.42	142.24	154.22	188.92	68
69	103.89	131.87	150.72	163.37	199.79	69
70	110.95	140.81	160.90	174.37	212.94	70
71	119.53	151.70	173.32	187.78	229.07	71
72	129.98	164.99	188.50	204.22	248.86	72
73	145.56	184.86	211.26	228.91	279.05	73
74	162.99	207.12	232.39	247.23	312.83	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase III

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

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Standard Underwriting Class Rates

New Increased Rates - Phase III

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase III

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

Standard Underwriting Class Rates

New Increased Rates - Phase III

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.22	10.72	12.56	13.97	19.26	18-34
35-39	10.92	14.18	16.58	18.36	25.00	35-39
40-44	15.08	19.54	22.75	25.17	33.64	40-44
45-49	21.39	27.56	32.02	35.29	46.55	45-49
50	26.25	33.86	39.31	43.23	56.65	50
51	28.19	36.36	42.15	46.26	60.55	51
52	30.17	38.97	45.13	49.59	64.66	52
53	32.59	41.95	48.55	53.33	69.26	53
54	35.00	45.11	52.16	57.26	74.01	54
55	37.67	48.37	56.03	61.39	79.07	55
56	40.37	51.87	60.00	65.63	84.22	56
57	43.21	55.40	64.03	70.07	89.56	57
58	45.75	58.65	67.68	73.99	94.19	58
59	48.40	61.93	71.51	78.14	99.05	59
60	51.24	65.67	75.65	82.56	104.37	60
61	54.48	69.69	80.21	86.96	110.30	61
62	58.16	74.28	83.83	90.79	116.95	62
63	62.52	79.85	91.45	98.91	125.05	63
64	67.41	86.07	98.84	107.32	134.21	64
65	72.76	92.85	106.56	115.91	144.19	65
66	78.61	100.21	115.05	124.74	155.09	66
67	84.95	108.29	123.77	133.82	167.00	67
68	90.36	115.14	131.96	143.35	176.98	68
69	96.60	123.00	141.01	153.20	188.67	69
70	104.05	132.48	151.76	164.88	202.68	70
71	113.06	143.98	164.97	179.09	219.94	71
72	124.07	157.96	180.94	196.50	240.73	72
73	140.27	178.72	204.79	219.17	269.96	73
74	158.38	201.92	222.39	236.61	302.09	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Under attained age 75 - 40% : future options based on attained age

New Increased Rates - Phase III

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase III

With No Inflation Benefit

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.52	8.74	9.72	11.00	13.24	18-34
35-39	8.90	10.42	11.61	13.06	15.68	35-39
40-44	11.34	13.38	14.94	16.72	20.03	40-44
45-49	15.60	18.55	20.75	23.07	27.58	45-49
50	22.39	26.68	29.83	33.07	39.42	50
51	24.95	29.76	33.31	36.86	43.93	51
52	27.55	32.93	36.85	40.74	48.54	52
53	29.71	35.59	39.86	44.00	52.43	53
54	31.88	38.29	42.92	47.29	56.38	54
55	34.09	41.08	46.07	50.69	60.44	55
56	36.41	43.99	49.38	54.24	64.68	56
57	38.86	47.08	52.88	58.00	69.16	57
58	41.31	50.15	56.35	61.74	73.60	58
59	44.02	53.54	60.17	65.88	78.50	59
60	47.07	57.36	64.50	69.89	84.00	60
61	50.57	61.73	68.28	72.64	90.27	61
62	54.57	66.34	70.86	75.38	97.44	62
63	59.37	72.69	79.91	85.01	106.01	63
64	64.81	79.46	88.96	94.63	115.70	64
65	70.94	87.08	97.97	104.26	126.59	65
66	77.80	95.61	107.05	113.88	138.75	66
67	85.41	105.07	116.10	123.51	152.24	67
68	93.44	115.01	129.47	140.28	166.28	68
69	102.40	126.14	142.04	153.78	182.00	69
70	112.45	138.63	156.17	168.74	199.67	70
71	123.73	152.67	172.06	185.61	219.59	71
72	136.39	168.45	189.90	204.62	242.03	72
73	151.48	187.31	209.49	222.86	269.22	73
74	167.99	207.98	224.03	238.34	299.00	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase III

With No Inflation Benefit

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.60	4.66	5.42	5.99	7.92	18-34
35-39	4.62	5.96	6.92	7.62	9.94	35-39
40-44	6.44	8.26	9.55	10.47	13.48	40-44
45-49	9.45	12.08	13.90	15.19	19.31	45-49
50	11.91	15.20	17.47	19.05	24.07	50
51	12.89	16.44	18.87	20.58	25.93	51
52	13.97	17.79	20.41	22.23	27.94	52
53	15.19	19.33	22.15	24.11	30.20	53
54	16.52	20.99	24.02	26.12	32.61	54
55	17.93	22.75	26.03	28.27	35.15	55
56	19.43	24.63	28.14	30.53	37.84	56
57	21.01	26.60	30.37	32.93	40.66	57
58	22.47	28.41	32.40	35.11	43.19	58
59	24.04	30.37	34.61	37.46	45.95	59
60	25.80	32.55	37.07	40.08	48.99	60
61	27.78	35.01	39.83	42.44	52.40	61
62	30.02	37.80	41.35	43.99	56.29	62
63	32.70	41.15	46.33	49.29	60.97	63
64	35.73	44.91	50.96	54.58	66.23	64
65	39.10	49.11	55.68	59.87	72.13	65
66	42.85	53.77	60.93	65.16	78.65	66
67	46.97	58.91	66.23	70.46	85.88	67
68	50.46	63.24	71.54	76.93	91.90	68
69	54.60	68.40	77.35	83.12	99.15	69
70	59.71	74.76	84.50	90.78	108.12	70
71	66.02	82.66	93.39	100.31	119.32	71
72	73.85	92.44	104.44	112.14	133.27	72
73	85.43	106.96	120.85	129.77	154.22	73
74	98.56	123.44	135.33	143.97	178.01	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase III

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

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Virginia

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Standard Underwriting Class Rates

New Increased Rates - Phase III

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	13.29	17.18	20.01	22.06	29.44	18-34
35-39	17.14	22.09	25.66	28.25	37.27	35-39
40-44	22.37	28.77	33.35	36.61	47.75	40-44
45-49	29.62	38.01	43.93	48.13	62.06	45-49
50	35.06	44.95	51.90	56.78	72.83	50
51	37.11	47.57	54.89	60.03	76.86	51
52	39.31	50.36	58.09	63.50	81.12	52
53	41.80	53.51	61.68	67.41	85.86	53
54	44.41	56.83	65.46	71.50	90.80	54
55	47.12	60.26	69.38	75.74	95.90	55
56	49.92	63.80	73.40	80.08	101.11	56
57	52.77	67.38	77.49	84.49	106.36	57
58	55.17	70.42	80.93	88.20	110.73	58
59	57.71	73.60	84.55	92.08	115.26	59
60	60.45	77.04	88.45	96.28	120.18	60
61	63.48	80.86	92.78	100.93	125.62	61
62	66.89	85.16	97.65	106.18	131.80	62
63	71.16	90.55	103.77	112.76	139.59	63
64	75.91	96.53	110.56	120.08	148.29	64
65	81.10	103.10	118.03	128.13	157.85	65
66	86.77	110.25	126.15	136.89	168.29	66
67	92.88	117.98	134.95	146.37	179.61	67
68	97.99	124.42	142.24	154.22	188.92	68
69	103.89	131.87	150.72	163.37	199.79	69
70	110.95	140.81	160.90	174.37	212.94	70
71	119.53	151.70	173.32	187.78	229.07	71
72	129.98	164.99	188.50	204.22	248.86	72
73	145.56	184.86	211.26	228.91	279.05	73
74	162.99	207.12	232.39	247.23	312.83	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase III

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

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Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase III

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase III

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

Standard Underwriting Class Rates

New Increased Rates - Phase III

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.22	10.72	12.56	13.97	19.26	18-34
35-39	10.92	14.18	16.58	18.36	25.00	35-39
40-44	15.08	19.54	22.75	25.17	33.64	40-44
45-49	21.39	27.56	32.02	35.29	46.55	45-49
50	26.25	33.86	39.31	43.23	56.65	50
51	28.19	36.36	42.15	46.26	60.55	51
52	30.17	38.97	45.13	49.59	64.66	52
53	32.59	41.95	48.55	53.33	69.26	53
54	35.00	45.11	52.16	57.26	74.01	54
55	37.67	48.37	56.03	61.39	79.07	55
56	40.37	51.87	60.00	65.63	84.22	56
57	43.21	55.40	64.03	70.07	89.56	57
58	45.75	58.65	67.68	73.99	94.19	58
59	48.40	61.93	71.51	78.14	99.05	59
60	51.24	65.67	75.65	82.56	104.37	60
61	54.48	69.69	80.21	86.96	110.30	61
62	58.16	74.28	83.83	90.79	116.95	62
63	62.52	79.85	91.45	98.91	125.05	63
64	67.41	86.07	98.84	107.32	134.21	64
65	72.76	92.85	106.56	115.91	144.19	65
66	78.61	100.21	115.05	124.74	155.09	66
67	84.95	108.29	123.77	133.82	167.00	67
68	90.36	115.14	131.96	143.35	176.98	68
69	96.60	123.00	141.01	153.20	188.67	69
70	104.05	132.48	151.76	164.88	202.68	70
71	113.06	143.98	164.97	179.09	219.94	71
72	124.07	157.96	180.94	196.50	240.73	72
73	140.27	178.72	204.79	219.17	269.96	73
74	158.38	201.92	222.39	236.61	302.09	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

Attained age 75 and older - 0% including future options

New Increased Rates - Phase III

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

New York Life Insurance Company
Address: 6200 Bridge Point Parkway, Suite 400, Austin, TX 78730

Actuarial Memorandum
March 4, 2014

Product	Number
Comprehensive	ILTC-4300, et al.
Nursing Home Only	INH-4300, et al.

These policy forms were issued in Virginia by New York Life Insurance Company (New York Life) from July 1998 through November 2004 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated lifetime loss ratio, with the requested rate increase, of the above-listed forms meets the minimum requirements of this jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-4300 benefits were also available for home and community based care expenses up to a percentage of the nursing home daily benefit. Under form series INH-4300 no home health care benefits could be selected, but they could be added by rider after purchase (with underwriting).

At issue the insured may have had the option to choose between three inflation options: a simple inflation option, a compound inflation option, or a future purchase option. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by 5% of the current amount annually for the life of the policy. The future purchase option provides an option to purchase 5% annual increases in daily and policy maximums, without additional underwriting. This option allows up to four refusals, after which no future purchase options are allowed.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider. A rider providing that the policy becomes paid upon the death of the insured's spouse if certain conditions are satisfied may also have been available to insureds.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies issued on or after October 1, 2003. The above-listed policy forms are no longer being sold in any jurisdiction. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including future purchase option elections). The premium rate increase shall also apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

a. Morbidity. Expected claim costs were developed from the *Milliman Long Term Care Cost Guidelines (LTCCGs)*, adjusted for New York Life's current experience relative to the *LTCCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.

b. Voluntary Termination Rates Vary by duration as developed from historical experience and are shown in the following table:

Voluntary Lapse Rates by Duration and Issue Age					
Policy Duration	**Issue Age**				
	< 35	**35-39**	**40-44**	**45-49**	**50 +**
1	24.75%	12.75%	12.50%	7.75%	6.75%
2	17.50	10.25	9.50	6.25	5.25
3	12.00	8.00	7.00	5.00	4.25
4	8.00	6.25	5.00	4.00	3.25
5	5.50	4.75	3.50	3.00	2.50
6	4.25	3.50	2.50	2.50	1.75
7	3.25	2.75	2.00	1.75	1.25
8	2.75	2.00	1.50	1.50	1.00
9	2.00	1.75	1.25	1.25	1.00
10	1.50	1.50	1.00	1.00	0.75
11	1.00	1.25	0.75	0.75	0.75
12	0.75	1.00	0.75	0.75	0.75
13+	0.65%	0.65%	0.65%	0.65%	0.65%

The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 2.4%.

c. Mortality. 1994 Group Annuitant Mortality (94GAM) with selection factors. Improvement is assumed through the valuation date.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.

The above assumptions are based on the experience of New York Life, industry experience, and judgment. The assumptions used in pricing other forms currently available for sale use similar assumptions to those in this filing and were also based on the experience of New York Life, industry experience, and judgment. The experience period is inception through December 31, 2011. These assumptions are based on the nationwide experience of the particular policy forms in this filing and similar nationwide forms and are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate of the most likely outcome and do not include a margin for moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policies were taken into consideration.

Exhibit I provides justification for the voluntary lapse, mortality, and morbidity assumptions used in this filing.

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits VIII ,IX, and X. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms for policies issued on or after October 1, 2003, the effective date of rate stability regulation in Virginia, is shown in Exhibit II and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience for these policy forms is shown in Exhibit III for policies issued on or after October 1, 2003. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_jPmt_t^k * v^{t-k} + \sum_k ({}_jCR_{ValDate}^k + {}_jIBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = incurred loss ratio for year *j*

${}_jPmt_t^k$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.065 = 0.938967

Exhibits II and III also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits II and III provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted at 6.5%, an interest rate consistent with that assumed at pricing in the determination of premiums, as required by Virginia regulation.

Exhibits IV and V provide a comparison of actual to expected nationwide and Virginia-specific historical and projected values for earned premiums, incurred claims, and loss ratios on a calendar year basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The actual and projected experience in Exhibits IV and V reflect actual historical experience through 2011 and projected experience using the current assumptions described in section 5 of this memorandum. The expected pricing experience in Exhibits IV and V reflect the actual mix of business sold and pricing assumptions from inception.

Exhibits VI and VII provide nationwide and Virginia-specific experience, respectively, with past experience restated to the proposed premium rate basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

The interest rate used for discounting and accumulating actual/projected and expected pricing values in Exhibits IV through VII is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit VIII shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IX provides similar information on a Virginia-specific basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. History of Previous Rate Revisions

There have been no previous rate revisions on these policy forms.

16. Analysis Performed to Consider a Rate Increase

The initial premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 6% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	10.0%
2	8.0%
3	6.0%
4+	5.0%

c. Original Pricing Expected Mortality. Blended 1983 Individual Annuity Mortality Table with selection factors.

At the time the product was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05.

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual persistency has been higher than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 31.5% on the above-listed policy forms for policies issued on or after October 1, 2003. A separate filing is being made for polices issued prior to October 1, 2003 on the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. The company is requesting a 40% rate increase for policyholders with an attained age under 75 and a 0% rate increase for policyholders with an attained age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including future purchase option elections). The premium rate increase will apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date. The 40% requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in Virginia by New York Life.

The rate increase will be phased in over three years: the first rate increase will be15%, the second rate increase will be 15% and the third rate increase will be 10%, all on a simple basis.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize insureds with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

This approach, which is in the best interests of our insureds, deviates from Actuarial Standards of Practice #12, section 3.2.1.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits I and II. As shown in Exhibits II and III, the expected lifetime loss ratios with and without the requested rate increase exceed the 60% minimum required by loss ratio regulation.

Exhibit X provides the Nationwide and Virginia-specific anticipated loss ratios where the numerator is equal to the anticipated incurred claims less the policy reserves and the denominator is equal to the anticipated earned premium. The interest rate used for discounting values in Exhibit X is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit XI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The historical and future projected incurred claims were increased by 5% from the best-estimate projections in Exhibit II to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit XI are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 5.5%. An interest rate of 4.0% was used to discount claim payments and reserves in calculation of the historical incurred claims. The values shown in Exhibit XI do not tie to those in Exhibit II because of differences in the interest rates

used and because the incurred claims in Exhibit XI are increased by 5% to reflect moderately adverse experience.

Exhibit XII provides the status of the current nationwide rate increase on the above-referenced policy forms by jurisdiction.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibit XIII. The originally filed rate tables that will continue to apply for policyholders with attained age 75 and over are enclosed with this memorandum in Exhibit XIV.

Please note that the actual rates implemented may vary from those in Exhibits XIII and XIV slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force Policies Issued on or after October 1, 2003)

Before Increase $1,387
After Increase* $1,824
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date on or after at least a 60-day policyholder notification period following approval.

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force as of December 31, 2011 in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
Virginia	1,616	$1,903,620	544	$1,276,923	2,160	$3,180,543
Subject to Loss Ratio Regulation	1,389	$1,622,462	514	$1,201,674	1,903	$2,824,136
Subject to Rate Stability Regulation	227	$281,158	30	$75,250	257	$356,408
Nationwide	27,631	$31,673,890	12,042	$27,837,000	39,673	$59,510,889

**Assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age*

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

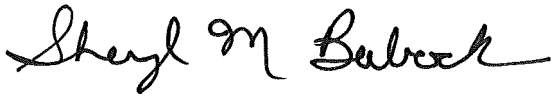
This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau.

I hereby certify that:

1) to the best of my knowledge and judgment, this rate submission is in compliance with the provisions in 14 VAC5-200-153B2 and
2) if the rate increase is granted and the assumptions, which reflect moderately adverse conditions, are realized, then no further premium rate schedule increases are anticipated.
3) renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits



Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: March 4, 2014

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.18	7.18	7.98	9.04	10.88	18-34
35-39	7.31	8.56	9.53	10.73	12.88	35-39
40-44	9.32	10.99	12.27	13.73	16.46	40-44
45-49	12.81	15.24	17.04	18.95	22.66	45-49
50	18.39	21.92	24.51	27.16	32.38	50
51	20.49	24.45	27.36	30.28	36.09	51
52	22.63	27.05	30.27	33.47	39.87	52
53	24.40	29.23	32.74	36.14	43.07	53
54	26.19	31.45	35.26	38.85	46.31	54
55	28.00	33.74	37.85	41.64	49.65	55
56	29.91	36.13	40.56	44.55	53.13	56
57	31.92	38.67	43.44	47.64	56.81	57
58	33.94	41.19	46.29	50.72	60.46	58
59	36.16	43.98	49.43	54.12	64.48	59
60	38.66	47.12	52.98	57.95	69.00	60
61	41.54	50.70	57.02	62.32	74.15	61
62	44.83	54.81	61.65	67.32	80.04	62
63	48.77	59.71	67.17	73.31	87.08	63
64	53.23	65.27	73.43	80.09	95.04	64
65	58.27	71.53	80.48	87.70	103.98	65
66	63.91	78.53	88.35	96.19	113.98	66
67	70.16	86.31	97.13	105.60	125.05	67
68	76.75	94.47	106.35	115.38	136.59	68
69	84.11	103.62	116.68	126.32	149.50	69
70	92.37	113.87	128.28	138.61	164.01	70
71	101.64	125.41	141.34	152.47	180.38	71
72	112.03	138.37	155.99	168.08	198.81	72
73	124.43	153.86	173.52	186.93	221.15	73
74	137.99	170.84	192.73	207.61	245.61	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.96	3.83	4.45	4.92	6.51	18-34
35-39	3.80	4.90	5.68	6.26	8.17	35-39
40-44	5.29	6.79	7.84	8.60	11.07	40-44
45-49	7.76	9.92	11.42	12.48	15.86	45-49
50	9.79	12.49	14.35	15.65	19.77	50
51	10.59	13.50	15.50	16.91	21.30	51
52	11.48	14.62	16.77	18.26	22.95	52
53	12.48	15.88	18.19	19.80	24.81	53
54	13.57	17.24	19.73	21.46	26.78	54
55	14.73	18.69	21.38	23.22	28.88	55
56	15.96	20.23	23.12	25.08	31.08	56
57	17.26	21.85	24.94	27.05	33.40	57
58	18.46	23.33	26.61	28.84	35.48	58
59	19.75	24.94	28.43	30.77	37.74	59
60	21.19	26.74	30.45	32.92	40.24	60
61	22.82	28.76	32.72	35.35	43.04	61
62	24.66	31.05	35.29	38.10	46.24	62
63	26.86	33.80	38.39	41.40	50.08	63
64	29.35	36.89	41.86	45.11	54.41	64
65	32.12	40.34	45.74	49.27	59.25	65
66	35.20	44.17	50.05	53.87	64.61	66
67	38.58	48.39	54.79	58.94	70.54	67
68	41.45	51.95	58.77	63.19	75.49	68
69	44.85	56.19	63.54	68.28	81.44	69
70	49.05	61.41	69.41	74.57	88.81	70
71	54.23	67.90	76.72	82.40	98.01	71
72	60.66	75.93	85.79	92.12	109.47	72
73	70.17	87.86	99.27	106.59	126.68	73
74	80.96	101.40	114.57	123.04	146.22	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	18.60	22.79	25.96	28.42	35.77	18-34
35-39	23.44	28.83	32.83	35.91	45.00	35-39
40-44	30.00	37.02	42.18	46.08	57.48	40-44
45-49	39.26	48.61	55.40	60.46	75.06	45-49
50	48.71	60.39	68.80	75.04	92.91	50
51	52.28	64.84	73.89	80.56	99.66	51
52	55.98	69.48	79.18	86.32	106.69	52
53	59.70	74.15	84.53	92.14	113.79	53
54	63.49	78.96	90.01	98.11	121.08	54
55	67.38	83.86	95.61	104.21	128.51	55
56	71.32	88.85	101.32	110.41	136.05	56
57	75.31	93.91	107.10	116.69	143.66	57
58	78.72	98.23	112.03	122.02	150.06	58
59	82.31	102.79	117.22	127.62	156.79	59
60	86.22	107.76	122.88	133.72	164.11	60
61	90.60	113.30	129.20	140.54	172.27	61
62	95.58	119.61	136.39	148.30	181.59	62
63	101.96	127.67	145.57	158.24	193.52	63
64	109.07	136.64	155.80	169.33	206.85	64
65	116.89	146.52	167.05	181.53	221.52	65
66	125.40	157.26	179.31	194.82	237.51	66
67	134.58	168.87	192.54	209.17	254.79	67
68	143.66	180.33	205.62	223.38	271.93	68
69	153.56	192.84	219.91	238.88	290.64	69
70	164.45	206.62	235.66	255.97	311.24	70
71	176.50	221.90	253.12	274.92	334.06	71
72	189.89	238.89	272.54	295.99	359.43	72
73	206.37	259.85	296.56	322.07	391.01	73
74	224.11	282.47	322.45	350.18	424.93	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
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Standard Underwriting Class Rates
New Increased Rates - Phase I

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.91	14.11	16.43	18.12	24.18	18-34
35-39	14.08	18.15	21.08	23.21	30.61	35-39
40-44	18.38	23.63	27.39	30.07	39.23	40-44
45-49	24.33	31.22	36.09	39.54	50.98	45-49
50	28.80	36.93	42.63	46.64	59.82	50
51	30.49	39.08	45.09	49.31	63.14	51
52	32.29	41.37	47.71	52.16	66.63	52
53	34.34	43.95	50.67	55.37	70.53	53
54	36.48	46.68	53.77	58.73	74.59	54
55	38.71	49.50	56.99	62.22	78.78	55
56	41.01	52.41	60.29	65.78	83.05	56
57	43.34	55.35	63.65	69.40	87.37	57
58	45.32	57.85	66.48	72.45	90.95	58
59	47.40	60.46	69.45	75.64	94.68	59
60	49.66	63.28	72.66	79.09	98.72	60
61	52.14	66.42	76.21	82.90	103.19	61
62	54.95	69.95	80.21	87.22	108.26	62
63	58.45	74.38	85.24	92.62	114.67	63
64	62.35	79.29	90.82	98.64	121.81	64
65	66.62	84.69	96.96	105.25	129.66	65
66	71.28	90.56	103.63	112.45	138.24	66
67	76.29	96.91	110.85	120.23	147.53	67
68	80.49	102.20	116.84	126.68	155.18	68
69	85.34	108.32	123.81	134.19	164.12	69
70	91.14	115.67	132.17	143.23	174.92	70
71	98.19	124.61	142.37	154.25	188.16	71
72	106.77	135.53	154.84	167.75	204.42	72
73	119.57	151.85	173.54	188.04	229.22	73
74	133.88	170.13	194.49	210.77	256.97	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
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New Increased Rates - Phase I

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	11.53	13.98	15.88	17.49	22.23	18-34
35-39	14.36	17.46	19.88	21.88	27.58	35-39
40-44	18.87	23.09	26.32	28.83	36.26	40-44
45-49	25.96	31.94	36.44	39.90	49.81	45-49
50	34.14	41.97	47.86	52.36	65.23	50
51	37.29	45.90	52.26	57.18	71.19	51
52	40.53	49.95	56.97	62.27	77.37	52
53	43.70	54.03	61.54	67.29	83.62	53
54	47.04	58.20	66.36	72.55	90.06	54
55	50.50	62.54	71.30	77.99	96.70	55
56	54.01	67.03	76.46	83.55	103.48	56
57	57.62	71.62	81.74	89.29	110.51	57
58	60.89	75.74	86.44	94.37	116.71	58
59	64.36	80.13	91.48	99.82	123.23	59
60	68.16	85.02	97.03	105.80	130.45	60
61	72.49	90.45	103.27	112.52	138.55	61
62	77.38	96.66	110.35	120.22	147.79	62
63	83.52	104.46	119.17	129.76	159.38	63
64	90.33	113.07	129.03	140.49	172.24	64
65	97.87	122.58	139.93	152.35	186.53	65
66	106.16	133.03	151.85	165.24	202.18	66
67	115.11	144.41	164.83	179.30	219.10	67
68	124.15	155.77	177.75	193.43	236.19	68
69	133.96	168.27	192.03	208.87	254.90	69
70	144.87	182.02	207.73	226.01	275.61	70
71	156.89	197.31	225.29	244.97	298.53	71
72	170.33	214.32	244.69	266.13	324.06	72
73	186.58	235.06	268.47	291.93	355.35	73
74	204.24	257.49	294.23	319.81	389.11	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

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18-34	6.11	7.98	9.35	10.37	14.26	18-34
35-39	8.10	10.55	12.28	13.61	18.47	35-39
40-44	11.19	14.49	16.89	18.65	24.87	40-44
45-49	15.91	20.52	23.82	26.23	34.51	45-49
50	19.64	25.24	29.30	32.20	42.07	50
51	21.04	27.15	31.45	34.51	45.00	51
52	22.58	29.12	33.67	37.01	48.10	52
53	24.38	31.33	36.24	39.80	51.56	53
54	26.22	33.74	38.98	42.81	55.13	54
55	28.23	36.24	41.93	45.87	58.93	55
56	30.26	38.88	44.92	49.13	62.83	56
57	32.46	41.55	47.99	52.45	66.85	57
58	34.41	44.03	50.76	55.44	70.38	58
59	36.45	46.54	53.68	58.62	74.09	59
60	38.59	49.39	56.85	62.02	78.14	60
61	41.12	52.51	60.37	65.85	82.64	61
62	43.91	56.00	64.39	70.15	87.74	62
63	47.26	60.30	69.29	75.40	93.93	63
64	51.05	65.09	74.66	81.21	100.91	64
65	55.17	70.29	80.59	87.62	108.60	65
66	59.70	75.97	87.10	94.62	116.96	66
67	64.58	82.19	94.19	102.29	126.09	67
68	68.75	87.50	100.12	108.69	133.74	68
69	73.60	93.59	107.14	116.23	142.74	69
70	79.40	100.91	115.46	125.27	153.56	70
71	86.43	109.90	125.72	136.35	166.91	71
72	95.06	120.78	138.19	149.87	183.17	72
73	107.72	136.96	156.72	169.94	207.83	73
74	121.91	155.10	177.47	192.49	235.42	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.60	15.34	17.46	19.18	24.50	18-34
35-39	15.77	19.24	21.95	24.11	30.52	35-39
40-44	20.78	25.51	29.13	31.85	40.22	40-44
45-49	28.59	35.28	40.32	44.09	55.24	45-49
50	37.29	45.98	52.53	57.40	71.80	50
51	40.65	50.19	57.24	62.56	78.21	51
52	44.11	54.53	62.31	68.03	84.87	52
53	47.56	58.99	67.30	73.52	91.73	53
54	51.21	63.55	72.58	79.29	98.81	54
55	55.00	68.30	77.99	85.26	106.11	55
56	58.83	73.21	83.64	91.35	113.55	56
57	62.76	78.21	89.40	97.62	121.25	57
58	66.28	82.65	94.47	103.10	127.96	58
59	70.00	87.36	99.89	108.96	134.98	59
60	74.06	92.60	105.84	115.37	142.74	60
61	78.68	98.40	112.52	122.56	151.43	61
62	83.89	105.03	120.09	130.80	161.34	62
63	90.47	113.41	129.57	141.05	173.84	63
64	97.75	122.63	140.15	152.57	187.68	64
65	105.79	132.79	151.82	165.28	203.04	65
66	114.61	143.93	164.55	179.05	219.82	66
67	124.10	156.03	178.37	194.04	237.91	67
68	133.63	168.03	192.03	209.04	256.11	68
69	143.93	181.20	207.10	225.38	275.98	69
70	155.37	195.65	223.62	243.49	297.93	70
71	167.94	211.69	242.08	263.47	322.16	71
72	181.99	229.51	262.43	285.74	349.11	72
73	199.01	251.30	287.46	312.93	382.19	73
74	217.49	274.82	314.53	342.25	417.81	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase I

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.74	8.81	10.33	11.46	15.81	18-34
35-39	8.96	11.68	13.60	15.08	20.53	35-39
40-44	12.37	16.03	18.70	20.66	27.63	40-44
45-49	17.54	22.64	26.30	28.98	38.24	45-49
50	21.61	27.79	32.29	35.51	46.53	50
51	23.13	29.88	34.64	38.03	49.74	51
52	24.80	32.02	37.05	40.76	53.13	52
53	26.76	34.42	39.85	43.80	56.91	53
54	28.75	37.04	42.83	47.08	60.80	54
55	30.93	39.75	46.04	50.40	64.94	55
56	33.12	42.61	49.28	53.94	69.18	56
57	35.50	45.49	52.60	57.53	73.54	57
58	37.60	48.17	55.59	60.76	77.36	58
59	39.79	50.86	58.73	64.19	81.36	59
60	42.07	53.92	62.13	67.84	85.72	60
61	44.78	57.26	65.90	71.95	90.56	61
62	47.76	60.99	70.21	76.56	96.04	62
63	51.34	65.60	75.47	82.20	102.70	63
64	55.39	70.73	81.22	88.43	110.21	64
65	59.78	76.28	87.56	95.29	118.47	65
66	64.60	82.33	94.51	102.77	127.43	66
67	69.78	88.95	102.07	110.96	137.20	67
68	74.21	94.61	108.39	117.79	145.39	68
69	79.35	101.07	115.86	125.82	155.00	69
70	85.47	108.81	124.67	135.41	166.51	70
71	92.87	118.30	135.52	147.14	180.69	71
72	101.94	129.75	148.67	161.42	197.91	72
73	115.23	146.78	168.21	182.61	224.06	73
74	130.10	165.84	190.05	206.38	253.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

New Increased Rates - Phase I

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.98	8.11	9.02	10.22	12.30	18-34
35-39	8.27	9.67	10.78	12.13	14.56	35-39
40-44	10.53	12.43	13.87	15.52	18.60	40-44
45-49	14.48	17.23	19.27	21.42	25.61	45-49
50	20.79	24.78	27.70	30.71	36.61	50
51	23.17	27.64	30.93	34.23	40.79	51
52	25.58	30.58	34.22	37.83	45.07	52
53	27.59	33.05	37.01	40.86	48.69	53
54	29.60	35.56	39.86	43.91	52.35	54
55	31.66	38.14	42.78	47.07	56.12	55
56	33.81	40.85	45.85	50.36	60.06	56
57	36.09	43.72	49.10	53.86	64.22	57
58	38.36	46.57	52.33	57.33	68.34	58
59	40.87	49.71	55.87	61.18	72.89	59
60	43.71	53.26	59.89	65.51	78.00	60
61	46.96	57.32	64.45	70.45	83.82	61
62	50.67	61.96	69.69	75.38	90.48	62
63	55.13	67.50	75.93	82.88	98.44	63
64	60.18	73.79	83.01	90.53	107.43	64
65	65.87	80.86	90.97	99.14	117.55	65
66	72.24	88.78	99.88	108.73	128.84	66
67	79.31	97.57	109.80	119.38	141.36	67
68	86.76	106.80	120.22	130.43	154.40	68
69	95.08	117.13	131.90	142.79	169.00	69
70	104.42	128.73	145.02	156.69	185.41	70
71	114.89	141.77	159.77	172.35	203.91	71
72	126.65	156.42	176.33	190.01	224.74	72
73	140.66	173.93	196.16	211.32	249.99	73
74	155.99	193.13	217.87	234.69	277.64	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.34	4.33	5.03	5.56	7.36	18-34
35-39	4.29	5.54	6.42	7.07	9.23	35-39
40-44	5.98	7.67	8.87	9.72	12.52	40-44
45-49	8.78	11.22	12.91	14.11	17.93	45-49
50	11.06	14.12	16.22	17.69	22.35	50
51	11.97	15.26	17.52	19.11	24.08	51
52	12.97	16.52	18.95	20.64	25.95	52
53	14.11	17.95	20.57	22.39	28.04	53
54	15.34	19.49	22.31	24.26	30.28	54
55	16.65	21.13	24.17	26.25	32.64	55
56	18.04	22.87	26.13	28.35	35.14	56
57	19.51	24.70	28.20	30.58	37.75	57
58	20.87	26.38	30.08	32.60	40.11	58
59	22.32	28.20	32.14	34.79	42.67	59
60	23.96	30.23	34.42	37.22	45.49	60
61	25.79	32.51	36.99	39.96	48.66	61
62	27.87	35.10	39.90	43.07	52.27	62
63	30.37	38.21	43.39	46.80	56.62	63
64	33.18	41.70	47.32	51.00	61.50	64
65	36.31	45.60	51.70	55.69	66.98	65
66	39.79	49.93	56.58	60.89	73.03	66
67	43.62	54.70	61.93	66.63	79.74	67
68	46.85	58.72	66.43	71.44	85.33	68
69	50.70	63.52	71.83	77.18	92.07	69
70	55.45	69.42	78.47	84.29	100.40	70
71	61.31	76.75	86.72	93.15	110.80	71
72	68.58	85.84	96.98	104.13	123.75	72
73	79.33	99.32	112.22	120.50	143.21	73
74	91.52	114.62	129.52	139.09	165.30	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	21.02	25.77	29.34	32.12	40.43	18-34
35-39	26.49	32.59	37.12	40.60	50.87	35-39
40-44	33.92	41.85	47.68	52.09	64.97	40-44
45-49	44.38	54.95	62.62	68.34	84.85	45-49
50	55.07	68.26	77.78	84.83	105.03	50
51	59.10	73.29	83.53	91.07	112.66	51
52	63.28	78.55	89.51	97.58	120.60	52
53	67.48	83.82	95.55	104.16	128.64	53
54	71.77	89.26	101.75	110.90	136.88	54
55	76.17	94.80	108.08	117.81	145.28	55
56	80.63	100.44	114.53	124.81	153.79	56
57	85.14	106.16	121.07	131.91	162.40	57
58	88.99	111.05	126.65	137.93	169.64	58
59	93.04	116.19	132.51	144.26	177.24	59
60	97.46	121.81	138.91	151.16	185.51	60
61	102.41	128.08	146.06	158.87	194.74	61
62	108.04	135.21	154.18	167.65	205.27	62
63	115.26	144.33	164.55	178.88	218.76	63
64	123.29	154.47	176.12	191.41	233.83	64
65	132.13	165.63	188.84	205.21	250.42	65
66	141.75	177.78	202.70	220.23	268.49	66
67	152.14	190.89	217.66	236.46	288.03	67
68	162.40	203.85	232.44	252.51	307.40	68
69	173.59	218.00	248.60	270.04	328.55	69
70	185.90	233.57	266.40	289.35	351.83	70
71	199.52	250.85	286.13	310.78	377.64	71
72	214.66	270.05	308.09	334.59	406.32	72
73	233.29	293.75	335.24	364.08	442.01	73
74	253.34	319.32	364.51	395.85	480.35	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.34	15.95	18.58	20.49	27.34	18-34
35-39	15.91	20.51	23.83	26.23	34.61	35-39
40-44	20.77	26.72	30.97	34.00	44.34	40-44
45-49	27.51	35.30	40.79	44.69	57.63	45-49
50	32.55	41.74	48.19	52.73	67.63	50
51	34.46	44.17	50.97	55.74	71.37	51
52	36.50	46.76	53.94	58.97	75.32	52
53	38.82	49.69	57.28	62.60	79.73	53
54	41.24	52.77	60.79	66.39	84.32	54
55	43.76	55.95	64.43	70.33	89.05	55
56	46.36	59.24	68.16	74.36	93.89	56
57	49.00	62.57	71.96	78.46	98.76	57
58	51.23	65.39	75.15	81.90	102.82	58
59	53.59	68.34	78.51	85.50	107.03	59
60	56.13	71.54	82.13	89.40	111.59	60
61	58.94	75.09	86.15	93.72	116.65	61
62	62.11	79.08	90.68	98.59	122.38	62
63	66.08	84.08	96.36	104.70	129.62	63
64	70.49	89.64	102.66	111.50	137.70	64
65	75.31	95.73	109.60	118.98	146.58	65
66	80.57	102.38	117.14	127.11	156.27	66
67	86.24	109.55	125.31	135.92	166.78	67
68	90.99	115.53	132.08	143.21	175.42	68
69	96.47	122.45	139.96	151.70	185.52	69
70	103.03	130.75	149.41	161.92	197.73	70
71	110.99	140.87	160.94	174.37	212.71	71
72	120.69	153.21	175.03	189.63	231.09	72
73	135.16	171.65	196.17	212.56	259.12	73
74	151.35	192.32	219.86	238.26	290.49	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.03	15.76	17.92	19.77	25.10	18-34
35-39	16.27	19.77	22.48	24.73	31.21	35-39
40-44	21.33	26.08	29.72	32.62	40.95	40-44
45-49	29.38	36.08	41.17	45.07	56.31	45-49
50	38.59	47.48	54.10	59.16	73.71	50
51	42.17	51.89	59.08	64.63	80.44	51
52	45.78	56.43	64.37	70.38	87.47	52
53	49.44	61.05	69.56	76.11	94.54	53
54	53.20	65.81	75.01	82.01	101.80	54
55	57.06	70.69	80.63	88.17	109.27	55
56	61.06	75.75	86.40	94.41	117.01	56
57	65.14	80.97	92.40	100.91	124.92	57
58	68.86	85.62	97.68	106.68	131.89	58
59	72.72	90.61	103.37	112.88	139.34	59
60	77.06	96.11	109.69	119.61	147.50	60
61	81.91	102.22	116.70	127.20	156.62	61
62	87.47	109.26	124.74	135.18	167.03	62
63	94.38	118.05	134.68	146.73	180.14	63
64	102.13	127.79	145.86	158.78	194.73	64
65	110.67	138.56	158.17	172.19	210.90	65
66	120.04	150.38	171.63	186.78	228.54	66
67	130.16	163.22	186.30	202.73	247.71	67
68	140.31	176.10	200.97	218.63	267.00	68
69	151.43	190.18	217.05	236.14	288.15	69
70	163.77	205.78	234.87	255.49	311.56	70
71	177.34	223.02	254.67	276.95	337.51	71
72	192.55	242.27	276.63	300.86	366.29	72
73	210.91	265.73	303.46	330.02	401.69	73
74	230.89	291.08	332.62	361.49	439.89	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.94	9.03	10.58	11.76	16.16	18-34
35-39	9.19	11.89	13.92	15.37	20.88	35-39
40-44	12.68	16.37	19.07	21.12	28.12	40-44
45-49	18.03	23.17	26.96	29.66	38.98	45-49
50	22.16	28.57	33.12	36.39	47.55	50
51	23.82	30.66	35.52	39.01	50.88	51
52	25.52	32.92	38.05	41.84	54.35	52
53	27.56	35.45	40.97	44.99	58.29	53
54	29.64	38.14	44.11	48.36	62.33	54
55	31.95	40.98	47.37	51.85	66.64	55
56	34.24	43.92	50.78	55.50	71.04	56
57	36.66	47.00	54.25	59.33	75.60	57
58	38.87	49.78	57.38	62.70	79.56	58
59	41.17	52.65	60.69	66.24	83.77	59
60	43.66	55.83	64.27	70.12	88.34	60
61	46.44	59.36	68.24	74.41	93.46	61
62	49.67	63.30	72.80	79.27	99.22	62
63	53.47	68.16	78.29	85.20	106.22	63
64	57.68	73.55	84.37	91.80	114.10	64
65	62.36	79.45	91.10	99.04	122.73	65
66	67.49	85.88	98.43	106.99	132.18	66
67	73.02	92.90	106.48	115.63	142.54	67
68	77.75	98.87	113.18	122.84	151.18	68
69	83.20	105.77	121.08	131.38	161.37	69
70	89.75	114.07	130.52	141.64	173.60	70
71	97.71	124.20	142.12	154.10	188.65	71
72	107.43	136.54	156.18	169.38	207.10	72
73	121.78	154.82	177.17	192.15	234.91	73
74	137.82	175.32	200.62	216.29	266.10	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	14.24	17.29	19.70	21.68	27.66	18-34
35-39	17.87	21.79	24.82	27.25	34.54	35-39
40-44	23.49	28.81	32.89	36.04	45.42	40-44
45-49	32.36	39.85	45.55	49.80	62.45	45-49
50	42.15	52.02	59.38	64.85	81.13	50
51	45.97	56.74	64.71	70.71	88.37	51
52	49.82	61.60	70.40	76.89	95.95	52
53	53.81	66.65	76.07	83.16	103.71	53
54	57.92	71.86	82.04	89.63	111.69	54
55	62.14	77.20	88.20	96.39	119.90	55
56	66.51	82.73	94.51	103.22	128.40	56
57	70.95	88.42	101.06	110.32	137.06	57
58	74.96	93.43	106.75	116.55	144.60	58
59	79.09	98.79	112.87	123.22	152.63	59
60	83.73	104.68	119.65	130.43	161.40	60
61	88.90	111.20	127.15	138.55	171.18	61
62	94.83	118.72	135.75	147.14	182.34	62
63	102.23	128.16	146.43	159.50	196.48	63
64	110.52	138.59	158.43	172.43	212.19	64
65	119.63	150.10	171.61	186.80	229.57	65
66	129.60	162.70	185.98	202.39	248.48	66
67	140.33	176.35	201.60	219.40	268.98	67
68	151.02	189.96	217.12	236.27	289.52	68
69	162.70	204.79	234.08	254.81	311.98	69
70	175.64	221.19	252.84	275.25	336.79	70
71	189.83	239.27	273.65	297.87	364.23	71
72	205.73	259.44	296.69	323.03	394.60	72
73	224.96	284.09	324.92	353.76	432.03	73
74	245.87	310.67	355.57	386.85	472.34	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase II

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.66	9.97	11.69	13.00	17.92	18-34
35-39	10.17	13.16	15.42	17.03	23.21	35-39
40-44	14.02	18.11	21.11	23.40	31.24	40-44
45-49	19.88	25.56	29.77	32.77	43.19	45-49
50	24.38	31.46	36.50	40.13	52.59	50
51	26.19	33.74	39.12	42.99	56.24	51
52	28.03	36.20	41.87	46.08	60.03	52
53	30.25	38.95	45.05	49.51	64.34	53
54	32.50	41.87	48.47	53.18	68.74	54
55	35.01	44.95	52.01	56.97	73.44	55
56	37.48	48.13	55.71	60.93	78.22	56
57	40.09	51.46	59.46	65.08	83.17	57
58	42.47	54.46	62.84	68.72	87.45	58
59	44.94	57.54	66.40	72.53	91.99	59
60	47.60	60.95	70.24	76.70	96.91	60
61	50.57	64.73	74.49	81.30	102.42	61
62	54.03	68.94	79.38	86.51	108.61	62
63	58.09	74.15	85.27	92.88	116.14	63
64	62.58	79.92	91.78	99.96	124.62	64
65	67.57	86.22	98.98	107.71	133.88	65
66	73.03	93.07	106.80	116.21	144.01	66
67	78.90	100.54	115.39	125.43	155.10	67
68	83.93	106.90	122.53	133.12	164.35	68
69	89.70	114.22	130.93	142.22	175.23	69
70	96.61	123.00	140.93	153.11	188.24	70
71	104.99	133.69	153.20	166.29	204.22	71
72	115.20	146.68	168.02	182.43	223.77	72
73	130.27	165.92	190.16	206.48	253.25	73
74	147.08	187.46	214.84	231.73	286.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

New Increased Rates - Phase II

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.52	8.74	9.72	11.00	13.24	18-34
35-39	8.90	10.42	11.61	13.06	15.68	35-39
40-44	11.34	13.38	14.94	16.72	20.03	40-44
45-49	15.60	18.55	20.75	23.07	27.58	45-49
50	22.39	26.68	29.83	33.07	39.42	50
51	24.95	29.76	33.31	36.86	43.93	51
52	27.55	32.93	36.85	40.74	48.54	52
53	29.71	35.59	39.86	44.00	52.43	53
54	31.88	38.29	42.92	47.29	56.38	54
55	34.09	41.08	46.07	50.69	60.44	55
56	36.41	43.99	49.38	54.24	64.68	56
57	38.86	47.08	52.88	58.00	69.16	57
58	41.31	50.15	56.35	61.74	73.60	58
59	44.02	53.54	60.17	65.88	78.50	59
60	47.07	57.36	64.50	69.89	84.00	60
61	50.57	61.73	68.28	72.64	90.27	61
62	54.57	66.34	70.86	75.38	97.44	62
63	59.37	72.69	79.91	85.01	106.01	63
64	64.81	79.46	88.96	94.63	115.70	64
65	70.94	87.08	97.97	104.26	126.59	65
66	77.80	95.61	107.05	113.88	138.75	66
67	85.41	105.07	116.10	123.51	152.24	67
68	93.44	115.01	129.47	140.28	166.28	68
69	102.40	126.14	142.04	153.78	182.00	69
70	112.45	138.63	156.17	168.74	199.67	70
71	123.73	152.67	172.06	185.61	219.59	71
72	136.39	168.45	189.90	204.62	242.03	72
73	151.48	187.31	209.49	222.86	269.22	73
74	167.99	207.98	224.03	238.34	299.00	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.60	4.66	5.42	5.99	7.92	18-34
35-39	4.62	5.96	6.92	7.62	9.94	35-39
40-44	6.44	8.26	9.55	10.47	13.48	40-44
45-49	9.45	12.08	13.90	15.19	19.31	45-49
50	11.91	15.20	17.47	19.05	24.07	50
51	12.89	16.44	18.87	20.58	25.93	51
52	13.97	17.79	20.41	22.23	27.94	52
53	15.19	19.33	22.15	24.11	30.20	53
54	16.52	20.99	24.02	26.12	32.61	54
55	17.93	22.75	26.03	28.27	35.15	55
56	19.43	24.63	28.14	30.53	37.84	56
57	21.01	26.60	30.37	32.93	40.66	57
58	22.47	28.41	32.40	35.11	43.19	58
59	24.04	30.37	34.61	37.46	45.95	59
60	25.80	32.55	37.07	40.08	48.99	60
61	27.78	35.01	39.83	42.44	52.40	61
62	30.02	37.80	41.35	43.99	56.29	62
63	32.70	41.15	46.33	49.29	60.97	63
64	35.73	44.91	50.96	54.58	66.23	64
65	39.10	49.11	55.68	59.87	72.13	65
66	42.85	53.77	60.93	65.16	78.65	66
67	46.97	58.91	66.23	70.46	85.88	67
68	50.46	63.24	71.54	76.93	91.90	68
69	54.60	68.40	77.35	83.12	99.15	69
70	59.71	74.76	84.50	90.78	108.12	70
71	66.02	82.66	93.39	100.31	119.32	71
72	73.85	92.44	104.44	112.14	133.27	72
73	85.43	106.96	120.85	129.77	154.22	73
74	98.56	123.44	135.33	143.97	178.01	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.29	17.18	20.01	22.06	29.44	18-34
35-39	17.14	22.09	25.66	28.25	37.27	35-39
40-44	22.37	28.77	33.35	36.61	47.75	40-44
45-49	29.62	38.01	43.93	48.13	62.06	45-49
50	35.06	44.95	51.90	56.78	72.83	50
51	37.11	47.57	54.89	60.03	76.86	51
52	39.31	50.36	58.09	63.50	81.12	52
53	41.80	53.51	61.68	67.41	85.86	53
54	44.41	56.83	65.46	71.50	90.80	54
55	47.12	60.26	69.38	75.74	95.90	55
56	49.92	63.80	73.40	80.08	101.11	56
57	52.77	67.38	77.49	84.49	106.36	57
58	55.17	70.42	80.93	88.20	110.73	58
59	57.71	73.60	84.55	92.08	115.26	59
60	60.45	77.04	88.45	96.28	120.18	60
61	63.48	80.86	92.78	100.93	125.62	61
62	66.89	85.16	97.65	106.18	131.80	62
63	71.16	90.55	103.77	112.76	139.59	63
64	75.91	96.53	110.56	120.08	148.29	64
65	81.10	103.10	118.03	128.13	157.85	65
66	86.77	110.25	126.15	136.89	168.29	66
67	92.88	117.98	134.95	146.37	179.61	67
68	97.99	124.42	142.24	154.22	188.92	68
69	103.89	131.87	150.72	163.37	199.79	69
70	110.95	140.81	160.90	174.37	212.94	70
71	119.53	151.70	173.32	187.78	229.07	71
72	129.98	164.99	188.50	204.22	248.86	72
73	145.56	184.86	211.26	228.91	279.05	73
74	162.99	207.12	232.39	247.23	312.83	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates - Phase III

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.22	10.72	12.56	13.97	19.26	18-34
35-39	10.92	14.18	16.58	18.36	25.00	35-39
40-44	15.08	19.54	22.75	25.17	33.64	40-44
45-49	21.39	27.56	32.02	35.29	46.55	45-49
50	26.25	33.86	39.31	43.23	56.65	50
51	28.19	36.36	42.15	46.26	60.55	51
52	30.17	38.97	45.13	49.59	64.66	52
53	32.59	41.95	48.55	53.33	69.26	53
54	35.00	45.11	52.16	57.26	74.01	54
55	37.67	48.37	56.03	61.39	79.07	55
56	40.37	51.87	60.00	65.63	84.22	56
57	43.21	55.40	64.03	70.07	89.56	57
58	45.75	58.65	67.68	73.99	94.19	58
59	48.40	61.93	71.51	78.14	99.05	59
60	51.24	65.67	75.65	82.56	104.37	60
61	54.48	69.69	80.21	86.96	110.30	61
62	58.16	74.28	83.83	90.79	116.95	62
63	62.52	79.85	91.45	98.91	125.05	63
64	67.41	86.07	98.84	107.32	134.21	64
65	72.76	92.85	106.56	115.91	144.19	65
66	78.61	100.21	115.05	124.74	155.09	66
67	84.95	108.29	123.77	133.82	167.00	67
68	90.36	115.14	131.96	143.35	176.98	68
69	96.60	123.00	141.01	153.20	188.67	69
70	104.05	132.48	151.76	164.88	202.68	70
71	113.06	143.98	164.97	179.09	219.94	71
72	124.07	157.96	180.94	196.50	240.73	72
73	140.27	178.72	204.79	219.17	269.96	73
74	158.38	201.92	222.39	236.61	302.09	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

New Increased Rates - Phase III

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

Brief Narrative-

The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. . This leads to longer life expectancies and an increased need for long-term care benefits.

New York Life Insurance Company
Long-Term Care Insurance
6200 Bridge Point Pkwy, Suite 400
Austin TX 78730-5006

<March 1, 2014>

[Your Agent(s):]
[<Agent name>]
[<Agent phone>]

[<Agent name>]
[<Agent phone>]

<CLIENT NAME – PHASED VA>
<ADDRESS 1>
<ADDRESS 2>
<ADDRESS 3>
<ADDRESS 4>

Insured:
<Name>
Policy: <policy number>

If you have questions, call us at <1-800-890-7798>.

Dear valued policyholder:

Thank you for selecting New York Life Insurance Company (New York Life) to be the provider of your long-term care insurance coverage. New York Life is in the process of making changes to its premium rates, which will apply to your policy. Over the next three years, your long-term care insurance premium is scheduled to increase by <TOTAL Percentage Increase> to a total annual premium of <TOTAL annual premium>. The specifics of how this increase will be implemented are outlined in this letter. Please note the premium amounts are as of the date of this letter and may vary if you make changes to your coverage, or have inflation adjustments, if applicable. In advance of this increase, I want to share with you more about this change and our overall commitment to serving your long-term care insurance needs.

We began offering this valuable coverage in 1988 and since entering this market, we had never raised rates on existing policies. We are anticipating higher claims than originally expected due to longer life expectancies and an increased need for long-term care benefits. To meet the higher than expected costs of these claims, we applied for a rate change in Virginia, the issuing state for your policy. The Virginia Bureau of Insurance reviewed the filing for compliance with applicable Virginia laws and regulations governing Long-Term Care Insurance, and because it was found to be compliant with these laws, it was approved. Please note that no insured is being singled out for this rate increase based on their advancing age or current health condition.

Your New York Life long-term care insurance continues to provide important financial protection for you and your loved ones from the potential risks associated with long-term care costs. On your next policy anniversary, <anniversary date>, your long-term care insurance premium is scheduled to increase by <FIRST phase percentage increase> to $<premium per mode> <mode>. Next year, on <second anniversary date>, it will increase by <SECOND phase percentage increase>, to $<premium per mode> <mode>, and on <third anniversary date>, it will increase by <THIRD phase percentage increase>, bringing your total premium to $<premium per mode> <mode>. The following is a summary of your current benefit levels and the premium due on your next anniversary for those benefits. In light of the premium increase, we are offering you two options.

1. **Maintain your current benefit levels at the increased premium rate:**
   - Annual Premium on your next anniversary $<annual premium>
   - Current Policy Lifetime Maximum $<policy max>

- Current Nursing Home Daily Maximum Benefit $<CNHDMB>
- Current Benefit Period <# of years or unlimited>

2. **Reduce coverage to keep your premium close to its current level. For example, you can do this by:**
   - Reducing your daily maximum benefit,
   - Reducing the benefit period, or
   - Cancelling any riders you may have purchased.

If you have an automatic payment method in place, through a checking account or payroll deduction, for example, you may need to make changes to ensure the correct premium amount is funded. Information on how to adjust payment amounts and other information you may find helpful is included with this letter. If you have additional questions before your new premium is implemented, call [your Agent, <agent name> at <agent phone>, or] our Policy Owner Services team at <1-800-890-7798> Monday to Friday, 8am – 5pm CST.

Variable Paragraph: EXISTING CNF
[Your policy has a Contingent Nonforfeiture benefit. While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. If your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in your policy.]

Variable Paragraph: Existing Optional NF
[While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. Your policy has an Optional Nonforfeiture benefit rider. If you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specifics of your Optional Nonforfeiture benefit rider are described in your policy.]

Variable Paragraph: Adding CNF
[Also note that we are adding a Contingent Nonforfeiture benefit to your policy at no additional cost. While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. With this benefit, if your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in the rider included within this packet. Please add the enclosed Contingent Nonforfeiture benefit rider to your files.]

Variable Paragraph: Adding Dividend
[Lastly, we are adding a Participating Policy Dividend Endorsement to your policy at no additional cost. As a mutual company, we are able to pass the benefit of positive results on to our policyholders. Adding this Dividend Endorsement feature to your New York Life policy means that, if we pay a dividend on our long-term care insurance policies in the future (dividends are not guaranteed), you would be eligible to receive a dividend in the form of a premium discount. Please add the enclosed Dividend Endorsement document to your files.]

Your decision to entrust New York Life with your long-term care insurance coverage is not one we take lightly. We appreciate the opportunity to serve your long-term care insurance needs and remain committed to helping you achieve long-term financial security for many years to come.

On behalf of New York Life,

Shawna Meyer
Corporate Vice President

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.18	7.18	7.98	9.04	10.88	18-34
35-39	7.31	8.56	9.53	10.73	12.88	35-39
40-44	9.32	10.99	12.27	13.73	16.46	40-44
45-49	12.81	15.24	17.04	18.95	22.66	45-49
50	18.39	21.92	24.51	27.16	32.38	50
51	20.49	24.45	27.36	30.28	36.09	51
52	22.63	27.05	30.27	33.47	39.87	52
53	24.40	29.23	32.74	36.14	43.07	53
54	26.19	31.45	35.26	38.85	46.31	54
55	28.00	33.74	37.85	41.64	49.65	55
56	29.91	36.13	40.56	44.55	53.13	56
57	31.92	38.67	43.44	47.64	56.81	57
58	33.94	41.19	46.29	50.72	60.46	58
59	36.16	43.98	49.43	54.12	64.48	59
60	38.66	47.12	52.98	57.95	69.00	60
61	41.54	50.70	57.02	62.32	74.15	61
62	44.83	54.81	61.65	67.32	80.04	62
63	48.77	59.71	67.17	73.31	87.08	63
64	53.23	65.27	73.43	80.09	95.04	64
65	58.27	71.53	80.48	87.70	103.98	65
66	63.91	78.53	88.35	96.19	113.98	66
67	70.16	86.31	97.13	105.60	125.05	67
68	76.75	94.47	106.35	115.38	136.59	68
69	84.11	103.62	116.68	126.32	149.50	69
70	92.37	113.87	128.28	138.61	164.01	70
71	101.64	125.41	141.34	152.47	180.38	71
72	112.03	138.37	155.99	168.08	198.81	72
73	124.43	153.86	173.52	186.93	221.15	73
74	137.99	170.84	192.73	207.61	245.61	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.96	3.83	4.45	4.92	6.51	18-34
35-39	3.80	4.90	5.68	6.26	8.17	35-39
40-44	5.29	6.79	7.84	8.60	11.07	40-44
45-49	7.76	9.92	11.42	12.48	15.86	45-49
50	9.79	12.49	14.35	15.65	19.77	50
51	10.59	13.50	15.50	16.91	21.30	51
52	11.48	14.62	16.77	18.26	22.95	52
53	12.48	15.88	18.19	19.80	24.81	53
54	13.57	17.24	19.73	21.46	26.78	54
55	14.73	18.69	21.38	23.22	28.88	55
56	15.96	20.23	23.12	25.08	31.08	56
57	17.26	21.85	24.94	27.05	33.40	57
58	18.46	23.33	26.61	28.84	35.48	58
59	19.75	24.94	28.43	30.77	37.74	59
60	21.19	26.74	30.45	32.92	40.24	60
61	22.82	28.76	32.72	35.35	43.04	61
62	24.66	31.05	35.29	38.10	46.24	62
63	26.86	33.80	38.39	41.40	50.08	63
64	29.35	36.89	41.86	45.11	54.41	64
65	32.12	40.34	45.74	49.27	59.25	65
66	35.20	44.17	50.05	53.87	64.61	66
67	38.58	48.39	54.79	58.94	70.54	67
68	41.45	51.95	58.77	63.19	75.49	68
69	44.85	56.19	63.54	68.28	81.44	69
70	49.05	61.41	69.41	74.57	88.81	70
71	54.23	67.90	76.72	82.40	98.01	71
72	60.66	75.93	85.79	92.12	109.47	72
73	70.17	87.86	99.27	106.59	126.68	73
74	80.96	101.40	114.57	123.04	146.22	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	18.60	22.79	25.96	28.42	35.77	18-34
35-39	23.44	28.83	32.83	35.91	45.00	35-39
40-44	30.00	37.02	42.18	46.08	57.48	40-44
45-49	39.26	48.61	55.40	60.46	75.06	45-49
50	48.71	60.39	68.80	75.04	92.91	50
51	52.28	64.84	73.89	80.56	99.66	51
52	55.98	69.48	79.18	86.32	106.69	52
53	59.70	74.15	84.53	92.14	113.79	53
54	63.49	78.96	90.01	98.11	121.08	54
55	67.38	83.86	95.61	104.21	128.51	55
56	71.32	88.85	101.32	110.41	136.05	56
57	75.31	93.91	107.10	116.69	143.66	57
58	78.72	98.23	112.03	122.02	150.06	58
59	82.31	102.79	117.22	127.62	156.79	59
60	86.22	107.76	122.88	133.72	164.11	60
61	90.60	113.30	129.20	140.54	172.27	61
62	95.58	119.61	136.39	148.30	181.59	62
63	101.96	127.67	145.57	158.24	193.52	63
64	109.07	136.64	155.80	169.33	206.85	64
65	116.89	146.52	167.05	181.53	221.52	65
66	125.40	157.26	179.31	194.82	237.51	66
67	134.58	168.87	192.54	209.17	254.79	67
68	143.66	180.33	205.62	223.38	271.93	68
69	153.56	192.84	219.91	238.88	290.64	69
70	164.45	206.62	235.66	255.97	311.24	70
71	176.50	221.90	253.12	274.92	334.06	71
72	189.89	238.89	272.54	295.99	359.43	72
73	206.37	259.85	296.56	322.07	391.01	73
74	224.11	282.47	322.45	350.18	424.93	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.91	14.11	16.43	18.12	24.18	18-34
35-39	14.08	18.15	21.08	23.21	30.61	35-39
40-44	18.38	23.63	27.39	30.07	39.23	40-44
45-49	24.33	31.22	36.09	39.54	50.98	45-49
50	28.80	36.93	42.63	46.64	59.82	50
51	30.49	39.08	45.09	49.31	63.14	51
52	32.29	41.37	47.71	52.16	66.63	52
53	34.34	43.95	50.67	55.37	70.53	53
54	36.48	46.68	53.77	58.73	74.59	54
55	38.71	49.50	56.99	62.22	78.78	55
56	41.01	52.41	60.29	65.78	83.05	56
57	43.34	55.35	63.65	69.40	87.37	57
58	45.32	57.85	66.48	72.45	90.95	58
59	47.40	60.46	69.45	75.64	94.68	59
60	49.66	63.28	72.66	79.09	98.72	60
61	52.14	66.42	76.21	82.90	103.19	61
62	54.95	69.95	80.21	87.22	108.26	62
63	58.45	74.38	85.24	92.62	114.67	63
64	62.35	79.29	90.82	98.64	121.81	64
65	66.62	84.69	96.96	105.25	129.66	65
66	71.28	90.56	103.63	112.45	138.24	66
67	76.29	96.91	110.85	120.23	147.53	67
68	80.49	102.20	116.84	126.68	155.18	68
69	85.34	108.32	123.81	134.19	164.12	69
70	91.14	115.67	132.17	143.23	174.92	70
71	98.19	124.61	142.37	154.25	188.16	71
72	106.77	135.53	154.84	167.75	204.42	72
73	119.57	151.85	173.54	188.04	229.22	73
74	133.88	170.13	194.49	210.77	256.97	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	11.53	13.98	15.88	17.49	22.23	18-34
35-39	14.36	17.46	19.88	21.88	27.58	35-39
40-44	18.87	23.09	26.32	28.83	36.26	40-44
45-49	25.96	31.94	36.44	39.90	49.81	45-49
50	34.14	41.97	47.86	52.36	65.23	50
51	37.29	45.90	52.26	57.18	71.19	51
52	40.53	49.95	56.97	62.27	77.37	52
53	43.70	54.03	61.54	67.29	83.62	53
54	47.04	58.20	66.36	72.55	90.06	54
55	50.50	62.54	71.30	77.99	96.70	55
56	54.01	67.03	76.46	83.55	103.48	56
57	57.62	71.62	81.74	89.29	110.51	57
58	60.89	75.74	86.44	94.37	116.71	58
59	64.36	80.13	91.48	99.82	123.23	59
60	68.16	85.02	97.03	105.80	130.45	60
61	72.49	90.45	103.27	112.52	138.55	61
62	77.38	96.66	110.35	120.22	147.79	62
63	83.52	104.46	119.17	129.76	159.38	63
64	90.33	113.07	129.03	140.49	172.24	64
65	97.87	122.58	139.93	152.35	186.53	65
66	106.16	133.03	151.85	165.24	202.18	66
67	115.11	144.41	164.83	179.30	219.10	67
68	124.15	155.77	177.75	193.43	236.19	68
69	133.96	168.27	192.03	208.87	254.90	69
70	144.87	182.02	207.73	226.01	275.61	70
71	156.89	197.31	225.29	244.97	298.53	71
72	170.33	214.32	244.69	266.13	324.06	72
73	186.58	235.06	268.47	291.93	355.35	73
74	204.24	257.49	294.23	319.81	389.11	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.11	7.98	9.35	10.37	14.26	18-34
35-39	8.10	10.55	12.28	13.61	18.47	35-39
40-44	11.19	14.49	16.89	18.65	24.87	40-44
45-49	15.91	20.52	23.82	26.23	34.51	45-49
50	19.64	25.24	29.30	32.20	42.07	50
51	21.04	27.15	31.45	34.51	45.00	51
52	22.58	29.12	33.67	37.01	48.10	52
53	24.38	31.33	36.24	39.80	51.56	53
54	26.22	33.74	38.98	42.81	55.13	54
55	28.23	36.24	41.93	45.87	58.93	55
56	30.26	38.88	44.92	49.13	62.83	56
57	32.46	41.55	47.99	52.45	66.85	57
58	34.41	44.03	50.76	55.44	70.38	58
59	36.45	46.54	53.68	58.62	74.09	59
60	38.59	49.39	56.85	62.02	78.14	60
61	41.12	52.51	60.37	65.85	82.64	61
62	43.91	56.00	64.39	70.15	87.74	62
63	47.26	60.30	69.29	75.40	93.93	63
64	51.05	65.09	74.66	81.21	100.91	64
65	55.17	70.29	80.59	87.62	108.60	65
66	59.70	75.97	87.10	94.62	116.96	66
67	64.58	82.19	94.19	102.29	126.09	67
68	68.75	87.50	100.12	108.69	133.74	68
69	73.60	93.59	107.14	116.23	142.74	69
70	79.40	100.91	115.46	125.27	153.56	70
71	86.43	109.90	125.72	136.35	166.91	71
72	95.06	120.78	138.19	149.87	183.17	72
73	107.72	136.96	156.72	169.94	207.83	73
74	121.91	155.10	177.47	192.49	235.42	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.60	15.34	17.46	19.18	24.50	18-34
35-39	15.77	19.24	21.95	24.11	30.52	35-39
40-44	20.78	25.51	29.13	31.85	40.22	40-44
45-49	28.59	35.28	40.32	44.09	55.24	45-49
50	37.29	45.98	52.53	57.40	71.80	50
51	40.65	50.19	57.24	62.56	78.21	51
52	44.11	54.53	62.31	68.03	84.87	52
53	47.56	58.99	67.30	73.52	91.73	53
54	51.21	63.55	72.58	79.29	98.81	54
55	55.00	68.30	77.99	85.26	106.11	55
56	58.83	73.21	83.64	91.35	113.55	56
57	62.76	78.21	89.40	97.62	121.25	57
58	66.28	82.65	94.47	103.10	127.96	58
59	70.00	87.36	99.89	108.96	134.98	59
60	74.06	92.60	105.84	115.37	142.74	60
61	78.68	98.40	112.52	122.56	151.43	61
62	83.89	105.03	120.09	130.80	161.34	62
63	90.47	113.41	129.57	141.05	173.84	63
64	97.75	122.63	140.15	152.57	187.68	64
65	105.79	132.79	151.82	165.28	203.04	65
66	114.61	143.93	164.55	179.05	219.82	66
67	124.10	156.03	178.37	194.04	237.91	67
68	133.63	168.03	192.03	209.04	256.11	68
69	143.93	181.20	207.10	225.38	275.98	69
70	155.37	195.65	223.62	243.49	297.93	70
71	167.94	211.69	242.08	263.47	322.16	71
72	181.99	229.51	262.43	285.74	349.11	72
73	199.01	251.30	287.46	312.93	382.19	73
74	217.49	274.82	314.53	342.25	417.81	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.74	8.81	10.33	11.46	15.81	18-34
35-39	8.96	11.68	13.60	15.08	20.53	35-39
40-44	12.37	16.03	18.70	20.66	27.63	40-44
45-49	17.54	22.64	26.30	28.98	38.24	45-49
50	21.61	27.79	32.29	35.51	46.53	50
51	23.13	29.88	34.64	38.03	49.74	51
52	24.80	32.02	37.05	40.76	53.13	52
53	26.76	34.42	39.85	43.80	56.91	53
54	28.75	37.04	42.83	47.08	60.80	54
55	30.93	39.75	46.04	50.40	64.94	55
56	33.12	42.61	49.28	53.94	69.18	56
57	35.50	45.49	52.60	57.53	73.54	57
58	37.60	48.17	55.59	60.76	77.36	58
59	39.79	50.86	58.73	64.19	81.36	59
60	42.07	53.92	62.13	67.84	85.72	60
61	44.78	57.26	65.90	71.95	90.56	61
62	47.76	60.99	70.21	76.56	96.04	62
63	51.34	65.60	75.47	82.20	102.70	63
64	55.39	70.73	81.22	88.43	110.21	64
65	59.78	76.28	87.56	95.29	118.47	65
66	64.60	82.33	94.51	102.77	127.43	66
67	69.78	88.95	102.07	110.96	137.20	67
68	74.21	94.61	108.39	117.79	145.39	68
69	79.35	101.07	115.86	125.82	155.00	69
70	85.47	108.81	124.67	135.41	166.51	70
71	92.87	118.30	135.52	147.14	180.69	71
72	101.94	129.75	148.67	161.42	197.91	72
73	115.23	146.78	168.21	182.61	224.06	73
74	130.10	165.84	190.05	206.38	253.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

New Increased Rates effective 1/1/2014

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.98	8.11	9.02	10.22	12.30	18-34
35-39	8.27	9.67	10.78	12.13	14.56	35-39
40-44	10.53	12.43	13.87	15.52	18.60	40-44
45-49	14.48	17.23	19.27	21.42	25.61	45-49
50	20.79	24.78	27.70	30.71	36.61	50
51	23.17	27.64	30.93	34.23	40.79	51
52	25.58	30.58	34.22	37.83	45.07	52
53	27.59	33.05	37.01	40.86	48.69	53
54	29.60	35.56	39.86	43.91	52.35	54
55	31.66	38.14	42.78	47.07	56.12	55
56	33.81	40.85	45.85	50.36	60.06	56
57	36.09	43.72	49.10	53.86	64.22	57
58	38.36	46.57	52.33	57.33	68.34	58
59	40.87	49.71	55.87	61.18	72.89	59
60	43.71	53.26	59.89	65.51	78.00	60
61	46.96	57.32	64.45	70.45	83.82	61
62	50.67	61.96	69.69	75.38	90.48	62
63	55.13	67.50	75.93	82.88	98.44	63
64	60.18	73.79	83.01	90.53	107.43	64
65	65.87	80.86	90.97	99.14	117.55	65
66	72.24	88.78	99.88	108.73	128.84	66
67	79.31	97.57	109.80	119.38	141.36	67
68	86.76	106.80	120.22	130.43	154.40	68
69	95.08	117.13	131.90	142.79	169.00	69
70	104.42	128.73	145.02	156.69	185.41	70
71	114.89	141.77	159.77	172.35	203.91	71
72	126.65	156.42	176.33	190.01	224.74	72
73	140.66	173.93	196.16	211.32	249.99	73
74	155.99	193.13	217.87	234.69	277.64	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.34	4.33	5.03	5.56	7.36	18-34
35-39	4.29	5.54	6.42	7.07	9.23	35-39
40-44	5.98	7.67	8.87	9.72	12.52	40-44
45-49	8.78	11.22	12.91	14.11	17.93	45-49
50	11.06	14.12	16.22	17.69	22.35	50
51	11.97	15.26	17.52	19.11	24.08	51
52	12.97	16.52	18.95	20.64	25.95	52
53	14.11	17.95	20.57	22.39	28.04	53
54	15.34	19.49	22.31	24.26	30.28	54
55	16.65	21.13	24.17	26.25	32.64	55
56	18.04	22.87	26.13	28.35	35.14	56
57	19.51	24.70	28.20	30.58	37.75	57
58	20.87	26.38	30.08	32.60	40.11	58
59	22.32	28.20	32.14	34.79	42.67	59
60	23.96	30.23	34.42	37.22	45.49	60
61	25.79	32.51	36.99	39.96	48.66	61
62	27.87	35.10	39.90	43.07	52.27	62
63	30.37	38.21	43.39	46.80	56.62	63
64	33.18	41.70	47.32	51.00	61.50	64
65	36.31	45.60	51.70	55.69	66.98	65
66	39.79	49.93	56.58	60.89	73.03	66
67	43.62	54.70	61.93	66.63	79.74	67
68	46.85	58.72	66.43	71.44	85.33	68
69	50.70	63.52	71.83	77.18	92.07	69
70	55.45	69.42	78.47	84.29	100.40	70
71	61.31	76.75	86.72	93.15	110.80	71
72	68.58	85.84	96.98	104.13	123.75	72
73	79.33	99.32	112.22	120.50	143.21	73
74	91.52	114.62	129.52	139.09	165.30	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	21.02	25.77	29.34	32.12	40.43	18-34
35-39	26.49	32.59	37.12	40.60	50.87	35-39
40-44	33.92	41.85	47.68	52.09	64.97	40-44
45-49	44.38	54.95	62.62	68.34	84.85	45-49
50	55.07	68.26	77.78	84.83	105.03	50
51	59.10	73.29	83.53	91.07	112.66	51
52	63.28	78.55	89.51	97.58	120.60	52
53	67.48	83.82	95.55	104.16	128.64	53
54	71.77	89.26	101.75	110.90	136.88	54
55	76.17	94.80	108.08	117.81	145.28	55
56	80.63	100.44	114.53	124.81	153.79	56
57	85.14	106.16	121.07	131.91	162.40	57
58	88.99	111.05	126.65	137.93	169.64	58
59	93.04	116.19	132.51	144.26	177.24	59
60	97.46	121.81	138.91	151.16	185.51	60
61	102.41	128.08	146.06	158.87	194.74	61
62	108.04	135.21	154.18	167.65	205.27	62
63	115.26	144.33	164.55	178.88	218.76	63
64	123.29	154.47	176.12	191.41	233.83	64
65	132.13	165.63	188.84	205.21	250.42	65
66	141.75	177.78	202.70	220.23	268.49	66
67	152.14	190.89	217.66	236.46	288.03	67
68	162.40	203.85	232.44	252.51	307.40	68
69	173.59	218.00	248.60	270.04	328.55	69
70	185.90	233.57	266.40	289.35	351.83	70
71	199.52	250.85	286.13	310.78	377.64	71
72	214.66	270.05	308.09	334.59	406.32	72
73	233.29	293.75	335.24	364.08	442.01	73
74	253.34	319.32	364.51	395.85	480.35	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.34	15.95	18.58	20.49	27.34	18-34
35-39	15.91	20.51	23.83	26.23	34.61	35-39
40-44	20.77	26.72	30.97	34.00	44.34	40-44
45-49	27.51	35.30	40.79	44.69	57.63	45-49
50	32.55	41.74	48.19	52.73	67.63	50
51	34.46	44.17	50.97	55.74	71.37	51
52	36.50	46.76	53.94	58.97	75.32	52
53	38.82	49.69	57.28	62.60	79.73	53
54	41.24	52.77	60.79	66.39	84.32	54
55	43.76	55.95	64.43	70.33	89.05	55
56	46.36	59.24	68.16	74.36	93.89	56
57	49.00	62.57	71.96	78.46	98.76	57
58	51.23	65.39	75.15	81.90	102.82	58
59	53.59	68.34	78.51	85.50	107.03	59
60	56.13	71.54	82.13	89.40	111.59	60
61	58.94	75.09	86.15	93.72	116.65	61
62	62.11	79.08	90.68	98.59	122.38	62
63	66.08	84.08	96.36	104.70	129.62	63
64	70.49	89.64	102.66	111.50	137.70	64
65	75.31	95.73	109.60	118.98	146.58	65
66	80.57	102.38	117.14	127.11	156.27	66
67	86.24	109.55	125.31	135.92	166.78	67
68	90.99	115.53	132.08	143.21	175.42	68
69	96.47	122.45	139.96	151.70	185.52	69
70	103.03	130.75	149.41	161.92	197.73	70
71	110.99	140.87	160.94	174.37	212.71	71
72	120.69	153.21	175.03	189.63	231.09	72
73	135.16	171.65	196.17	212.56	259.12	73
74	151.35	192.32	219.86	238.26	290.49	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.03	15.76	17.92	19.77	25.10	18-34
35-39	16.27	19.77	22.48	24.73	31.21	35-39
40-44	21.33	26.08	29.72	32.62	40.95	40-44
45-49	29.38	36.08	41.17	45.07	56.31	45-49
50	38.59	47.48	54.10	59.16	73.71	50
51	42.17	51.89	59.08	64.63	80.44	51
52	45.78	56.43	64.37	70.38	87.47	52
53	49.44	61.05	69.56	76.11	94.54	53
54	53.20	65.81	75.01	82.01	101.80	54
55	57.06	70.69	80.63	88.17	109.27	55
56	61.06	75.75	86.40	94.41	117.01	56
57	65.14	80.97	92.40	100.91	124.92	57
58	68.86	85.62	97.68	106.68	131.89	58
59	72.72	90.61	103.37	112.88	139.34	59
60	77.06	96.11	109.69	119.61	147.50	60
61	81.91	102.22	116.70	127.20	156.62	61
62	87.47	109.26	124.74	135.18	167.03	62
63	94.38	118.05	134.68	146.73	180.14	63
64	102.13	127.79	145.86	158.78	194.73	64
65	110.67	138.56	158.17	172.19	210.90	65
66	120.04	150.38	171.63	186.78	228.54	66
67	130.16	163.22	186.30	202.73	247.71	67
68	140.31	176.10	200.97	218.63	267.00	68
69	151.43	190.18	217.05	236.14	288.15	69
70	163.77	205.78	234.87	255.49	311.56	70
71	177.34	223.02	254.67	276.95	337.51	71
72	192.55	242.27	276.63	300.86	366.29	72
73	210.91	265.73	303.46	330.02	401.69	73
74	230.89	291.08	332.62	361.49	439.89	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.94	9.03	10.58	11.76	16.16	18-34
35-39	9.19	11.89	13.92	15.37	20.88	35-39
40-44	12.68	16.37	19.07	21.12	28.12	40-44
45-49	18.03	23.17	26.96	29.66	38.98	45-49
50	22.16	28.57	33.12	36.39	47.55	50
51	23.82	30.66	35.52	39.01	50.88	51
52	25.52	32.92	38.05	41.84	54.35	52
53	27.56	35.45	40.97	44.99	58.29	53
54	29.64	38.14	44.11	48.36	62.33	54
55	31.95	40.98	47.37	51.85	66.64	55
56	34.24	43.92	50.78	55.50	71.04	56
57	36.66	47.00	54.25	59.33	75.60	57
58	38.87	49.78	57.38	62.70	79.56	58
59	41.17	52.65	60.69	66.24	83.77	59
60	43.66	55.83	64.27	70.12	88.34	60
61	46.44	59.36	68.24	74.41	93.46	61
62	49.67	63.30	72.80	79.27	99.22	62
63	53.47	68.16	78.29	85.20	106.22	63
64	57.68	73.55	84.37	91.80	114.10	64
65	62.36	79.45	91.10	99.04	122.73	65
66	67.49	85.88	98.43	106.99	132.18	66
67	73.02	92.90	106.48	115.63	142.54	67
68	77.75	98.87	113.18	122.84	151.18	68
69	83.20	105.77	121.08	131.38	161.37	69
70	89.75	114.07	130.52	141.64	173.60	70
71	97.71	124.20	142.12	154.10	188.65	71
72	107.43	136.54	156.18	169.38	207.10	72
73	121.78	154.82	177.17	192.15	234.91	73
74	137.82	175.32	200.62	216.29	266.10	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.24	17.29	19.70	21.68	27.66	18-34
35-39	17.87	21.79	24.82	27.25	34.54	35-39
40-44	23.49	28.81	32.89	36.04	45.42	40-44
45-49	32.36	39.85	45.55	49.80	62.45	45-49
50	42.15	52.02	59.38	64.85	81.13	50
51	45.97	56.74	64.71	70.71	88.37	51
52	49.82	61.60	70.40	76.89	95.95	52
53	53.81	66.65	76.07	83.16	103.71	53
54	57.92	71.86	82.04	89.63	111.69	54
55	62.14	77.20	88.20	96.39	119.90	55
56	66.51	82.73	94.51	103.22	128.40	56
57	70.95	88.42	101.06	110.32	137.06	57
58	74.96	93.43	106.75	116.55	144.60	58
59	79.09	98.79	112.87	123.22	152.63	59
60	83.73	104.68	119.65	130.43	161.40	60
61	88.90	111.20	127.15	138.55	171.18	61
62	94.83	118.72	135.75	147.14	182.34	62
63	102.23	128.16	146.43	159.50	196.48	63
64	110.52	138.59	158.43	172.43	212.19	64
65	119.63	150.10	171.61	186.80	229.57	65
66	129.60	162.70	185.98	202.39	248.48	66
67	140.33	176.35	201.60	219.40	268.98	67
68	151.02	189.96	217.12	236.27	289.52	68
69	162.70	204.79	234.08	254.81	311.98	69
70	175.64	221.19	252.84	275.25	336.79	70
71	189.83	239.27	273.65	297.87	364.23	71
72	205.73	259.44	296.69	323.03	394.60	72
73	224.96	284.09	324.92	353.76	432.03	73
74	245.87	310.67	355.57	386.85	472.34	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.66	9.97	11.69	13.00	17.92	18-34
35-39	10.17	13.16	15.42	17.03	23.21	35-39
40-44	14.02	18.11	21.11	23.40	31.24	40-44
45-49	19.88	25.56	29.77	32.77	43.19	45-49
50	24.38	31.46	36.50	40.13	52.59	50
51	26.19	33.74	39.12	42.99	56.24	51
52	28.03	36.20	41.87	46.08	60.03	52
53	30.25	38.95	45.05	49.51	64.34	53
54	32.50	41.87	48.47	53.18	68.74	54
55	35.01	44.95	52.01	56.97	73.44	55
56	37.48	48.13	55.71	60.93	78.22	56
57	40.09	51.46	59.46	65.08	83.17	57
58	42.47	54.46	62.84	68.72	87.45	58
59	44.94	57.54	66.40	72.53	91.99	59
60	47.60	60.95	70.24	76.70	96.91	60
61	50.57	64.73	74.49	81.30	102.42	61
62	54.03	68.94	79.38	86.51	108.61	62
63	58.09	74.15	85.27	92.88	116.14	63
64	62.58	79.92	91.78	99.96	124.62	64
65	67.57	86.22	98.98	107.71	133.88	65
66	73.03	93.07	106.80	116.21	144.01	66
67	78.90	100.54	115.39	125.43	155.10	67
68	83.93	106.90	122.53	133.12	164.35	68
69	89.70	114.22	130.93	142.22	175.23	69
70	96.61	123.00	140.93	153.11	188.24	70
71	104.99	133.69	153.20	166.29	204.22	71
72	115.20	146.68	168.02	182.43	223.77	72
73	130.27	165.92	190.16	206.48	253.25	73
74	147.08	187.46	214.84	231.73	286.26	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
New Increased Rates effective 1/1/2015

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.52	8.74	9.72	11.00	13.24	18-34
35-39	8.90	10.42	11.61	13.06	15.68	35-39
40-44	11.34	13.38	14.94	16.72	20.03	40-44
45-49	15.60	18.55	20.75	23.07	27.58	45-49
50	22.39	26.68	29.83	33.07	39.42	50
51	24.95	29.76	33.31	36.86	43.93	51
52	27.55	32.93	36.85	40.74	48.54	52
53	29.71	35.59	39.86	44.00	52.43	53
54	31.88	38.29	42.92	47.29	56.38	54
55	34.09	41.08	46.07	50.69	60.44	55
56	36.41	43.99	49.38	54.24	64.68	56
57	38.86	47.08	52.88	58.00	69.16	57
58	41.31	50.15	56.35	61.74	73.60	58
59	44.02	53.54	60.17	65.88	78.50	59
60	47.07	57.36	64.50	69.89	84.00	60
61	50.57	61.73	68.28	72.64	90.27	61
62	54.57	66.34	70.86	75.38	97.44	62
63	59.37	72.69	79.91	85.01	106.01	63
64	64.81	79.46	88.96	94.63	115.70	64
65	70.94	87.08	97.97	104.26	126.59	65
66	77.80	95.61	107.05	113.88	138.75	66
67	85.41	105.07	116.10	123.51	152.24	67
68	93.44	115.01	129.47	140.28	166.28	68
69	102.40	126.14	142.04	153.78	182.00	69
70	112.45	138.63	156.17	168.74	199.67	70
71	123.73	152.67	172.06	185.61	219.59	71
72	136.39	168.45	189.90	204.62	242.03	72
73	151.48	187.31	209.49	222.86	269.22	73
74	167.99	207.98	224.03	238.34	299.00	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.60	4.66	5.42	5.99	7.92	18-34
35-39	4.62	5.96	6.92	7.62	9.94	35-39
40-44	6.44	8.26	9.55	10.47	13.48	40-44
45-49	9.45	12.08	13.90	15.19	19.31	45-49
50	11.91	15.20	17.47	19.05	24.07	50
51	12.89	16.44	18.87	20.58	25.93	51
52	13.97	17.79	20.41	22.23	27.94	52
53	15.19	19.33	22.15	24.11	30.20	53
54	16.52	20.99	24.02	26.12	32.61	54
55	17.93	22.75	26.03	28.27	35.15	55
56	19.43	24.63	28.14	30.53	37.84	56
57	21.01	26.60	30.37	32.93	40.66	57
58	22.47	28.41	32.40	35.11	43.19	58
59	24.04	30.37	34.61	37.46	45.95	59
60	25.80	32.55	37.07	40.08	48.99	60
61	27.78	35.01	39.83	42.44	52.40	61
62	30.02	37.80	41.35	43.99	56.29	62
63	32.70	41.15	46.33	49.29	60.97	63
64	35.73	44.91	50.96	54.58	66.23	64
65	39.10	49.11	55.68	59.87	72.13	65
66	42.85	53.77	60.93	65.16	78.65	66
67	46.97	58.91	66.23	70.46	85.88	67
68	50.46	63.24	71.54	76.93	91.90	68
69	54.60	68.40	77.35	83.12	99.15	69
70	59.71	74.76	84.50	90.78	108.12	70
71	66.02	82.66	93.39	100.31	119.32	71
72	73.85	92.44	104.44	112.14	133.27	72
73	85.43	106.96	120.85	129.77	154.22	73
74	98.56	123.44	135.33	143.97	178.01	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.29	17.18	20.01	22.06	29.44	18-34
35-39	17.14	22.09	25.66	28.25	37.27	35-39
40-44	22.37	28.77	33.35	36.61	47.75	40-44
45-49	29.62	38.01	43.93	48.13	62.06	45-49
50	35.06	44.95	51.90	56.78	72.83	50
51	37.11	47.57	54.89	60.03	76.86	51
52	39.31	50.36	58.09	63.50	81.12	52
53	41.80	53.51	61.68	67.41	85.86	53
54	44.41	56.83	65.46	71.50	90.80	54
55	47.12	60.26	69.38	75.74	95.90	55
56	49.92	63.80	73.40	80.08	101.11	56
57	52.77	67.38	77.49	84.49	106.36	57
58	55.17	70.42	80.93	88.20	110.73	58
59	57.71	73.60	84.55	92.08	115.26	59
60	60.45	77.04	88.45	96.28	120.18	60
61	63.48	80.86	92.78	100.93	125.62	61
62	66.89	85.16	97.65	106.18	131.80	62
63	71.16	90.55	103.77	112.76	139.59	63
64	75.91	96.53	110.56	120.08	148.29	64
65	81.10	103.10	118.03	128.13	157.85	65
66	86.77	110.25	126.15	136.89	168.29	66
67	92.88	117.98	134.95	146.37	179.61	67
68	97.99	124.42	142.24	154.22	188.92	68
69	103.89	131.87	150.72	163.37	199.79	69
70	110.95	140.81	160.90	174.37	212.94	70
71	119.53	151.70	173.32	187.78	229.07	71
72	129.98	164.99	188.50	204.22	248.86	72
73	145.56	184.86	211.26	228.91	279.05	73
74	162.99	207.12	232.39	247.23	312.83	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.22	10.72	12.56	13.97	19.26	18-34
35-39	10.92	14.18	16.58	18.36	25.00	35-39
40-44	15.08	19.54	22.75	25.17	33.64	40-44
45-49	21.39	27.56	32.02	35.29	46.55	45-49
50	26.25	33.86	39.31	43.23	56.65	50
51	28.19	36.36	42.15	46.26	60.55	51
52	30.17	38.97	45.13	49.59	64.66	52
53	32.59	41.95	48.55	53.33	69.26	53
54	35.00	45.11	52.16	57.26	74.01	54
55	37.67	48.37	56.03	61.39	79.07	55
56	40.37	51.87	60.00	65.63	84.22	56
57	43.21	55.40	64.03	70.07	89.56	57
58	45.75	58.65	67.68	73.99	94.19	58
59	48.40	61.93	71.51	78.14	99.05	59
60	51.24	65.67	75.65	82.56	104.37	60
61	54.48	69.69	80.21	86.96	110.30	61
62	58.16	74.28	83.83	90.79	116.95	62
63	62.52	79.85	91.45	98.91	125.05	63
64	67.41	86.07	98.84	107.32	134.21	64
65	72.76	92.85	106.56	115.91	144.19	65
66	78.61	100.21	115.05	124.74	155.09	66
67	84.95	108.29	123.77	133.82	167.00	67
68	90.36	115.14	131.96	143.35	176.98	68
69	96.60	123.00	141.01	153.20	188.67	69
70	104.05	132.48	151.76	164.88	202.68	70
71	113.06	143.98	164.97	179.09	219.94	71
72	124.07	157.96	180.94	196.50	240.73	72
73	140.27	178.72	204.79	219.17	269.96	73
74	158.38	201.92	222.39	236.61	302.09	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

New Increased Rates effective 1/1/2016

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount1 No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.18	7.18	7.98	9.04	10.88	18-34
35-39	7.31	8.56	9.53	10.73	12.88	35-39
40-44	9.32	10.99	12.27	13.73	16.46	40-44
45-49	12.81	15.24	17.04	18.95	22.66	45-49
50	18.39	21.92	24.51	27.16	32.38	50
51	20.49	24.45	27.36	30.28	36.09	51
52	22.63	27.05	30.27	33.47	39.87	52
53	24.40	29.23	32.74	36.14	43.07	53
54	26.19	31.45	35.26	38.85	46.31	54
55	28.00	33.74	37.85	41.64	49.65	55
56	29.91	36.13	40.56	44.55	53.13	56
57	31.92	38.67	43.44	47.64	56.81	57
58	33.94	41.19	46.29	50.72	60.46	58
59	36.16	43.98	49.43	54.12	64.48	59
60	38.66	47.12	52.98	57.95	69.00	60
61	41.54	50.70	57.02	62.32	74.15	61
62	44.83	54.81	61.65	67.32	80.04	62
63	48.77	59.71	67.17	73.31	87.08	63
64	53.23	65.27	73.43	80.09	95.04	64
65	58.27	71.53	80.48	87.70	103.98	65
66	63.91	78.53	88.35	96.19	113.98	66
67	70.16	86.31	97.13	105.60	125.05	67
68	76.75	94.47	106.35	115.38	136.59	68
69	84.11	103.62	116.68	126.32	149.50	69
70	92.37	113.87	128.28	138.61	164.01	70
71	101.64	125.41	141.34	152.47	180.38	71
72	112.03	138.37	155.99	168.08	198.81	72
73	124.43	153.86	173.52	186.93	221.15	73
74	137.99	170.84	192.73	207.61	245.61	74
75	152.66	189.21	213.51	229.99	272.02	75
76	168.35	208.86	235.75	253.97	300.23	76
77	184.99	229.74	259.36	279.40	330.07	77
78	202.22	251.36	283.81	305.69	360.69	78
79	220.33	274.08	309.50	333.33	392.76	79
80	239.33	297.92	336.46	362.31	426.28	80
81	259.20	322.87	364.68	392.63	461.25	81
82	279.94	348.94	394.14	424.29	497.69	82
83	301.58	376.13	424.87	457.30	535.57	83
84	324.08	404.42	456.85	491.65	574.91	84
85	347.47	433.84	490.08	527.34	615.70	85
86*	371.75	464.36	524.57	564.37	657.95	86*
87*	396.90	496.00	560.33	602.75	701.65	87*
88*	422.94	528.75	597.33	642.47	746.81	88*
89*	449.85	562.61	635.59	683.54	793.41	89*
90*	477.63	597.59	675.11	725.94	841.48	90*
91*	506.30	633.68	715.89	769.68	891.00	91*
92*	535.85	670.89	757.92	814.78	941.97	92*
93*	566.28	709.21	801.21	861.21	994.39	93*
94*	597.60	748.64	845.74	908.98	1,048.27	94*
95+*	629.79	789.19	891.55	958.10	1,103.60	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.96	3.83	4.45	4.92	6.51	18-34
35-39	3.80	4.90	5.68	6.26	8.17	35-39
40-44	5.29	6.79	7.84	8.60	11.07	40-44
45-49	7.76	9.92	11.42	12.48	15.86	45-49
50	9.79	12.49	14.35	15.65	19.77	50
51	10.59	13.50	15.50	16.91	21.30	51
52	11.48	14.62	16.77	18.26	22.95	52
53	12.48	15.88	18.19	19.80	24.81	53
54	13.57	17.24	19.73	21.46	26.78	54
55	14.73	18.69	21.38	23.22	28.88	55
56	15.96	20.23	23.12	25.08	31.08	56
57	17.26	21.85	24.94	27.05	33.40	57
58	18.46	23.33	26.61	28.84	35.48	58
59	19.75	24.94	28.43	30.77	37.74	59
60	21.19	26.74	30.45	32.92	40.24	60
61	22.82	28.76	32.72	35.35	43.04	61
62	24.66	31.05	35.29	38.10	46.24	62
63	26.86	33.80	38.39	41.40	50.08	63
64	29.35	36.89	41.86	45.11	54.41	64
65	32.12	40.34	45.74	49.27	59.25	65
66	35.20	44.17	50.05	53.87	64.61	66
67	38.58	48.39	54.79	58.94	70.54	67
68	41.45	51.95	58.77	63.19	75.49	68
69	44.85	56.19	63.54	68.28	81.44	69
70	49.05	61.41	69.41	74.57	88.81	70
71	54.23	67.90	76.72	82.40	98.01	71
72	60.66	75.93	85.79	92.12	109.47	72
73	70.17	87.86	99.27	106.59	126.68	73
74	80.96	101.40	114.57	123.04	146.22	74
75	92.83	116.31	131.45	141.15	167.70	75
76	105.62	132.38	149.63	160.68	190.79	76
77	119.12	149.37	168.85	181.32	215.10	77
78	132.43	166.15	187.84	201.69	238.87	78
79	146.30	183.63	207.62	222.89	263.51	79
80	160.70	201.81	228.18	244.94	289.04	80
81	175.65	220.70	249.55	267.82	315.45	81
82	191.14	240.27	271.70	291.56	342.73	82
83	207.17	260.54	294.64	316.14	370.90	83
84	223.76	281.52	318.11	338.41	399.96	84
85	240.87	303.19	338.75	360.36	429.88	85
86*	258.53	325.55	368.22	394.90	460.69	86*
87*	276.74	348.62	394.32	422.83	492.38	87*
88*	295.48	372.39	421.22	451.61	524.95	88*
89*	314.78	396.85	448.91	481.23	558.41	89*
90*	334.60	422.02	477.39	511.69	592.74	90*
91*	354.98	447.88	506.67	543.00	627.95	91*
92*	375.90	474.43	536.73	575.14	664.04	92*
93*	397.36	501.69	567.58	608.12	701.02	93*
94*	419.37	529.64	599.23	641.95	738.88	94*
95+*	441.91	558.30	631.66	676.61	777.61	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	18.60	22.79	25.96	28.42	35.77	18-34
35-39	23.44	28.83	32.83	35.91	45.00	35-39
40-44	30.00	37.02	42.18	46.08	57.48	40-44
45-49	39.26	48.61	55.40	60.46	75.06	45-49
50	48.71	60.39	68.80	75.04	92.91	50
51	52.28	64.84	73.89	80.56	99.66	51
52	55.98	69.48	79.18	86.32	106.69	52
53	59.70	74.15	84.53	92.14	113.79	53
54	63.49	78.96	90.01	98.11	121.08	54
55	67.38	83.86	95.61	104.21	128.51	55
56	71.32	88.85	101.32	110.41	136.05	56
57	75.31	93.91	107.10	116.69	143.66	57
58	78.72	98.23	112.03	122.02	150.06	58
59	82.31	102.79	117.22	127.62	156.79	59
60	86.22	107.76	122.88	133.72	164.11	60
61	90.60	113.30	129.20	140.54	172.27	61
62	95.58	119.61	136.39	148.30	181.59	62
63	101.96	127.67	145.57	158.24	193.52	63
64	109.07	136.64	155.80	169.33	206.85	64
65	116.89	146.52	167.05	181.53	221.52	65
66	125.40	157.26	179.31	194.82	237.51	66
67	134.58	168.87	192.54	209.17	254.79	67
68	143.66	180.33	205.62	223.38	271.93	68
69	153.56	192.84	219.91	238.88	290.64	69
70	164.45	206.62	235.66	255.97	311.24	70
71	176.50	221.90	253.12	274.92	334.06	71
72	189.89	238.89	272.54	295.99	359.43	72
73	206.37	259.85	296.56	322.07	391.01	73
74	224.11	282.47	322.45	350.18	424.93	74
75	242.93	306.44	349.89	379.91	460.67	75
76	262.56	331.46	378.51	410.90	497.72	76
77	282.79	357.27	407.99	442.75	535.57	77
78	302.48	382.40	436.61	473.56	571.62	78
79	322.56	408.00	465.75	504.86	607.95	79
80	343.02	434.08	495.40	536.65	644.55	80
81	363.85	460.66	525.56	568.92	681.43	81
82	385.05	487.70	556.23	601.68	718.59	82
83	406.63	515.23	587.42	634.93	756.02	83
84	428.58	543.25	619.11	668.66	793.73	84
85	450.92	571.75	651.33	702.88	831.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.91	14.11	16.43	18.12	24.18	18-34
35-39	14.08	18.15	21.08	23.21	30.61	35-39
40-44	18.38	23.63	27.39	30.07	39.23	40-44
45-49	24.33	31.22	36.09	39.54	50.98	45-49
50	28.80	36.93	42.63	46.64	59.82	50
51	30.49	39.08	45.09	49.31	63.14	51
52	32.29	41.37	47.71	52.16	66.63	52
53	34.34	43.95	50.67	55.37	70.53	53
54	36.48	46.68	53.77	58.73	74.59	54
55	38.71	49.50	56.99	62.22	78.78	55
56	41.01	52.41	60.29	65.78	83.05	56
57	43.34	55.35	63.65	69.40	87.37	57
58	45.32	57.85	66.48	72.45	90.95	58
59	47.40	60.46	69.45	75.64	94.68	59
60	49.66	63.28	72.66	79.09	98.72	60
61	52.14	66.42	76.21	82.90	103.19	61
62	54.95	69.95	80.21	87.22	108.26	62
63	58.45	74.38	85.24	92.62	114.67	63
64	62.35	79.29	90.82	98.64	121.81	64
65	66.62	84.69	96.96	105.25	129.66	65
66	71.28	90.56	103.63	112.45	138.24	66
67	76.29	96.91	110.85	120.23	147.53	67
68	80.49	102.20	116.84	126.68	155.18	68
69	85.34	108.32	123.81	134.19	164.12	69
70	91.14	115.67	132.17	143.23	174.92	70
71	98.19	124.61	142.37	154.25	188.16	71
72	106.77	135.53	154.84	167.75	204.42	72
73	119.57	151.85	173.54	188.04	229.22	73
74	133.88	170.13	194.49	210.77	256.97	74
75	149.42	189.98	217.26	235.47	287.02	75
76	165.88	211.03	241.37	261.64	318.71	76
77	182.94	232.86	266.41	288.77	351.39	77
78	199.10	253.56	290.11	314.41	381.82	78
79	215.57	274.68	314.28	340.55	412.59	79
80	232.35	296.19	338.92	367.16	443.69	80
81	249.44	318.12	364.01	394.25	475.15	81
82	266.83	340.47	389.56	421.83	506.94	82
83	284.54	363.23	415.59	449.89	539.09	83
84	302.55	386.39	442.07	478.43	571.56	84
85	320.87	409.96	469.02	507.46	507.46	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	11.53	13.98	15.88	17.49	22.23	18-34
35-39	14.36	17.46	19.88	21.88	27.58	35-39
40-44	18.87	23.09	26.32	28.83	36.26	40-44
45-49	25.96	31.94	36.44	39.90	49.81	45-49
50	34.14	41.97	47.86	52.36	65.23	50
51	37.29	45.90	52.26	57.18	71.19	51
52	40.53	49.95	56.97	62.27	77.37	52
53	43.70	54.03	61.54	67.29	83.62	53
54	47.04	58.20	66.36	72.55	90.06	54
55	50.50	62.54	71.30	77.99	96.70	55
56	54.01	67.03	76.46	83.55	103.48	56
57	57.62	71.62	81.74	89.29	110.51	57
58	60.89	75.74	86.44	94.37	116.71	58
59	64.36	80.13	91.48	99.82	123.23	59
60	68.16	85.02	97.03	105.80	130.45	60
61	72.49	90.45	103.27	112.52	138.55	61
62	77.38	96.66	110.35	120.22	147.79	62
63	83.52	104.46	119.17	129.76	159.38	63
64	90.33	113.07	129.03	140.49	172.24	64
65	97.87	122.58	139.93	152.35	186.53	65
66	106.16	133.03	151.85	165.24	202.18	66
67	115.11	144.41	164.83	179.30	219.10	67
68	124.15	155.77	177.75	193.43	236.19	68
69	133.96	168.27	192.03	208.87	254.90	69
70	144.87	182.02	207.73	226.01	275.61	70
71	156.89	197.31	225.29	244.97	298.53	71
72	170.33	214.32	244.69	266.13	324.06	72
73	186.58	235.06	268.47	291.93	355.35	73
74	204.24	257.49	294.23	319.81	389.11	74
75	222.96	281.46	321.61	349.54	424.92	75
76	242.70	306.56	350.40	380.77	462.33	76
77	263.24	332.79	379.56	407.25	500.97	77
78	283.62	358.81	410.06	445.24	538.69	78
79	304.68	385.63	440.65	478.28	577.26	79
80	326.33	413.22	472.16	512.21	616.63	80
81	348.60	441.62	504.48	547.03	656.75	81
82	371.49	470.79	537.74	582.74	697.69	82
83	394.98	500.73	571.77	619.40	739.42	83
84	419.08	531.42	606.75	656.90	781.96	84
85	443.77	562.99	642.53	695.34	825.30	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.11	7.98	9.35	10.37	14.26	18-34
35-39	8.10	10.55	12.28	13.61	18.47	35-39
40-44	11.19	14.49	16.89	18.65	24.87	40-44
45-49	15.91	20.52	23.82	26.23	34.51	45-49
50	19.64	25.24	29.30	32.20	42.07	50
51	21.04	27.15	31.45	34.51	45.00	51
52	22.58	29.12	33.67	37.01	48.10	52
53	24.38	31.33	36.24	39.80	51.56	53
54	26.22	33.74	38.98	42.81	55.13	54
55	28.23	36.24	41.93	45.87	58.93	55
56	30.26	38.88	44.92	49.13	62.83	56
57	32.46	41.55	47.99	52.45	66.85	57
58	34.41	44.03	50.76	55.44	70.38	58
59	36.45	46.54	53.68	58.62	74.09	59
60	38.59	49.39	56.85	62.02	78.14	60
61	41.12	52.51	60.37	65.85	82.64	61
62	43.91	56.00	64.39	70.15	87.74	62
63	47.26	60.30	69.29	75.40	93.93	63
64	51.05	65.09	74.66	81.21	100.91	64
65	55.17	70.29	80.59	87.62	108.60	65
66	59.70	75.97	87.10	94.62	116.96	66
67	64.58	82.19	94.19	102.29	126.09	67
68	68.75	87.50	100.12	108.69	133.74	68
69	73.60	93.59	107.14	116.23	142.74	69
70	79.40	100.91	115.46	125.27	153.56	70
71	86.43	109.90	125.72	136.35	166.91	71
72	95.06	120.78	138.19	149.87	183.17	72
73	107.72	136.96	156.72	169.94	207.83	73
74	121.91	155.10	177.47	192.49	235.42	74
75	137.33	174.86	200.10	217.05	265.35	75
76	153.77	195.78	224.23	243.18	297.04	76
77	170.82	217.67	248.95	266.52	329.80	77
78	187.18	238.60	273.24	296.34	360.67	78
79	203.85	260.03	297.77	322.89	392.01	79
80	220.95	281.96	322.93	350.09	423.89	80
81	238.50	304.50	348.70	377.87	456.25	81
82	256.34	327.42	374.95	406.31	489.13	82
83	274.67	350.94	401.89	435.34	522.55	83
84	293.36	374.97	429.11	461.86	556.41	84
85	312.42	399.49	453.30	487.86	590.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.60	15.34	17.46	19.18	24.50	18-34
35-39	15.77	19.24	21.95	24.11	30.52	35-39
40-44	20.78	25.51	29.13	31.85	40.22	40-44
45-49	28.59	35.28	40.32	44.09	55.24	45-49
50	37.29	45.98	52.53	57.40	71.80	50
51	40.65	50.19	57.24	62.56	78.21	51
52	44.11	54.53	62.31	68.03	84.87	52
53	47.56	58.99	67.30	73.52	91.73	53
54	51.21	63.55	72.58	79.29	98.81	54
55	55.00	68.30	77.99	85.26	106.11	55
56	58.83	73.21	83.64	91.35	113.55	56
57	62.76	78.21	89.40	97.62	121.25	57
58	66.28	82.65	94.47	103.10	127.96	58
59	70.00	87.36	99.89	108.96	134.98	59
60	74.06	92.60	105.84	115.37	142.74	60
61	78.68	98.40	112.52	122.56	151.43	61
62	83.89	105.03	120.09	130.80	161.34	62
63	90.47	113.41	129.57	141.05	173.84	63
64	97.75	122.63	140.15	152.57	187.68	64
65	105.79	132.79	151.82	165.28	203.04	65
66	114.61	143.93	164.55	179.05	219.82	66
67	124.10	156.03	178.37	194.04	237.91	67
68	133.63	168.03	192.03	209.04	256.11	68
69	143.93	181.20	207.10	225.38	275.98	69
70	155.37	195.65	223.62	243.49	297.93	70
71	167.94	211.69	242.08	263.47	322.16	71
72	181.99	229.51	262.43	285.74	349.11	72
73	199.01	251.30	287.46	312.93	382.19	73
74	217.49	274.82	314.53	342.25	417.81	74
75	237.02	299.91	343.23	373.45	455.50	75
76	257.57	326.10	373.33	406.13	494.75	76
77	278.89	353.40	403.60	432.82	535.15	77
78	299.90	380.30	435.31	473.15	574.29	78
79	321.55	407.94	466.88	507.27	614.16	79
80	343.73	436.28	499.30	542.19	654.70	80
81	366.48	465.37	532.44	577.91	695.85	81
82	389.80	495.16	566.46	614.43	737.69	82
83	413.66	525.65	601.15	651.82	780.19	83
84	438.08	556.82	636.73	689.95	823.37	84
85	463.03	588.82	673.02	728.94	867.22	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.74	8.81	10.33	11.46	15.81	18-34
35-39	8.96	11.68	13.60	15.08	20.53	35-39
40-44	12.37	16.03	18.70	20.66	27.63	40-44
45-49	17.54	22.64	26.30	28.98	38.24	45-49
50	21.61	27.79	32.29	35.51	46.53	50
51	23.13	29.88	34.64	38.03	49.74	51
52	24.80	32.02	37.05	40.76	53.13	52
53	26.76	34.42	39.85	43.80	56.91	53
54	28.75	37.04	42.83	47.08	60.80	54
55	30.93	39.75	46.04	50.40	64.94	55
56	33.12	42.61	49.28	53.94	69.18	56
57	35.50	45.49	52.60	57.53	73.54	57
58	37.60	48.17	55.59	60.76	77.36	58
59	39.79	50.86	58.73	64.19	81.36	59
60	42.07	53.92	62.13	67.84	85.72	60
61	44.78	57.26	65.90	71.95	90.56	61
62	47.76	60.99	70.21	76.56	96.04	62
63	51.34	65.60	75.47	82.20	102.70	63
64	55.39	70.73	81.22	88.43	110.21	64
65	59.78	76.28	87.56	95.29	118.47	65
66	64.60	82.33	94.51	102.77	127.43	66
67	69.78	88.95	102.07	110.96	137.20	67
68	74.21	94.61	108.39	117.79	145.39	68
69	79.35	101.07	115.86	125.82	155.00	69
70	85.47	108.81	124.67	135.41	166.51	70
71	92.87	118.30	135.52	147.14	180.69	71
72	101.94	129.75	148.67	161.42	197.91	72
73	115.23	146.78	168.21	182.61	224.06	73
74	130.10	165.84	190.05	206.38	253.26	74
75	146.23	186.57	213.83	232.23	284.88	75
76	163.40	208.46	239.15	259.68	318.29	76
77	181.16	231.33	264.97	283.56	352.74	77
78	198.13	253.09	290.32	315.27	385.03	78
79	215.36	275.31	315.80	342.89	417.71	79
80	233.00	297.99	341.88	371.12	450.86	80
81	251.07	321.26	368.53	399.88	484.41	81
82	269.38	344.85	395.60	429.26	518.41	82
83	288.17	369.02	423.34	459.18	552.88	83
84	307.28	393.66	451.31	486.55	587.70	84
85	326.73	418.75	476.21	513.36	622.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

New Increased Rates effective 1/1/2014

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount1 No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
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NEW YORK LIFE INSURANCE COMPANY

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Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.98	8.11	9.02	10.22	12.30	18-34
35-39	8.27	9.67	10.78	12.13	14.56	35-39
40-44	10.53	12.43	13.87	15.52	18.60	40-44
45-49	14.48	17.23	19.27	21.42	25.61	45-49
50	20.79	24.78	27.70	30.71	36.61	50
51	23.17	27.64	30.93	34.23	40.79	51
52	25.58	30.58	34.22	37.83	45.07	52
53	27.59	33.05	37.01	40.86	48.69	53
54	29.60	35.56	39.86	43.91	52.35	54
55	31.66	38.14	42.78	47.07	56.12	55
56	33.81	40.85	45.85	50.36	60.06	56
57	36.09	43.72	49.10	53.86	64.22	57
58	38.36	46.57	52.33	57.33	68.34	58
59	40.87	49.71	55.87	61.18	72.89	59
60	43.71	53.26	59.89	65.51	78.00	60
61	46.96	57.32	64.45	70.45	83.82	61
62	50.67	61.96	69.69	75.38	90.48	62
63	55.13	67.50	75.93	82.88	98.44	63
64	60.18	73.79	83.01	90.53	107.43	64
65	65.87	80.86	90.97	99.14	117.55	65
66	72.24	88.78	99.88	108.73	128.84	66
67	79.31	97.57	109.80	119.38	141.36	67
68	86.76	106.80	120.22	130.43	154.40	68
69	95.08	117.13	131.90	142.79	169.00	69
70	104.42	128.73	145.02	156.69	185.41	70
71	114.89	141.77	159.77	172.35	203.91	71
72	126.65	156.42	176.33	190.01	224.74	72
73	140.66	173.93	196.16	211.32	249.99	73
74	155.99	193.13	217.87	234.69	277.64	74
75	172.58	213.89	238.59	253.82	307.50	75
76	190.31	236.11	253.14	269.30	339.39	76
77	209.12	250.60	267.69	284.77	373.13	77
78	228.59	280.37	299.48	318.60	407.73	78
79	249.07	309.83	331.26	352.41	443.99	79
80	270.54	336.78	363.05	386.23	481.88	80
81	293.01	364.99	394.84	420.04	521.42	81
82	316.46	394.46	426.63	453.86	562.60	82
83	340.91	425.19	458.42	487.68	605.42	83
84	366.35	457.17	490.21	521.50	649.90	84
85	392.80	488.68	522.00	555.32	696.01	85
86*	420.24	524.93	593.00	637.99	743.77	86*
87*	448.67	560.69	633.41	681.37	793.17	87*
88*	478.10	597.71	675.25	726.27	844.22	88*
89*	508.52	636.00	718.50	772.69	896.90	89*
90*	539.93	675.53	763.17	820.63	951.24	90*
91*	572.34	716.34	809.26	870.08	1,007.21	91*
92*	605.75	758.39	856.78	921.05	1,064.83	92*
93*	640.15	801.71	905.71	973.54	1,124.10	93*
94*	675.55	846.29	956.06	1,027.55	1,185.00	94*
95+*	711.93	892.13	1,007.84	1,083.07	1,247.55	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.34	4.33	5.03	5.56	7.36	18-34
35-39	4.29	5.54	6.42	7.07	9.23	35-39
40-44	5.98	7.67	8.87	9.72	12.52	40-44
45-49	8.78	11.22	12.91	14.11	17.93	45-49
50	11.06	14.12	16.22	17.69	22.35	50
51	11.97	15.26	17.52	19.11	24.08	51
52	12.97	16.52	18.95	20.64	25.95	52
53	14.11	17.95	20.57	22.39	28.04	53
54	15.34	19.49	22.31	24.26	30.28	54
55	16.65	21.13	24.17	26.25	32.64	55
56	18.04	22.87	26.13	28.35	35.14	56
57	19.51	24.70	28.20	30.58	37.75	57
58	20.87	26.38	30.08	32.60	40.11	58
59	22.32	28.20	32.14	34.79	42.67	59
60	23.96	30.23	34.42	37.22	45.49	60
61	25.79	32.51	36.99	39.96	48.66	61
62	27.87	35.10	39.90	43.07	52.27	62
63	30.37	38.21	43.39	46.80	56.62	63
64	33.18	41.70	47.32	51.00	61.50	64
65	36.31	45.60	51.70	55.69	66.98	65
66	39.79	49.93	56.58	60.89	73.03	66
67	43.62	54.70	61.93	66.63	79.74	67
68	46.85	58.72	66.43	71.44	85.33	68
69	50.70	63.52	71.83	77.18	92.07	69
70	55.45	69.42	78.47	84.29	100.40	70
71	61.31	76.75	86.72	93.15	110.80	71
72	68.58	85.84	96.98	104.13	123.75	72
73	79.33	99.32	112.22	120.50	143.21	73
74	91.52	114.62	129.52	139.09	165.30	74
75	104.94	131.48	148.13	157.58	189.58	75
76	119.39	149.64	160.91	171.19	215.67	76
77	134.65	162.62	173.71	184.80	243.15	77
78	149.71	181.94	194.34	206.75	270.02	78
79	165.39	201.25	214.97	228.69	297.88	79
80	181.66	220.56	235.60	250.64	326.74	80
81	198.56	239.87	256.22	272.58	356.59	81
82	216.07	259.19	276.86	294.53	387.44	82
83	234.19	278.50	297.48	316.47	419.28	83
84	250.43	297.80	318.11	338.41	452.13	84
85	266.67	317.12	338.75	360.36	481.85	85
86*	292.25	368.02	416.25	446.41	520.78	86*
87*	312.83	394.10	445.76	477.98	556.61	87*
88*	334.02	420.97	476.16	510.51	593.42	88*
89*	355.84	448.62	507.47	544.00	631.24	89*
90*	378.25	477.06	539.66	578.44	670.06	90*
91*	401.28	506.30	572.75	613.82	709.85	91*
92*	424.93	536.32	606.74	650.16	750.66	92*
93*	449.19	567.13	641.62	687.44	792.45	93*
94*	474.07	598.73	677.39	725.69	835.25	94*
95+*	499.55	631.12	714.05	764.87	879.03	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	21.02	25.77	29.34	32.12	40.43	18-34
35-39	26.49	32.59	37.12	40.60	50.87	35-39
40-44	33.92	41.85	47.68	52.09	64.97	40-44
45-49	44.38	54.95	62.62	68.34	84.85	45-49
50	55.07	68.26	77.78	84.83	105.03	50
51	59.10	73.29	83.53	91.07	112.66	51
52	63.28	78.55	89.51	97.58	120.60	52
53	67.48	83.82	95.55	104.16	128.64	53
54	71.77	89.26	101.75	110.90	136.88	54
55	76.17	94.80	108.08	117.81	145.28	55
56	80.63	100.44	114.53	124.81	153.79	56
57	85.14	106.16	121.07	131.91	162.40	57
58	88.99	111.05	126.65	137.93	169.64	58
59	93.04	116.19	132.51	144.26	177.24	59
60	97.46	121.81	138.91	151.16	185.51	60
61	102.41	128.08	146.06	158.87	194.74	61
62	108.04	135.21	154.18	167.65	205.27	62
63	115.26	144.33	164.55	178.88	218.76	63
64	123.29	154.47	176.12	191.41	233.83	64
65	132.13	165.63	188.84	205.21	250.42	65
66	141.75	177.78	202.70	220.23	268.49	66
67	152.14	190.89	217.66	236.46	288.03	67
68	162.40	203.85	232.44	252.51	307.40	68
69	173.59	218.00	248.60	270.04	328.55	69
70	185.90	233.57	266.40	289.35	351.83	70
71	199.52	250.85	286.13	310.78	377.64	71
72	214.66	270.05	308.09	334.59	406.32	72
73	233.29	293.75	335.24	364.08	442.01	73
74	253.34	319.32	364.51	395.85	480.35	74
75	274.61	346.41	395.53	423.09	520.75	75
76	296.80	374.70	410.95	437.17	562.64	76
77	319.67	397.10	424.18	451.26	605.42	77
78	341.94	432.28	474.55	504.84	646.18	78
79	364.64	461.21	524.92	558.43	687.25	79
80	387.76	490.70	560.01	606.65	728.62	80
81	411.31	520.74	594.11	643.12	770.32	81
82	435.28	551.32	628.78	680.16	812.32	82
83	459.67	582.44	664.04	717.74	854.63	83
84	484.48	614.11	699.87	755.87	897.26	84
85	509.73	646.32	736.28	794.56	940.20	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.34	15.95	18.58	20.49	27.34	18-34
35-39	15.91	20.51	23.83	26.23	34.61	35-39
40-44	20.77	26.72	30.97	34.00	44.34	40-44
45-49	27.51	35.30	40.79	44.69	57.63	45-49
50	32.55	41.74	48.19	52.73	67.63	50
51	34.46	44.17	50.97	55.74	71.37	51
52	36.50	46.76	53.94	58.97	75.32	52
53	38.82	49.69	57.28	62.60	79.73	53
54	41.24	52.77	60.79	66.39	84.32	54
55	43.76	55.95	64.43	70.33	89.05	55
56	46.36	59.24	68.16	74.36	93.89	56
57	49.00	62.57	71.96	78.46	98.76	57
58	51.23	65.39	75.15	81.90	102.82	58
59	53.59	68.34	78.51	85.50	107.03	59
60	56.13	71.54	82.13	89.40	111.59	60
61	58.94	75.09	86.15	93.72	116.65	61
62	62.11	79.08	90.68	98.59	122.38	62
63	66.08	84.08	96.36	104.70	129.62	63
64	70.49	89.64	102.66	111.50	137.70	64
65	75.31	95.73	109.60	118.98	146.58	65
66	80.57	102.38	117.14	127.11	156.27	66
67	86.24	109.55	125.31	135.92	166.78	67
68	90.99	115.53	132.08	143.21	175.42	68
69	96.47	122.45	139.96	151.70	185.52	69
70	103.03	130.75	149.41	161.92	197.73	70
71	110.99	140.87	160.94	174.37	212.71	71
72	120.69	153.21	175.03	189.63	231.09	72
73	135.16	171.65	196.17	212.56	259.12	73
74	151.35	192.32	219.86	238.26	290.49	74
75	168.91	214.76	245.60	262.92	324.45	75
76	187.51	238.55	261.90	278.62	360.28	76
77	206.80	259.00	276.66	294.31	397.23	77
78	225.07	286.64	309.50	329.26	431.63	78
79	243.69	310.51	342.36	364.21	466.40	79
80	262.65	334.83	375.20	399.16	501.57	80
81	281.97	359.62	408.06	434.10	537.12	81
82	301.64	384.88	440.38	469.05	573.07	82
83	321.66	410.61	469.79	504.00	609.40	83
84	342.02	436.79	499.73	538.95	646.11	84
85	362.73	463.44	530.19	573.65	573.65	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.03	15.76	17.92	19.77	25.10	18-34
35-39	16.27	19.77	22.48	24.73	31.21	35-39
40-44	21.33	26.08	29.72	32.62	40.95	40-44
45-49	29.38	36.08	41.17	45.07	56.31	45-49
50	38.59	47.48	54.10	59.16	73.71	50
51	42.17	51.89	59.08	64.63	80.44	51
52	45.78	56.43	64.37	70.38	87.47	52
53	49.44	61.05	69.56	76.11	94.54	53
54	53.20	65.81	75.01	82.01	101.80	54
55	57.06	70.69	80.63	88.17	109.27	55
56	61.06	75.75	86.40	94.41	117.01	56
57	65.14	80.97	92.40	100.91	124.92	57
58	68.86	85.62	97.68	106.68	131.89	58
59	72.72	90.61	103.37	112.88	139.34	59
60	77.06	96.11	109.69	119.61	147.50	60
61	81.91	102.22	116.70	127.20	156.62	61
62	87.47	109.26	124.74	135.18	167.03	62
63	94.38	118.05	134.68	146.73	180.14	63
64	102.13	127.79	145.86	158.78	194.73	64
65	110.67	138.56	158.17	172.19	210.90	65
66	120.04	150.38	171.63	186.78	228.54	66
67	130.16	163.22	186.30	202.73	247.71	67
68	140.31	176.10	200.97	218.63	267.00	68
69	151.43	190.18	217.05	236.14	288.15	69
70	163.77	205.78	234.87	255.49	311.56	70
71	177.34	223.02	254.67	276.95	337.51	71
72	192.55	242.27	276.63	300.86	366.29	72
73	210.91	265.73	303.46	330.02	401.69	73
74	230.89	291.08	332.62	361.49	439.89	74
75	252.08	318.14	358.69	381.57	480.35	75
76	274.36	346.56	373.29	397.10	517.39	76
77	297.57	363.10	387.89	412.62	555.88	77
78	320.64	401.87	433.93	461.65	608.98	78
79	344.42	435.93	479.51	510.61	652.59	79
80	368.89	467.13	516.45	555.68	697.03	80
81	394.11	499.24	552.84	594.59	742.42	81
82	419.96	532.21	588.93	633.01	788.65	82
83	446.46	566.04	624.52	670.93	835.87	83
84	473.75	600.77	659.66	708.30	883.95	84
85	501.70	634.68	694.30	745.27	932.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.94	9.03	10.58	11.76	16.16	18-34
35-39	9.19	11.89	13.92	15.37	20.88	35-39
40-44	12.68	16.37	19.07	21.12	28.12	40-44
45-49	18.03	23.17	26.96	29.66	38.98	45-49
50	22.16	28.57	33.12	36.39	47.55	50
51	23.82	30.66	35.52	39.01	50.88	51
52	25.52	32.92	38.05	41.84	54.35	52
53	27.56	35.45	40.97	44.99	58.29	53
54	29.64	38.14	44.11	48.36	62.33	54
55	31.95	40.98	47.37	51.85	66.64	55
56	34.24	43.92	50.78	55.50	71.04	56
57	36.66	47.00	54.25	59.33	75.60	57
58	38.87	49.78	57.38	62.70	79.56	58
59	41.17	52.65	60.69	66.24	83.77	59
60	43.66	55.83	64.27	70.12	88.34	60
61	46.44	59.36	68.24	74.41	93.46	61
62	49.67	63.30	72.80	79.27	99.22	62
63	53.47	68.16	78.29	85.20	106.22	63
64	57.68	73.55	84.37	91.80	114.10	64
65	62.36	79.45	91.10	99.04	122.73	65
66	67.49	85.88	98.43	106.99	132.18	66
67	73.02	92.90	106.48	115.63	142.54	67
68	77.75	98.87	113.18	122.84	151.18	68
69	83.20	105.77	121.08	131.38	161.37	69
70	89.75	114.07	130.52	141.64	173.60	70
71	97.71	124.20	142.12	154.10	188.65	71
72	107.43	136.54	156.18	169.38	207.10	72
73	121.78	154.82	177.17	192.15	234.91	73
74	137.82	175.32	200.62	216.29	266.10	74
75	155.24	197.63	223.18	237.43	299.93	75
76	173.79	221.34	238.51	253.69	332.87	76
77	193.10	237.57	253.81	270.00	367.30	77
78	211.61	263.84	283.94	302.10	407.67	78
79	230.44	287.65	314.07	334.14	443.18	79
80	249.76	311.16	342.70	366.19	479.19	80
81	269.61	334.57	368.27	396.98	515.79	81
82	289.77	357.74	393.61	424.28	552.94	82
83	310.49	380.70	418.73	451.22	590.68	83
84	329.08	403.45	443.56	477.96	628.98	84
85	347.52	426.02	468.25	504.46	663.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.24	17.29	19.70	21.68	27.66	18-34
35-39	17.87	21.79	24.82	27.25	34.54	35-39
40-44	23.49	28.81	32.89	36.04	45.42	40-44
45-49	32.36	39.85	45.55	49.80	62.45	45-49
50	42.15	52.02	59.38	64.85	81.13	50
51	45.97	56.74	64.71	70.71	88.37	51
52	49.82	61.60	70.40	76.89	95.95	52
53	53.81	66.65	76.07	83.16	103.71	53
54	57.92	71.86	82.04	89.63	111.69	54
55	62.14	77.20	88.20	96.39	119.90	55
56	66.51	82.73	94.51	103.22	128.40	56
57	70.95	88.42	101.06	110.32	137.06	57
58	74.96	93.43	106.75	116.55	144.60	58
59	79.09	98.79	112.87	123.22	152.63	59
60	83.73	104.68	119.65	130.43	161.40	60
61	88.90	111.20	127.15	138.55	171.18	61
62	94.83	118.72	135.75	147.14	182.34	62
63	102.23	128.16	146.43	159.50	196.48	63
64	110.52	138.59	158.43	172.43	212.19	64
65	119.63	150.10	171.61	186.80	229.57	65
66	129.60	162.70	185.98	202.39	248.48	66
67	140.33	176.35	201.60	219.40	268.98	67
68	151.02	189.96	217.12	236.27	289.52	68
69	162.70	204.79	234.08	254.81	311.98	69
70	175.64	221.19	252.84	275.25	336.79	70
71	189.83	239.27	273.65	297.87	364.23	71
72	205.73	259.44	296.69	323.03	394.60	72
73	224.96	284.09	324.92	353.76	432.03	73
74	245.87	310.67	355.57	386.85	472.34	74
75	267.98	338.99	382.71	407.12	514.92	75
76	291.17	368.65	397.32	422.66	552.99	76
77	315.26	385.60	411.93	438.19	592.43	77
78	339.05	426.17	460.82	490.26	649.23	78
79	363.49	461.15	509.16	542.25	694.31	79
80	388.56	493.20	547.13	589.57	740.06	80
81	414.33	526.09	584.44	629.50	786.62	81
82	440.66	559.76	621.39	668.84	833.86	82
83	467.57	594.21	657.74	707.58	881.96	83
84	495.23	629.49	693.55	745.66	930.76	84
85	523.48	663.88	728.76	783.26	980.35	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.66	9.97	11.69	13.00	17.92	18-34
35-39	10.17	13.16	15.42	17.03	23.21	35-39
40-44	14.02	18.11	21.11	23.40	31.24	40-44
45-49	19.88	25.56	29.77	32.77	43.19	45-49
50	24.38	31.46	36.50	40.13	52.59	50
51	26.19	33.74	39.12	42.99	56.24	51
52	28.03	36.20	41.87	46.08	60.03	52
53	30.25	38.95	45.05	49.51	64.34	53
54	32.50	41.87	48.47	53.18	68.74	54
55	35.01	44.95	52.01	56.97	73.44	55
56	37.48	48.13	55.71	60.93	78.22	56
57	40.09	51.46	59.46	65.08	83.17	57
58	42.47	54.46	62.84	68.72	87.45	58
59	44.94	57.54	66.40	72.53	91.99	59
60	47.60	60.95	70.24	76.70	96.91	60
61	50.57	64.73	74.49	81.30	102.42	61
62	54.03	68.94	79.38	86.51	108.61	62
63	58.09	74.15	85.27	92.88	116.14	63
64	62.58	79.92	91.78	99.96	124.62	64
65	67.57	86.22	98.98	107.71	133.88	65
66	73.03	93.07	106.80	116.21	144.01	66
67	78.90	100.54	115.39	125.43	155.10	67
68	83.93	106.90	122.53	133.12	164.35	68
69	89.70	114.22	130.93	142.22	175.23	69
70	96.61	123.00	140.93	153.11	188.24	70
71	104.99	133.69	153.20	166.29	204.22	71
72	115.20	146.68	168.02	182.43	223.77	72
73	130.27	165.92	190.16	206.48	253.25	73
74	147.08	187.46	214.84	231.73	286.26	74
75	165.30	210.86	238.19	253.40	322.00	75
76	184.67	235.68	254.03	270.19	356.31	76
77	204.79	252.56	269.83	287.04	392.13	77
78	223.99	280.22	301.86	321.17	435.20	78
79	243.45	304.93	333.89	355.23	472.24	79
80	263.38	329.28	364.12	389.30	509.68	80
81	283.82	353.51	390.68	421.86	547.63	81
82	304.51	377.45	416.96	450.23	586.04	82
83	325.75	401.14	442.98	478.17	624.96	83
84	344.81	424.58	468.65	505.87	664.35	84
85	363.69	447.80	494.15	533.28	700.07	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

New Increased Rates effective 1/1/2015

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.52	8.74	9.72	11.00	13.24	18-34
35-39	8.90	10.42	11.61	13.06	15.68	35-39
40-44	11.34	13.38	14.94	16.72	20.03	40-44
45-49	15.60	18.55	20.75	23.07	27.58	45-49
50	22.39	26.68	29.83	33.07	39.42	50
51	24.95	29.76	33.31	36.86	43.93	51
52	27.55	32.93	36.85	40.74	48.54	52
53	29.71	35.59	39.86	44.00	52.43	53
54	31.88	38.29	42.92	47.29	56.38	54
55	34.09	41.08	46.07	50.69	60.44	55
56	36.41	43.99	49.38	54.24	64.68	56
57	38.86	47.08	52.88	58.00	69.16	57
58	41.31	50.15	56.35	61.74	73.60	58
59	44.02	53.54	60.17	65.88	78.50	59
60	47.07	57.36	64.50	69.89	84.00	60
61	50.57	61.73	68.28	72.64	90.27	61
62	54.57	66.34	70.86	75.38	97.44	62
63	59.37	72.69	79.91	85.01	106.01	63
64	64.81	79.46	88.96	94.63	115.70	64
65	70.94	87.08	97.97	104.26	126.59	65
66	77.80	95.61	107.05	113.88	138.75	66
67	85.41	105.07	116.10	123.51	152.24	67
68	93.44	115.01	129.47	140.28	166.28	68
69	102.40	126.14	142.04	153.78	182.00	69
70	112.45	138.63	156.17	168.74	199.67	70
71	123.73	152.67	172.06	185.61	219.59	71
72	136.39	168.45	189.90	204.62	242.03	72
73	151.48	187.31	209.49	222.86	269.22	73
74	167.99	207.98	224.03	238.34	299.00	74
75	185.85	223.36	238.59	253.82	331.16	75
76	199.28	236.99	253.14	269.30	363.24	76
77	210.73	250.60	267.69	284.77	381.21	77
78	235.76	280.37	299.48	318.60	426.48	78
79	260.78	310.11	331.26	352.41	471.75	79
80	285.81	339.88	363.05	386.23	517.02	80
81	310.83	369.64	394.84	420.04	561.53	81
82	335.86	399.40	426.63	453.86	605.88	82
83	360.89	429.16	458.42	487.68	651.99	83
84	385.91	458.91	490.21	521.50	698.10	84
85	410.94	488.68	522.00	555.32	743.37	85
86*	452.56	565.31	638.61	687.06	800.98	86*
87*	483.18	603.82	682.14	733.78	854.18	87*
88*	514.88	643.69	727.19	782.14	909.16	88*
89*	547.64	684.92	773.77	832.13	965.89	89*
90*	581.46	727.50	821.87	883.75	1,024.41	90*
91*	616.36	771.44	871.51	937.01	1,084.69	91*
92*	652.34	816.73	922.68	991.90	1,146.74	92*
93*	689.39	863.38	975.38	1,048.43	1,210.57	93*
94*	727.51	911.39	1,029.60	1,106.59	1,276.16	94*
95+*	766.70	960.75	1,085.36	1,166.38	1,343.51	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.60	4.66	5.42	5.99	7.92	18-34
35-39	4.62	5.96	6.92	7.62	9.94	35-39
40-44	6.44	8.26	9.55	10.47	13.48	40-44
45-49	9.45	12.08	13.90	15.19	19.31	45-49
50	11.91	15.20	17.47	19.05	24.07	50
51	12.89	16.44	18.87	20.58	25.93	51
52	13.97	17.79	20.41	22.23	27.94	52
53	15.19	19.33	22.15	24.11	30.20	53
54	16.52	20.99	24.02	26.12	32.61	54
55	17.93	22.75	26.03	28.27	35.15	55
56	19.43	24.63	28.14	30.53	37.84	56
57	21.01	26.60	30.37	32.93	40.66	57
58	22.47	28.41	32.40	35.11	43.19	58
59	24.04	30.37	34.61	37.46	45.95	59
60	25.80	32.55	37.07	40.08	48.99	60
61	27.78	35.01	39.83	42.44	52.40	61
62	30.02	37.80	41.35	43.99	56.29	62
63	32.70	41.15	46.33	49.29	60.97	63
64	35.73	44.91	50.96	54.58	66.23	64
65	39.10	49.11	55.68	59.87	72.13	65
66	42.85	53.77	60.93	65.16	78.65	66
67	46.97	58.91	66.23	70.46	85.88	67
68	50.46	63.24	71.54	76.93	91.90	68
69	54.60	68.40	77.35	83.12	99.15	69
70	59.71	74.76	84.50	90.78	108.12	70
71	66.02	82.66	93.39	100.31	119.32	71
72	73.85	92.44	104.44	112.14	133.27	72
73	85.43	106.96	120.85	129.77	154.22	73
74	98.56	123.44	135.33	143.97	178.01	74
75	113.01	138.67	148.13	157.58	204.16	75
76	126.68	150.64	160.91	171.19	230.49	76
77	136.75	162.62	173.71	184.80	247.10	77
78	152.99	181.94	194.34	206.75	276.44	78
79	169.22	201.25	214.97	228.69	305.79	79
80	185.47	220.56	235.60	250.64	335.13	80
81	201.71	239.87	256.22	272.58	364.47	81
82	217.95	259.19	276.86	294.53	393.81	82
83	234.19	278.50	297.48	316.47	423.16	83
84	250.43	297.80	318.11	338.41	452.50	84
85	266.67	317.12	338.75	360.36	481.85	85
86*	314.73	396.33	448.27	480.75	560.84	86*
87*	336.90	424.41	480.05	514.75	599.42	87*
88*	359.72	453.35	512.79	549.78	639.07	88*
89*	383.21	483.13	546.50	585.84	679.80	89*
90*	407.34	513.76	581.17	622.93	721.60	90*
91*	432.15	545.24	616.81	661.04	764.46	91*
92*	457.62	577.57	653.41	700.17	808.40	92*
93*	483.74	610.75	690.97	740.32	853.41	93*
94*	510.54	644.78	729.50	781.51	899.50	94*
95+*	537.98	679.67	768.98	823.70	946.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	295.74	372.32	397.70	423.09	560.81	75
76	319.63	384.72	410.95	437.17	597.48	76
77	333.93	397.10	424.18	451.26	615.25	77
78	368.24	444.25	474.55	504.84	688.32	78
79	392.69	491.42	524.92	558.43	740.11	79
80	417.59	528.44	575.29	612.02	784.67	80
81	442.95	560.80	625.66	665.59	829.57	81
82	468.76	593.73	676.04	719.18	874.80	82
83	495.03	627.24	715.12	772.77	920.37	83
84	521.75	661.35	753.70	814.02	966.28	84
85	548.94	696.04	792.92	855.68	1,012.52	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4002(1296)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.29	17.18	20.01	22.06	29.44	18-34
35-39	17.14	22.09	25.66	28.25	37.27	35-39
40-44	22.37	28.77	33.35	36.61	47.75	40-44
45-49	29.62	38.01	43.93	48.13	62.06	45-49
50	35.06	44.95	51.90	56.78	72.83	50
51	37.11	47.57	54.89	60.03	76.86	51
52	39.31	50.36	58.09	63.50	81.12	52
53	41.80	53.51	61.68	67.41	85.86	53
54	44.41	56.83	65.46	71.50	90.80	54
55	47.12	60.26	69.38	75.74	95.90	55
56	49.92	63.80	73.40	80.08	101.11	56
57	52.77	67.38	77.49	84.49	106.36	57
58	55.17	70.42	80.93	88.20	110.73	58
59	57.71	73.60	84.55	92.08	115.26	59
60	60.45	77.04	88.45	96.28	120.18	60
61	63.48	80.86	92.78	100.93	125.62	61
62	66.89	85.16	97.65	106.18	131.80	62
63	71.16	90.55	103.77	112.76	139.59	63
64	75.91	96.53	110.56	120.08	148.29	64
65	81.10	103.10	118.03	128.13	157.85	65
66	86.77	110.25	126.15	136.89	168.29	66
67	92.88	117.98	134.95	146.37	179.61	67
68	97.99	124.42	142.24	154.22	188.92	68
69	103.89	131.87	150.72	163.37	199.79	69
70	110.95	140.81	160.90	174.37	212.94	70
71	119.53	151.70	173.32	187.78	229.07	71
72	129.98	164.99	188.50	204.22	248.86	72
73	145.56	184.86	211.26	228.91	279.05	73
74	162.99	207.12	232.39	247.23	312.83	74
75	181.90	231.28	247.15	262.92	349.41	75
76	201.94	245.19	261.90	278.62	382.61	76
77	217.79	259.00	276.66	294.31	403.68	77
78	242.38	289.75	309.50	329.26	451.62	78
79	262.43	320.50	342.36	364.21	499.55	79
80	282.86	351.25	375.20	399.16	540.15	80
81	303.66	382.00	408.06	434.10	578.44	81
82	324.84	412.77	440.90	469.05	617.15	82
83	346.40	442.19	473.76	504.00	656.28	83
84	368.33	470.39	506.62	538.95	695.81	84
85	390.63	499.09	539.46	573.90	617.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	271.45	335.66	358.69	381.57	504.41	75
76	289.78	349.44	373.29	397.10	541.24	76
77	305.33	363.10	387.89	412.62	563.96	77
78	334.86	406.27	433.93	461.65	630.93	78
79	363.48	445.91	479.96	510.61	696.40	79
80	391.71	480.23	526.05	559.63	748.72	80
81	419.68	514.19	564.99	607.99	799.53	81
82	447.31	547.75	601.43	646.76	849.33	82
83	474.59	580.86	637.27	685.03	900.14	83
84	501.56	613.56	672.71	722.70	950.15	84
85	528.19	645.88	707.55	759.87	998.52	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	167.21	208.92	223.18	237.43	314.51	75
76	185.28	223.24	238.51	253.69	347.69	76
77	199.70	237.57	253.81	270.00	371.25	77
78	219.64	265.84	283.94	302.10	415.34	78
79	239.27	294.05	314.07	334.14	459.44	79
80	258.82	318.16	344.20	366.19	499.28	80
81	278.21	341.87	374.37	398.23	535.92	81
82	297.35	365.29	402.56	430.38	572.01	82
83	316.39	388.55	428.03	461.57	607.76	83
84	335.13	411.55	453.21	488.71	642.95	84
85	353.77	434.37	478.20	515.56	677.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	288.57	358.12	382.71	407.12	539.06	75
76	307.88	371.93	397.32	422.66	576.84	76
77	324.25	385.60	411.93	438.19	600.51	77
78	354.68	431.45	460.82	490.26	671.82	78
79	384.02	473.07	509.70	542.25	741.33	79
80	412.89	508.30	558.65	594.31	795.06	80
81	441.45	543.10	599.02	645.58	847.13	81
82	469.60	577.42	636.39	685.34	898.02	82
83	497.33	611.20	673.04	724.50	949.77	83
84	524.69	644.49	709.21	762.94	1,000.56	84
85	551.64	677.32	744.66	800.78	1,049.55	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)
Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.22	10.72	12.56	13.97	19.26	18-34
35-39	10.92	14.18	16.58	18.36	25.00	35-39
40-44	15.08	19.54	22.75	25.17	33.64	40-44
45-49	21.39	27.56	32.02	35.29	46.55	45-49
50	26.25	33.86	39.31	43.23	56.65	50
51	28.19	36.36	42.15	46.26	60.55	51
52	30.17	38.97	45.13	49.59	64.66	52
53	32.59	41.95	48.55	53.33	69.26	53
54	35.00	45.11	52.16	57.26	74.01	54
55	37.67	48.37	56.03	61.39	79.07	55
56	40.37	51.87	60.00	65.63	84.22	56
57	43.21	55.40	64.03	70.07	89.56	57
58	45.75	58.65	67.68	73.99	94.19	58
59	48.40	61.93	71.51	78.14	99.05	59
60	51.24	65.67	75.65	82.56	104.37	60
61	54.48	69.69	80.21	86.96	110.30	61
62	58.16	74.28	83.83	90.79	116.95	62
63	62.52	79.85	91.45	98.91	125.05	63
64	67.41	86.07	98.84	107.32	134.21	64
65	72.76	92.85	106.56	115.91	144.19	65
66	78.61	100.21	115.05	124.74	155.09	66
67	84.95	108.29	123.77	133.82	167.00	67
68	90.36	115.14	131.96	143.35	176.98	68
69	96.60	123.00	141.01	153.20	188.67	69
70	104.05	132.48	151.76	164.88	202.68	70
71	113.06	143.98	164.97	179.09	219.94	71
72	124.07	157.96	180.94	196.50	240.73	72
73	140.27	178.72	204.79	219.17	269.96	73
74	158.38	201.92	222.39	236.61	302.09	74
75	178.05	222.97	238.19	253.40	336.58	75
76	197.00	237.76	254.03	270.19	371.13	76
77	212.29	252.56	269.83	287.04	396.08	77
78	232.97	282.62	301.86	321.17	443.12	78
79	253.28	312.61	333.89	355.23	490.17	79
80	273.49	337.68	365.92	389.30	532.11	80
81	293.51	362.27	398.00	423.36	570.21	81
82	313.23	386.51	427.70	457.55	607.65	82
83	332.83	410.56	454.14	490.59	644.68	83
84	352.07	434.30	480.23	518.77	681.04	84
85	371.19	457.82	506.09	546.60	716.87	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

New Increased Rates effective 1/1/2016

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

New York Life Insurance Company
Address: 6200 Bridge Point Parkway, Suite 400, Austin, TX 78730

Actuarial Memorandum
January 22, 2014

Product	Number
Comprehensive	ILTC-4300, et al.
Nursing Home Only	INH-4300, et al.

These policy forms were issued in Virginia by New York Life Insurance Company (New York Life) from July 1998 through November 2004 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated lifetime loss ratio, with the requested rate increase, of the above-listed forms meets the minimum requirements of this jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-4300 benefits were also available for home and community based care expenses up to a percentage of the nursing home daily benefit. Under form series INH-4300 no home health care benefits could be selected, but they could be added by rider after purchase (with underwriting).

At issue the insured may have had the option to choose between three inflation options: a simple inflation option, a compound inflation option, or a future purchase option. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by 5% of the current amount annually for the life of the policy. The future purchase option provides an option to purchase 5% annual increases in daily and policy maximums, without additional underwriting. This option allows up to four refusals, after which no future purchase options are allowed.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider. A rider providing that the policy becomes paid upon the death of the insured's spouse if certain conditions are satisfied may also have been available to insureds.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies issued on or after October 1, 2003. The above-listed policy forms are no longer being sold in any jurisdiction. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including future purchase option elections). The premium rate increase shall also apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

a. Morbidity. Expected claim costs were developed from the *Milliman Long Term Care Cost Guidelines (LTCCGs)*, adjusted for New York Life's current experience relative to the *LTCCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.

b. Voluntary Termination Rates Vary by duration as developed from historical experience and are shown in the following table:

Voluntary Lapse Rates by Duration and Issue Age					
Policy Duration	**Issue Age**				
	< 35	**35-39**	**40-44**	**45-49**	**50 +**
1	24.75%	12.75%	12.50%	7.75%	6.75%
2	17.50	10.25	9.50	6.25	5.25
3	12.00	8.00	7.00	5.00	4.25
4	8.00	6.25	5.00	4.00	3.25
5	5.50	4.75	3.50	3.00	2.50
6	4.25	3.50	2.50	2.50	1.75
7	3.25	2.75	2.00	1.75	1.25
8	2.75	2.00	1.50	1.50	1.00
9	2.00	1.75	1.25	1.25	1.00
10	1.50	1.50	1.00	1.00	0.75
11	1.00	1.25	0.75	0.75	0.75
12	0.75	1.00	0.75	0.75	0.75
13+	0.65%	0.65%	0.65%	0.65%	0.65%

The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 2.4%.

c. Mortality. 1994 Group Annuitant Mortality (94GAM) with selection factors. Improvement is assumed through the valuation date.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.

The above assumptions are based on the experience of New York Life, industry experience, and judgment. The assumptions used in pricing other forms currently available for sale use similar assumptions to those in this filing and were also based on the experience of New York Life, industry experience, and judgment. The experience period is inception through December 31, 2011. These assumptions are based on the nationwide experience of the particular policy forms in this filing and similar nationwide forms and are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate of the most likely outcome and do not include a margin for moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policies were taken into consideration.

Exhibit I provides justification for the voluntary lapse, mortality, and morbidity assumptions used in this filing.

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits VIII ,IX, and X. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms for policies issued on or after October 1, 2003, the effective date of rate stability regulation in Virginia, is shown in Exhibit II and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience for these policy forms is shown in Exhibit III for policies issued on or after October 1, 2003. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_jPmt_t^k * v^{t-k} + \sum_k ({}_jCR_{ValDate}^k + {}_jIBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = incurred loss ratio for year *j*

${}_jPmt_t^k$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.065 = 0.938967

Exhibits II and III also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits II and III provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted at 6.5%, an interest rate consistent with that assumed at pricing in the determination of premiums, as required by Virginia regulation.

Exhibits IV and V provide a comparison of actual to expected nationwide and Virginia-specific historical and projected values for earned premiums, incurred claims, and loss ratios on a calendar year basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The actual and projected experience in Exhibits IV and V reflect actual historical experience through 2011 and projected experience using the current assumptions described in section 5 of this memorandum. The expected pricing experience in Exhibits IV and V reflect the actual mix of business sold and pricing assumptions from inception.

Exhibits VI and VII provide nationwide and Virginia-specific experience, respectively, with past experience restated to the proposed premium rate basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

The interest rate used for discounting and accumulating actual/projected and expected pricing values in Exhibits IV through VII is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit VIII shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IX provides similar information on a Virginia-specific basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. History of Previous Rate Revisions

There have been no previous rate revisions on these policy forms.

16. Analysis Performed to Consider a Rate Increase

The initial premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 6% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	10.0%
2	8.0%
3	6.0%
4+	5.0%

c. Original Pricing Expected Mortality. Blended 1983 Individual Annuity Mortality Table with selection factors.

At the time the product was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05.

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual persistency has been higher than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 31.5% on the above-listed policy forms for policies issued on or after October 1, 2003. A separate filing is being made for polices issued prior to October 1, 2003 on the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. The company is requesting a 40% rate increase for policyholders with an attained age under 75 and a 0% rate increase for policyholders with an attained age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including future purchase option elections). The premium rate increase will apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date. The 40% requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in Virginia by New York Life.

The rate increase will be phased in over three years: the first rate increase will be15%, the second rate increase will be 15% and the third rate increase will be 10%, all on a simple basis.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize insureds with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

This approach, which is in the best interests of our insureds, deviates from Actuarial Standards of Practice #12, section 3.2.1.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits I and II. As shown in Exhibits II and III, the expected lifetime loss ratios with and without the requested rate increase exceed the 60% minimum required by loss ratio regulation.

Exhibit X provides the Nationwide and Virginia-specific anticipated loss ratios where the numerator is equal to the anticipated incurred claims less the policy reserves and the denominator is equal to the anticipated earned premium. The interest rate used for discounting values in Exhibit X is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit XI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The historical and future projected incurred claims were increased by 5% from the best-estimate projections in Exhibit II to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit XI are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 5.5%. An interest rate of 4.0% was used to discount claim payments and reserves in calculation of the historical incurred claims. The values shown in Exhibit XI do not tie to those in Exhibit II because of differences in the interest rates

used and because the incurred claims in Exhibit XI are increased by 5% to reflect moderately adverse experience.

Exhibit XII provides the status of the current nationwide rate increase on the above-referenced policy forms by jurisdiction.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibit XIII. The originally filed rate tables that will continue to apply for policyholders with attained age 75 and over are enclosed with this memorandum in Exhibit XIV.

Please note that the actual rates implemented may vary from those in Exhibits XIII and XIV slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force Policies Issued on or after October 1, 2003)

Before Increase $1,387
After Increase* $1,824
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date on or after at least a 60-day policyholder notification period following approval.

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force as of December 31, 2011 in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
Virginia	1,616	$1,903,620	544	$1,276,923	2,160	$3,180,543
Subject to Loss Ratio Regulation	1,389	$1,622,462	514	$1,201,674	1,903	$2,824,136
Subject to Rate Stability Regulation	227	$281,158	30	$75,250	257	$356,408
Nationwide	27,631	$31,673,890	12,042	$27,837,000	39,673	$59,510,889

**Assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age*

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau.

I hereby certify that:

1) to the best of my knowledge and judgment, this rate submission is in compliance with the provisions in 14 VAC5-200-153B2 and
2) if the rate increase is granted and the assumptions are realized, then no further premium rate schedule increases are anticipated.
3) renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits

Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: January 22, 2014

New York Life Insurance Company
Long-Term Care Insurance
6200 Bridge Point Pkwy, Suite 400
Austin TX 78730-5006

<March 1, 2014>

[Your Agent(s):]
[<Agent name>]
[<Agent phone>]

[<Agent name>]
[<Agent phone>]

<CLIENT NAME – PHASED VA>
<ADDRESS 1>
<ADDRESS 2>
<ADDRESS 3>
<ADDRESS 4>

Insured:
<Name>
Policy: <policy number>

If you have questions, call us at <1-800-890-7798>.

Dear valued policyholder:

Thank you for selecting New York Life Insurance Company (New York Life) to be the provider of your long-term care insurance coverage. New York Life is in the process of making changes to its premium rates, which will apply to your policy. Over the next <years> years, your long-term care insurance premium is scheduled to increase to <TOTAL annual premium> per year. The specifics of how this increase will be implemented are outlined in this letter. Please note the premium amounts are as of the date of this letter and may vary if you make changes to your coverage, or have inflation adjustments, if applicable. In advance of this increase, I want to share with you more about this change and our overall commitment to serving your long-term care insurance needs.

We began offering this valuable coverage in 1988 and since entering this market, we had never raised rates on existing policies. We are anticipating higher claims than originally expected due to longer life expectancies and an increased need for long-term care benefits. To meet the higher than expected costs of these claims, we applied for a rate change in <State>, the issuing state for your policy. The Virginia Bureau of Insurance reviewed the filing for compliance with applicable Virginia laws and regulations governing Long-Term Care Insurance, and because it was found to be compliant with these laws, it was approved. Please note that no insured is being singled out for this rate increase based on their advancing age or current health condition.

Your New York Life long-term care insurance continues to provide important financial protection for you and your loved ones from the potential risks associated with long-term care costs. On your next policy anniversary, <anniversary date>, your long-term care insurance premium is scheduled to increase to $<premium per mode> <mode>. Next year, on <second anniversary date>, it will increase to $<premium per mode> <mode> [.][,] [and on <third anniversary date>, to $<premium per mode> <mode>.] The following is a summary of your current benefit levels and the premium due on your next anniversary for those benefits. In light of the premium increase, we are offering you two options.

1. **Maintain your current benefit levels at the increased premium rate:**
   - Annual Premium on your next anniversary — $<annual premium> annually
   - Current Policy Lifetime Maximum — $<policy max>
   - Current Nursing Home Daily Maximum Benefit — $<CNHDMB>
   - Current Benefit Period — <# of years or unlimited>

2. **Reduce coverage to keep your premium close to its current level. For example, you can do this by:**
   - Reducing your daily maximum benefit,
   - Reducing the benefit period, or
   - Cancelling any riders you may have purchased.

If you have an automatic payment method in place, through a checking account or payroll deduction, for example, you may need to make changes to ensure the correct premium amount is funded. Information on how to adjust payment amounts and other information you may find helpful is included with this letter. If you have additional questions before your new premium is implemented, call [your Agent, <agent name> at <agent phone>, or] our Policy Owner Services team at <1-800-890-7798> Monday to Friday, 8am – 5pm CST.

Variable Paragraph: EXISTING CNF
[Your policy has a Contingent Nonforfeiture benefit. While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. If your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in your policy.]

Variable Paragraph: Existing Optional NF
[While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. Your policy has an Optional Nonforfeiture benefit rider. If you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specifics of your Optional Nonforfeiture benefit rider are described in your policy.]

Variable Paragraph: Adding CNF
[Also note that we are adding a Contingent Nonforfeiture benefit to your policy at no additional cost. While we do not anticipate it, your insurance rates could be increased again if rates are determined to be inadequate to support future claims obligations. With this benefit, if your premiums are substantially increased in the future and you choose to lapse your policy, you are eligible for reimbursement of qualified long-term care costs up to the premium you have paid for this policy. The specific criteria to trigger the Contingent Nonforfeiture benefit are described in the rider included within this packet. Please add the enclosed Contingent Nonforfeiture benefit rider to your files.]

Variable Paragraph: Adding Dividend
[Lastly, we are adding a Participating Policy Dividend Endorsement to your policy at no additional cost. As a mutual company, we are able to pass the benefit of positive results on to our policyholders. Adding this Dividend Endorsement feature to your New York Life policy means that, if we pay a dividend on our long-term care insurance policies in the future (dividends are not guaranteed), you would be eligible to receive a dividend in the form of a premium discount. Please add the enclosed Dividend Endorsement document to your files.]

Your decision to entrust New York Life with your long-term care insurance coverage is not one we take lightly. We appreciate the opportunity to serve your long-term care insurance needs and remain committed to helping you achieve long-term financial security for many years to come.

On behalf of New York Life,

[Name]
[Title]

Statement of Variability – Letter to Policyholders

Page #	Bracketed Information	Explanation
1	[client name – phased VA] [address 1] [address 2] [address 3] [address 4]	Varies based on the name and address of the client receiving letter
	[March 1, 2014]	Varies based on date the letter is issued to the client
	[your agent][<agent name>] [<agent phone>]	Varies based on the agent of the client receiving letter. If a client does not have an agent, the agent information will be removed
	[name] [policy number]	Varies based on the insured's name and policy number
	[years] [TOTAL annual premium]	Varies based on the year of the phased implementation and the total annual premium after each increase
	[State]	Varies based on the state the policy was issued
	[anniversary date]	Based on anniversary date of policy
	[$premium per mode] [mode] [second anniversary date] [third anniversary date]	Varies based on the amount of premium paid per mode and the method of modal payment currently selected by the insured and what that amount and mode will increase to under each year of the phased increase
	[annual premium]	Varies based on the current policy lifetime maximum of the policy
	[policy max]	Varies based on the insured's policy maximum
	[CNHDMB]	Varies based on the current nursing home daily maximum benefit of the policy
	[# of years or unlimited]	Varies based on the current benefit period of the policy

2	[agent name]	Varies based on the name of the agent currently servicing the policy
	[agent phone]	Varies based on the phone number of the agent currently servicing the policy
	[1-800-890-7798]	To update our service phone if it changes in the future
	Variable paragraph: Existing CNF	Included for policyholders who currently have the Contingent Nonforfeiture benefit.
	Variable paragraph: Existing Optional NF	Included for policyholders who have the Optional Nonforfeiture benefit.
	Variable Paragraph: Adding CNF	Included for policyholders where the Contingent Nonforfeiture benefit is now being added.
	Variable Paragraph: Adding dividend	Included for policyholders who are receiving the Dividend Endorsement.
	[name] [title]	Name and title of company officer sending letter

Reset Form

Health Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: New York Life Insurance Company; 66915

SERFF Tracking Number: NWLT-128855883

Effective Date: On Approval

(Projected) Number of Insureds Affected: 257

New Rates

Average Annual Premium Per Member: $1,387

Revised Rates

Average Annual Premium Per Member: $1,824

Average Requested Percentage Rate Change Per Member: 31.5

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 40%

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
ILTC-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Long-Term Care Insurance Policy and Riders
INH-4300 (VA) (0197), ALTC-4002 (1296), ALTC-4004 (1296), ALTC-4006 (1296), ALTC-4003-PLUS (0599), ALTC-4008-PLUS (0599), ALTC-4009-PLUS (0599)	Nursing Home Insurance Policy and Riders

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

New York Life Insurance Company
Address: 6200 Bridge Point Parkway, Suite 400, Austin, TX 78730

Actuarial Memorandum
January 22, 2014

Product	Number
Comprehensive	ILTC-4300, et al.
Nursing Home Only	INH-4300, et al.

These policy forms were issued in Virginia by New York Life Insurance Company (New York Life) from July 1998 through November 2004 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated lifetime loss ratio, with the requested rate increase, of the above-listed forms meets the minimum requirements of this jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-4300 benefits were also available for home and community based care expenses up to a percentage of the nursing home daily benefit. Under form series INH-4300 no home health care benefits could be selected, but they could be added by rider after purchase (with underwriting).

At issue the insured may have had the option to choose between three inflation options: a simple inflation option, a compound inflation option, or a future purchase option. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by 5% of the current amount annually for the life of the policy. The future purchase option provides an option to purchase 5% annual increases in daily and policy maximums, without additional underwriting. This option allows up to four refusals, after which no future purchase options are allowed.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider. A rider providing that the policy becomes paid upon the death of the insured's spouse if certain conditions are satisfied may also have been available to insureds.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies issued on or after October 1, 2003. The above-listed policy forms are no longer being sold in any jurisdiction. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including future purchase option elections). The premium rate increase shall also apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

a. Morbidity. Expected claim costs were developed from the *Milliman Long Term Care Cost Guidelines (LTCCGs)*, adjusted for New York Life's current experience relative to the *LTCCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.

b. Voluntary Termination Rates Vary by duration as developed from historical experience and are shown in the following table:

Voluntary Lapse Rates by Duration and Issue Age					
Policy Duration	**Issue Age**				
	< 35	**35-39**	**40-44**	**45-49**	**50 +**
1	24.75%	12.75%	12.50%	7.75%	6.75%
2	17.50	10.25	9.50	6.25	5.25
3	12.00	8.00	7.00	5.00	4.25
4	8.00	6.25	5.00	4.00	3.25
5	5.50	4.75	3.50	3.00	2.50
6	4.25	3.50	2.50	2.50	1.75
7	3.25	2.75	2.00	1.75	1.25
8	2.75	2.00	1.50	1.50	1.00
9	2.00	1.75	1.25	1.25	1.00
10	1.50	1.50	1.00	1.00	0.75
11	1.00	1.25	0.75	0.75	0.75
12	0.75	1.00	0.75	0.75	0.75
13+	0.65%	0.65%	0.65%	0.65%	0.65%

The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 2.4%.

c. Mortality. 1994 Group Annuitant Mortality (94GAM) with selection factors. Improvement is assumed through the valuation date.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.

The above assumptions are based on the experience of New York Life, industry experience, and judgment. The assumptions used in pricing other forms currently available for sale use similar assumptions to those in this filing and were also based on the experience of New York Life, industry experience, and judgment. The experience period is inception through December 31, 2011. These assumptions are based on the nationwide experience of the particular policy forms in this filing and similar nationwide forms and are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate of the most likely outcome and do not include a margin for moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policies were taken into consideration.

Exhibit I provides justification for the voluntary lapse, mortality, and morbidity assumptions used in this filing.

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits VIII ,IX, and X. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms for policies issued on or after October 1, 2003, the effective date of rate stability regulation in Virginia, is shown in Exhibit II and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience for these policy forms is shown in Exhibit III for policies issued on or after October 1, 2003. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_jPmt_t^k * v^{t-k} + \sum_k ({}_jCR_{ValDate}^k + {}_jIBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = incurred loss ratio for year *j*

${}_jPmt_t^k$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.065 = 0.938967

Exhibits II and III also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits II and III provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted at 6.5%, an interest rate consistent with that assumed at pricing in the determination of premiums, as required by Virginia regulation.

Exhibits IV and V provide a comparison of actual to expected nationwide and Virginia-specific historical and projected values for earned premiums, incurred claims, and loss ratios on a calendar year basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The actual and projected experience in Exhibits IV and V reflect actual historical experience through 2011 and projected experience using the current assumptions described in section 5 of this memorandum. The expected pricing experience in Exhibits IV and V reflect the actual mix of business sold and pricing assumptions from inception.

Exhibits VI and VII provide nationwide and Virginia-specific experience, respectively, with past experience restated to the proposed premium rate basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

The interest rate used for discounting and accumulating actual/projected and expected pricing values in Exhibits IV through VII is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit VIII shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IX provides similar information on a Virginia-specific basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. History of Previous Rate Revisions

There have been no previous rate revisions on these policy forms.

16. Analysis Performed to Consider a Rate Increase

The initial premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 6% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	10.0%
2	8.0%
3	6.0%
4+	5.0%

c. Original Pricing Expected Mortality. Blended 1983 Individual Annuity Mortality Table with selection factors.

At the time the product was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05.

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual persistency has been higher than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 31.5% on the above-listed policy forms for policies issued on or after October 1, 2003. A separate filing is being made for polices issued prior to October 1, 2003 on the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. The company is requesting a 40% rate increase for policyholders with an attained age under 75 and a 0% rate increase for policyholders with an attained age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including future purchase option elections). The premium rate increase will apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date. The 40% requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in Virginia by New York Life.

The rate increase will be phased in over three years: the first rate increase will be15%, the second rate increase will be 15% and the third rate increase will be 10%, all on a simple basis.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize insureds with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

This approach, which is in the best interests of our insureds, deviates from Actuarial Standards of Practice #12, section 3.2.1.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits I and II. As shown in Exhibits II and III, the expected lifetime loss ratios with and without the requested rate increase exceed the 60% minimum required by loss ratio regulation.

Exhibit X provides the Nationwide and Virginia-specific anticipated loss ratios where the numerator is equal to the anticipated incurred claims less the policy reserves and the denominator is equal to the anticipated earned premium. The interest rate used for discounting values in Exhibit X is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit XI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The historical and future projected incurred claims were increased by 5% from the best-estimate projections in Exhibit II to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit XI are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 5.5%. An interest rate of 4.0% was used to discount claim payments and reserves in calculation of the historical incurred claims. The values shown in Exhibit XI do not tie to those in Exhibit II because of differences in the interest rates

used and because the incurred claims in Exhibit XI are increased by 5% to reflect moderately adverse experience.

Exhibit XII provides the status of the current nationwide rate increase on the above-referenced policy forms by jurisdiction.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibit XIII. The originally filed rate tables that will continue to apply for policyholders with attained age 75 and over are enclosed with this memorandum in Exhibit XIV.

Please note that the actual rates implemented may vary from those in Exhibits XIII and XIV slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force Policies Issued on or after October 1, 2003)

Before Increase $1,387
After Increase* $1,824
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date on or after at least a 60-day policyholder notification period following approval.

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force as of December 31, 2011 in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
Virginia	1,616	$1,903,620	544	$1,276,923	2,160	$3,180,543
Subject to Loss Ratio Regulation	1,389	$1,622,462	514	$1,201,674	1,903	$2,824,136
Subject to Rate Stability Regulation	227	$281,158	30	$75,250	257	$356,408
Nationwide	27,631	$31,673,890	12,042	$27,837,000	39,673	$59,510,889

**Assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age*

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau.

I hereby certify that:

1) to the best of my knowledge and judgment, this rate submission is in compliance with the provisions in 14 VAC5-200-153B2 and
2) if the rate increase is granted and the assumptions are realized, then no further premium rate schedule increases are anticipated.
3) renewal premium rate schedules are not greater than new business premium rate schedules except for differences attributable to benefits

Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: January 22, 2014

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a
##
##

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] ##
for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.18	7.18	7.98	9.04	10.88	18-34
35-39	7.31	8.56	9.53	10.73	12.88	35-39
40-44	9.32	10.99	12.27	13.73	16.46	40-44
45-49	12.81	15.24	17.04	18.95	22.66	45-49
50	18.39	21.92	24.51	27.16	32.38	50
51	20.49	24.45	27.36	30.28	36.09	51
52	22.63	27.05	30.27	33.47	39.87	52
53	24.40	29.23	32.74	36.14	43.07	53
54	26.19	31.45	35.26	38.85	46.31	54
55	28.00	33.74	37.85	41.64	49.65	55
56	29.91	36.13	40.56	44.55	53.13	56
57	31.92	38.67	43.44	47.64	56.81	57
58	33.94	41.19	46.29	50.72	60.46	58
59	36.16	43.98	49.43	54.12	64.48	59
60	38.66	47.12	52.98	57.95	69.00	60
61	41.54	50.70	57.02	62.32	74.15	61
62	44.83	54.81	61.65	67.32	80.04	62
63	48.77	59.71	67.17	73.31	87.08	63
64	53.23	65.27	73.43	80.09	95.04	64
65	58.27	71.53	80.48	87.70	103.98	65
66	63.91	78.53	88.35	96.19	113.98	66
67	70.16	86.31	97.13	105.60	125.05	67
68	76.75	94.47	106.35	115.38	136.59	68
69	84.11	103.62	116.68	126.32	149.50	69
70	92.37	113.87	128.28	138.61	164.01	70
71	101.64	125.41	141.34	152.47	180.38	71
72	112.03	138.37	155.99	168.08	198.81	72
73	124.43	153.86	173.52	186.93	221.15	73
74	137.99	170.84	192.73	207.61	245.61	74
75	152.66	189.21	213.51	229.99	272.02	75
76	168.35	208.86	235.75	253.97	300.23	76
77	184.99	229.74	259.36	279.40	330.07	77
78	202.22	251.36	283.81	305.69	360.69	78
79	220.33	274.08	309.50	333.33	392.76	79
80	239.33	297.92	336.46	362.31	426.28	80
81	259.20	322.87	364.68	392.63	461.25	81
82	279.94	348.94	394.14	424.29	497.69	82
83	301.58	376.13	424.87	457.30	535.57	83
84	324.08	404.42	456.85	491.65	574.91	84
85	347.47	433.84	490.08	527.34	615.70	85
86*	371.75	464.36	524.57	564.37	657.95	86*
87*	396.90	496.00	560.33	602.75	701.65	87*
88*	422.94	528.75	597.33	642.47	746.81	88*
89*	449.85	562.61	635.59	683.54	793.41	89*
90*	477.63	597.59	675.11	725.94	841.48	90*
91*	506.30	633.68	715.89	769.68	891.00	91*
92*	535.85	670.89	757.92	814.78	941.97	92*
93*	566.28	709.21	801.21	861.21	994.39	93*
94*	597.60	748.64	845.74	908.98	1,048.27	94*
95+*	629.79	789.19	891.55	958.10	1,103.60	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.96	3.83	4.45	4.92	6.51	18-34
35-39	3.80	4.90	5.68	6.26	8.17	35-39
40-44	5.29	6.79	7.84	8.60	11.07	40-44
45-49	7.76	9.92	11.42	12.48	15.86	45-49
50	9.79	12.49	14.35	15.65	19.77	50
51	10.59	13.50	15.50	16.91	21.30	51
52	11.48	14.62	16.77	18.26	22.95	52
53	12.48	15.88	18.19	19.80	24.81	53
54	13.57	17.24	19.73	21.46	26.78	54
55	14.73	18.69	21.38	23.22	28.88	55
56	15.96	20.23	23.12	25.08	31.08	56
57	17.26	21.85	24.94	27.05	33.40	57
58	18.46	23.33	26.61	28.84	35.48	58
59	19.75	24.94	28.43	30.77	37.74	59
60	21.19	26.74	30.45	32.92	40.24	60
61	22.82	28.76	32.72	35.35	43.04	61
62	24.66	31.05	35.29	38.10	46.24	62
63	26.86	33.80	38.39	41.40	50.08	63
64	29.35	36.89	41.86	45.11	54.41	64
65	32.12	40.34	45.74	49.27	59.25	65
66	35.20	44.17	50.05	53.87	64.61	66
67	38.58	48.39	54.79	58.94	70.54	67
68	41.45	51.95	58.77	63.19	75.49	68
69	44.85	56.19	63.54	68.28	81.44	69
70	49.05	61.41	69.41	74.57	88.81	70
71	54.23	67.90	76.72	82.40	98.01	71
72	60.66	75.93	85.79	92.12	109.47	72
73	70.17	87.86	99.27	106.59	126.68	73
74	80.96	101.40	114.57	123.04	146.22	74
75	92.83	116.31	131.45	141.15	167.70	75
76	105.62	132.38	149.63	160.68	190.79	76
77	119.12	149.37	168.85	181.32	215.10	77
78	132.43	166.15	187.84	201.69	238.87	78
79	146.30	183.63	207.62	222.89	263.51	79
80	160.70	201.81	228.18	244.94	289.04	80
81	175.65	220.70	249.55	267.82	315.45	81
82	191.14	240.27	271.70	291.56	342.73	82
83	207.17	260.54	294.64	316.14	370.90	83
84	223.76	281.52	318.11	338.41	399.96	84
85	240.87	303.19	338.75	360.36	429.88	85
86*	258.53	325.55	368.22	394.90	460.69	86*
87*	276.74	348.62	394.32	422.83	492.38	87*
88*	295.48	372.39	421.22	451.61	524.95	88*
89*	314.78	396.85	448.91	481.23	558.41	89*
90*	334.60	422.02	477.39	511.69	592.74	90*
91*	354.98	447.88	506.67	543.00	627.95	91*
92*	375.90	474.43	536.73	575.14	664.04	92*
93*	397.36	501.69	567.58	608.12	701.02	93*
94*	419.37	529.64	599.23	641.95	738.88	94*
95+*	441.91	558.30	631.66	676.61	777.61	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	18.60	22.79	25.96	28.42	35.77	18-34
35-39	23.44	28.83	32.83	35.91	45.00	35-39
40-44	30.00	37.02	42.18	46.08	57.48	40-44
45-49	39.26	48.61	55.40	60.46	75.06	45-49
50	48.71	60.39	68.80	75.04	92.91	50
51	52.28	64.84	73.89	80.56	99.66	51
52	55.98	69.48	79.18	86.32	106.69	52
53	59.70	74.15	84.53	92.14	113.79	53
54	63.49	78.96	90.01	98.11	121.08	54
55	67.38	83.86	95.61	104.21	128.51	55
56	71.32	88.85	101.32	110.41	136.05	56
57	75.31	93.91	107.10	116.69	143.66	57
58	78.72	98.23	112.03	122.02	150.06	58
59	82.31	102.79	117.22	127.62	156.79	59
60	86.22	107.76	122.88	133.72	164.11	60
61	90.60	113.30	129.20	140.54	172.27	61
62	95.58	119.61	136.39	148.30	181.59	62
63	101.96	127.67	145.57	158.24	193.52	63
64	109.07	136.64	155.80	169.33	206.85	64
65	116.89	146.52	167.05	181.53	221.52	65
66	125.40	157.26	179.31	194.82	237.51	66
67	134.58	168.87	192.54	209.17	254.79	67
68	143.66	180.33	205.62	223.38	271.93	68
69	153.56	192.84	219.91	238.88	290.64	69
70	164.45	206.62	235.66	255.97	311.24	70
71	176.50	221.90	253.12	274.92	334.06	71
72	189.89	238.89	272.54	295.99	359.43	72
73	206.37	259.85	296.56	322.07	391.01	73
74	224.11	282.47	322.45	350.18	424.93	74
75	242.93	306.44	349.89	379.91	460.67	75
76	262.56	331.46	378.51	410.90	497.72	76
77	282.79	357.27	407.99	442.75	535.57	77
78	302.48	382.40	436.61	473.56	571.62	78
79	322.56	408.00	465.75	504.86	607.95	79
80	343.02	434.08	495.40	536.65	644.55	80
81	363.85	460.66	525.56	568.92	681.43	81
82	385.05	487.70	556.23	601.68	718.59	82
83	406.63	515.23	587.42	634.93	756.02	83
84	428.58	543.25	619.11	668.66	793.73	84
85	450.92	571.75	651.33	702.88	831.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.91	14.11	16.43	18.12	24.18	18-34
35-39	14.08	18.15	21.08	23.21	30.61	35-39
40-44	18.38	23.63	27.39	30.07	39.23	40-44
45-49	24.33	31.22	36.09	39.54	50.98	45-49
50	28.80	36.93	42.63	46.64	59.82	50
51	30.49	39.08	45.09	49.31	63.14	51
52	32.29	41.37	47.71	52.16	66.63	52
53	34.34	43.95	50.67	55.37	70.53	53
54	36.48	46.68	53.77	58.73	74.59	54
55	38.71	49.50	56.99	62.22	78.78	55
56	41.01	52.41	60.29	65.78	83.05	56
57	43.34	55.35	63.65	69.40	87.37	57
58	45.32	57.85	66.48	72.45	90.95	58
59	47.40	60.46	69.45	75.64	94.68	59
60	49.66	63.28	72.66	79.09	98.72	60
61	52.14	66.42	76.21	82.90	103.19	61
62	54.95	69.95	80.21	87.22	108.26	62
63	58.45	74.38	85.24	92.62	114.67	63
64	62.35	79.29	90.82	98.64	121.81	64
65	66.62	84.69	96.96	105.25	129.66	65
66	71.28	90.56	103.63	112.45	138.24	66
67	76.29	96.91	110.85	120.23	147.53	67
68	80.49	102.20	116.84	126.68	155.18	68
69	85.34	108.32	123.81	134.19	164.12	69
70	91.14	115.67	132.17	143.23	174.92	70
71	98.19	124.61	142.37	154.25	188.16	71
72	106.77	135.53	154.84	167.75	204.42	72
73	119.57	151.85	173.54	188.04	229.22	73
74	133.88	170.13	194.49	210.77	256.97	74
75	149.42	189.98	217.26	235.47	287.02	75
76	165.88	211.03	241.37	261.64	318.71	76
77	182.94	232.86	266.41	288.77	351.39	77
78	199.10	253.56	290.11	314.41	381.82	78
79	215.57	274.68	314.28	340.55	412.59	79
80	232.35	296.19	338.92	367.16	443.69	80
81	249.44	318.12	364.01	394.25	475.15	81
82	266.83	340.47	389.56	421.83	506.94	82
83	284.54	363.23	415.59	449.89	539.09	83
84	302.55	386.39	442.07	478.43	571.56	84
85	320.87	409.96	469.02	507.46	507.46	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	11.53	13.98	15.88	17.49	22.23	18-34
35-39	14.36	17.46	19.88	21.88	27.58	35-39
40-44	18.87	23.09	26.32	28.83	36.26	40-44
45-49	25.96	31.94	36.44	39.90	49.81	45-49
50	34.14	41.97	47.86	52.36	65.23	50
51	37.29	45.90	52.26	57.18	71.19	51
52	40.53	49.95	56.97	62.27	77.37	52
53	43.70	54.03	61.54	67.29	83.62	53
54	47.04	58.20	66.36	72.55	90.06	54
55	50.50	62.54	71.30	77.99	96.70	55
56	54.01	67.03	76.46	83.55	103.48	56
57	57.62	71.62	81.74	89.29	110.51	57
58	60.89	75.74	86.44	94.37	116.71	58
59	64.36	80.13	91.48	99.82	123.23	59
60	68.16	85.02	97.03	105.80	130.45	60
61	72.49	90.45	103.27	112.52	138.55	61
62	77.38	96.66	110.35	120.22	147.79	62
63	83.52	104.46	119.17	129.76	159.38	63
64	90.33	113.07	129.03	140.49	172.24	64
65	97.87	122.58	139.93	152.35	186.53	65
66	106.16	133.03	151.85	165.24	202.18	66
67	115.11	144.41	164.83	179.30	219.10	67
68	124.15	155.77	177.75	193.43	236.19	68
69	133.96	168.27	192.03	208.87	254.90	69
70	144.87	182.02	207.73	226.01	275.61	70
71	156.89	197.31	225.29	244.97	298.53	71
72	170.33	214.32	244.69	266.13	324.06	72
73	186.58	235.06	268.47	291.93	355.35	73
74	204.24	257.49	294.23	319.81	389.11	74
75	222.96	281.46	321.61	349.54	424.92	75
76	242.70	306.56	350.40	380.77	462.33	76
77	263.24	332.79	379.56	407.25	500.97	77
78	283.62	358.81	410.06	445.24	538.69	78
79	304.68	385.63	440.65	478.28	577.26	79
80	326.33	413.22	472.16	512.21	616.63	80
81	348.60	441.62	504.48	547.03	656.75	81
82	371.49	470.79	537.74	582.74	697.69	82
83	394.98	500.73	571.77	619.40	739.42	83
84	419.08	531.42	606.75	656.90	781.96	84
85	443.77	562.99	642.53	695.34	825.30	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.11	7.98	9.35	10.37	14.26	18-34
35-39	8.10	10.55	12.28	13.61	18.47	35-39
40-44	11.19	14.49	16.89	18.65	24.87	40-44
45-49	15.91	20.52	23.82	26.23	34.51	45-49
50	19.64	25.24	29.30	32.20	42.07	50
51	21.04	27.15	31.45	34.51	45.00	51
52	22.58	29.12	33.67	37.01	48.10	52
53	24.38	31.33	36.24	39.80	51.56	53
54	26.22	33.74	38.98	42.81	55.13	54
55	28.23	36.24	41.93	45.87	58.93	55
56	30.26	38.88	44.92	49.13	62.83	56
57	32.46	41.55	47.99	52.45	66.85	57
58	34.41	44.03	50.76	55.44	70.38	58
59	36.45	46.54	53.68	58.62	74.09	59
60	38.59	49.39	56.85	62.02	78.14	60
61	41.12	52.51	60.37	65.85	82.64	61
62	43.91	56.00	64.39	70.15	87.74	62
63	47.26	60.30	69.29	75.40	93.93	63
64	51.05	65.09	74.66	81.21	100.91	64
65	55.17	70.29	80.59	87.62	108.60	65
66	59.70	75.97	87.10	94.62	116.96	66
67	64.58	82.19	94.19	102.29	126.09	67
68	68.75	87.50	100.12	108.69	133.74	68
69	73.60	93.59	107.14	116.23	142.74	69
70	79.40	100.91	115.46	125.27	153.56	70
71	86.43	109.90	125.72	136.35	166.91	71
72	95.06	120.78	138.19	149.87	183.17	72
73	107.72	136.96	156.72	169.94	207.83	73
74	121.91	155.10	177.47	192.49	235.42	74
75	137.33	174.86	200.10	217.05	265.35	75
76	153.77	195.78	224.23	243.18	297.04	76
77	170.82	217.67	248.95	266.52	329.80	77
78	187.18	238.60	273.24	296.34	360.67	78
79	203.85	260.03	297.77	322.89	392.01	79
80	220.95	281.96	322.93	350.09	423.89	80
81	238.50	304.50	348.70	377.87	456.25	81
82	256.34	327.42	374.95	406.31	489.13	82
83	274.67	350.94	401.89	435.34	522.55	83
84	293.36	374.97	429.11	461.86	556.41	84
85	312.42	399.49	453.30	487.86	590.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.60	15.34	17.46	19.18	24.50	18-34
35-39	15.77	19.24	21.95	24.11	30.52	35-39
40-44	20.78	25.51	29.13	31.85	40.22	40-44
45-49	28.59	35.28	40.32	44.09	55.24	45-49
50	37.29	45.98	52.53	57.40	71.80	50
51	40.65	50.19	57.24	62.56	78.21	51
52	44.11	54.53	62.31	68.03	84.87	52
53	47.56	58.99	67.30	73.52	91.73	53
54	51.21	63.55	72.58	79.29	98.81	54
55	55.00	68.30	77.99	85.26	106.11	55
56	58.83	73.21	83.64	91.35	113.55	56
57	62.76	78.21	89.40	97.62	121.25	57
58	66.28	82.65	94.47	103.10	127.96	58
59	70.00	87.36	99.89	108.96	134.98	59
60	74.06	92.60	105.84	115.37	142.74	60
61	78.68	98.40	112.52	122.56	151.43	61
62	83.89	105.03	120.09	130.80	161.34	62
63	90.47	113.41	129.57	141.05	173.84	63
64	97.75	122.63	140.15	152.57	187.68	64
65	105.79	132.79	151.82	165.28	203.04	65
66	114.61	143.93	164.55	179.05	219.82	66
67	124.10	156.03	178.37	194.04	237.91	67
68	133.63	168.03	192.03	209.04	256.11	68
69	143.93	181.20	207.10	225.38	275.98	69
70	155.37	195.65	223.62	243.49	297.93	70
71	167.94	211.69	242.08	263.47	322.16	71
72	181.99	229.51	262.43	285.74	349.11	72
73	199.01	251.30	287.46	312.93	382.19	73
74	217.49	274.82	314.53	342.25	417.81	74
75	237.02	299.91	343.23	373.45	455.50	75
76	257.57	326.10	373.33	406.13	494.75	76
77	278.89	353.40	403.60	432.82	535.15	77
78	299.90	380.30	435.31	473.15	574.29	78
79	321.55	407.94	466.88	507.27	614.16	79
80	343.73	436.28	499.30	542.19	654.70	80
81	366.48	465.37	532.44	577.91	695.85	81
82	389.80	495.16	566.46	614.43	737.69	82
83	413.66	525.65	601.15	651.82	780.19	83
84	438.08	556.82	636.73	689.95	823.37	84
85	463.03	588.82	673.02	728.94	867.22	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.74	8.81	10.33	11.46	15.81	18-34
35-39	8.96	11.68	13.60	15.08	20.53	35-39
40-44	12.37	16.03	18.70	20.66	27.63	40-44
45-49	17.54	22.64	26.30	28.98	38.24	45-49
50	21.61	27.79	32.29	35.51	46.53	50
51	23.13	29.88	34.64	38.03	49.74	51
52	24.80	32.02	37.05	40.76	53.13	52
53	26.76	34.42	39.85	43.80	56.91	53
54	28.75	37.04	42.83	47.08	60.80	54
55	30.93	39.75	46.04	50.40	64.94	55
56	33.12	42.61	49.28	53.94	69.18	56
57	35.50	45.49	52.60	57.53	73.54	57
58	37.60	48.17	55.59	60.76	77.36	58
59	39.79	50.86	58.73	64.19	81.36	59
60	42.07	53.92	62.13	67.84	85.72	60
61	44.78	57.26	65.90	71.95	90.56	61
62	47.76	60.99	70.21	76.56	96.04	62
63	51.34	65.60	75.47	82.20	102.70	63
64	55.39	70.73	81.22	88.43	110.21	64
65	59.78	76.28	87.56	95.29	118.47	65
66	64.60	82.33	94.51	102.77	127.43	66
67	69.78	88.95	102.07	110.96	137.20	67
68	74.21	94.61	108.39	117.79	145.39	68
69	79.35	101.07	115.86	125.82	155.00	69
70	85.47	108.81	124.67	135.41	166.51	70
71	92.87	118.30	135.52	147.14	180.69	71
72	101.94	129.75	148.67	161.42	197.91	72
73	115.23	146.78	168.21	182.61	224.06	73
74	130.10	165.84	190.05	206.38	253.26	74
75	146.23	186.57	213.83	232.23	284.88	75
76	163.40	208.46	239.15	259.68	318.29	76
77	181.16	231.33	264.97	283.56	352.74	77
78	198.13	253.09	290.32	315.27	385.03	78
79	215.36	275.31	315.80	342.89	417.71	79
80	233.00	297.99	341.88	371.12	450.86	80
81	251.07	321.26	368.53	399.88	484.41	81
82	269.38	344.85	395.60	429.26	518.41	82
83	288.17	369.02	423.34	459.18	552.88	83
84	307.28	393.66	451.31	486.55	587.70	84
85	326.73	418.75	476.21	513.36	622.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

New Increased Rates effective 1/1/2014

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a
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Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] ##
for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.30	7.42	8.31	9.33	11.43	18-34
35-39	7.59	8.99	10.09	11.27	13.76	35-39
40-44	9.76	11.66	13.11	14.57	17.75	40-44
45-49	13.43	16.15	18.19	20.12	24.42	45-49
50	18.73	22.55	25.37	28.00	33.87	50
51	20.74	24.99	28.12	31.01	37.48	51
52	22.79	27.50	30.96	34.11	41.19	52
53	24.58	29.73	33.48	36.85	44.50	53
54	26.40	32.00	36.07	39.64	47.88	54
55	28.26	34.35	38.73	42.53	51.35	55
56	30.20	36.79	41.51	45.52	54.96	56
57	32.23	39.36	44.43	48.67	58.74	57
58	34.20	41.83	47.23	51.69	62.35	58
59	36.34	44.53	50.29	55.01	66.29	59
60	38.75	47.56	53.73	58.71	70.69	60
61	41.50	51.00	57.62	62.92	75.68	61
62	44.64	54.94	62.08	67.74	81.38	62
63	48.45	59.70	67.45	73.57	88.29	63
64	52.74	65.07	73.52	80.14	96.07	64
65	57.56	71.08	80.32	87.50	104.78	65
66	62.92	77.77	87.87	95.65	114.45	66
67	68.83	85.15	96.23	104.65	125.10	67
68	74.98	92.81	104.90	113.90	136.09	68
69	81.81	101.34	114.56	124.20	148.33	69
70	89.45	110.87	125.37	135.73	162.03	70
71	97.99	121.55	137.50	148.67	177.40	71
72	107.56	133.53	151.07	163.21	194.66	72
73	119.01	147.91	167.40	180.81	215.64	73
74	131.51	163.63	185.24	200.04	238.53	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.12	4.05	4.72	5.23	7.01	18-34
35-39	4.05	5.24	6.09	6.72	8.89	35-39
40-44	5.63	7.24	8.39	9.23	12.03	40-44
45-49	8.17	10.47	12.09	13.24	17.03	45-49
50	10.22	13.08	15.08	16.49	21.07	50
51	11.03	14.11	16.25	17.76	22.64	51
52	11.91	15.23	17.52	19.14	24.33	52
53	12.92	16.50	18.96	20.70	26.22	53
54	14.00	17.86	20.51	22.37	28.22	54
55	15.16	19.30	22.16	24.13	30.34	55
56	16.37	20.83	23.89	25.99	32.55	56
57	17.65	22.43	25.70	27.94	34.86	57
58	18.82	23.89	27.34	29.71	36.92	58
59	20.07	25.45	29.11	31.60	39.14	59
60	21.46	27.19	31.07	33.69	41.58	60
61	23.02	29.14	33.26	36.04	44.32	61
62	24.79	31.34	35.75	38.70	47.43	62
63	26.91	34.00	38.75	41.91	51.18	63
64	29.29	36.98	42.10	45.51	55.40	64
65	31.94	40.29	45.83	49.51	60.10	65
66	34.87	43.94	49.96	53.93	65.28	66
67	38.07	47.96	54.49	58.79	71.00	67
68	40.79	51.35	58.29	62.86	75.77	68
69	44.00	55.36	62.83	67.71	81.48	69
70	47.93	60.27	68.37	73.66	88.49	70
71	52.76	66.34	75.23	81.03	97.21	71
72	58.73	73.83	83.71	90.14	108.01	72
73	67.55	84.94	96.31	103.71	124.27	73
74	77.52	97.51	110.57	119.07	142.66	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.25	8.54	9.56	10.73	13.15	18-34
35-39	8.72	10.34	11.60	12.96	15.82	35-39
40-44	11.23	13.41	15.08	16.75	20.42	40-44
45-49	15.44	18.58	20.92	23.14	28.09	45-49
50	21.54	25.93	29.18	32.20	38.95	50
51	23.85	28.74	32.34	35.66	43.11	51
52	26.21	31.63	35.61	39.23	47.37	52
53	28.26	34.19	38.50	42.37	51.18	53
54	30.36	36.80	41.48	45.59	55.06	54
55	32.50	39.50	44.54	48.91	59.06	55
56	34.73	42.31	47.74	52.35	63.20	56
57	37.06	45.26	51.10	55.97	67.55	57
58	39.33	48.10	54.32	59.45	71.71	58
59	41.80	51.21	57.84	63.26	76.23	59
60	44.56	54.70	61.79	67.52	81.29	60
61	47.73	58.65	66.27	72.36	87.03	61
62	51.34	63.18	71.39	77.90	93.59	62
63	55.72	68.66	77.57	84.60	101.54	63
64	60.65	74.83	84.55	92.17	110.48	64
65	66.19	81.74	92.37	100.63	120.49	65
66	72.36	89.43	101.05	110.00	131.62	66
67	79.15	97.93	110.67	120.34	143.86	67
68	86.23	106.73	120.63	130.99	156.51	68
69	94.08	116.55	131.75	142.83	170.58	69
70	102.87	127.50	144.17	156.09	186.33	70
71	112.69	139.79	158.13	170.97	204.01	71
72	123.69	153.56	173.73	187.69	223.86	72
73	136.86	170.10	192.51	207.93	247.99	73
74	151.24	188.17	213.03	230.05	274.31	74
75	166.72	207.66	235.13	253.90	302.60	75
76	183.22	228.40	258.68	279.33	332.65	76
77	200.64	250.35	283.40	304.97	364.25	77
78	218.50	272.85	309.06	333.60	396.29	78
79	237.20	296.39	335.73	362.32	429.66	79
80	256.73	320.98	363.60	392.29	464.35	80
81	277.08	346.62	392.64	423.51	500.35	81
82	298.25	373.31	422.86	455.98	537.69	82
83	320.26	401.05	454.25	489.72	576.34	83
84	343.08	429.82	486.83	524.70	616.32	84
85	366.73	459.67	520.57	560.94	657.62	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.59	4.66	5.43	6.01	8.06	18-34
35-39	4.66	6.03	7.00	7.73	10.23	35-39
40-44	6.47	8.33	9.65	10.61	13.83	40-44
45-49	9.39	12.04	13.90	15.23	19.59	45-49
50	11.76	15.04	17.34	18.96	24.23	50
51	12.68	16.23	18.69	20.43	26.04	51
52	13.70	17.52	20.15	22.01	27.98	52
53	14.86	18.97	21.80	23.80	30.16	53
54	16.10	20.54	23.58	25.73	32.45	54
55	17.43	22.20	25.49	27.75	34.89	55
56	18.82	23.96	27.48	29.89	37.43	56
57	20.30	25.79	29.55	32.13	40.09	57
58	21.65	27.47	31.44	34.16	42.46	58
59	23.09	29.26	33.48	36.34	45.01	59
60	24.67	31.27	35.73	38.74	47.82	60
61	26.48	33.51	38.25	41.45	50.96	61
62	28.51	36.04	41.11	44.51	54.54	62
63	30.94	39.10	44.57	48.20	58.85	63
64	33.69	42.53	48.42	52.33	63.71	64
65	36.73	46.33	52.71	56.94	69.12	65
66	40.10	50.53	57.46	62.02	75.08	66
67	43.78	55.15	62.67	67.61	81.65	67
68	46.91	59.06	67.04	72.29	87.14	68
69	50.60	63.67	72.26	77.87	93.70	69
70	55.12	69.31	78.62	84.71	101.76	70
71	60.67	76.30	86.52	93.19	111.79	71
72	67.54	84.90	96.27	103.67	124.21	72
73	77.68	97.68	110.76	119.26	142.91	73
74	89.15	112.14	127.15	136.93	164.06	74
75	101.73	128.02	145.18	156.33	187.23	75
76	115.25	145.06	164.55	177.18	212.04	76
77	129.46	163.03	184.87	198.36	238.04	77
78	143.38	180.64	204.92	220.62	263.23	78
79	157.81	198.91	225.65	242.89	289.21	79
80	172.75	217.84	247.13	265.97	316.01	80
81	188.22	237.46	269.38	289.83	343.61	81
82	204.18	257.70	292.35	314.51	372.01	82
83	220.67	278.62	316.09	339.98	401.23	83
84	237.68	300.21	340.31	363.10	431.25	84
85	255.18	322.45	361.66	385.86	462.06	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.23	8.60	9.68	10.80	13.40	18-34
35-39	8.82	10.54	11.89	13.21	16.32	35-39
40-44	11.42	13.76	15.55	17.20	21.19	40-44
45-49	15.72	19.05	21.56	23.76	29.14	45-49
50	21.47	26.04	29.43	32.38	39.58	50
51	23.66	28.72	32.45	35.69	43.58	51
52	25.90	31.48	35.60	39.12	47.71	52
53	27.94	34.04	38.49	42.27	51.55	53
54	30.03	36.65	41.48	45.50	55.49	54
55	32.17	39.36	44.55	48.85	59.53	55
56	34.39	42.16	47.75	52.30	63.72	56
57	36.70	45.09	51.09	55.91	68.08	57
58	38.89	47.84	54.21	59.28	72.13	58
59	41.24	50.82	57.60	62.96	76.51	59
60	43.88	54.15	61.39	67.03	81.38	60
61	46.88	57.91	65.66	71.65	86.88	61
62	50.30	62.22	70.55	76.94	93.16	62
63	54.49	67.48	76.49	83.39	100.86	63
64	59.19	73.38	83.19	90.64	109.50	64
65	64.45	79.96	90.66	98.74	119.14	65
66	70.27	87.25	98.91	107.66	129.79	66
67	76.65	95.25	108.00	117.47	141.46	67
68	83.22	103.47	117.32	127.47	153.41	68
69	90.48	112.58	127.66	138.56	166.66	69
70	98.58	122.72	139.19	150.93	181.44	70
71	107.60	134.05	152.10	164.76	197.95	71
72	117.70	146.74	166.50	180.26	216.44	72
73	129.82	162.03	183.91	199.07	238.98	73
74	143.03	178.70	202.89	219.55	263.49	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.67	4.77	5.57	6.18	8.36	18-34
35-39	4.80	6.22	7.24	8.00	10.68	35-39
40-44	6.66	8.58	9.96	10.98	14.43	40-44
45-49	9.59	12.31	14.25	15.63	20.27	45-49
50	11.93	15.30	17.68	19.37	24.95	50
51	12.85	16.48	19.02	20.82	26.76	51
52	13.84	17.75	20.46	22.40	28.70	52
53	14.99	19.19	22.10	24.18	30.87	53
54	16.20	20.73	23.86	26.08	33.15	54
55	17.51	22.35	25.73	28.07	35.57	55
56	18.86	24.07	27.68	30.17	38.07	56
57	20.29	25.86	29.71	32.36	40.68	57
58	21.59	27.49	31.54	34.34	42.99	58
59	22.97	29.21	33.50	36.44	45.46	59
60	24.49	31.13	35.66	38.75	48.17	60
61	26.20	33.27	38.07	41.34	51.21	61
62	28.14	35.68	40.81	44.27	54.65	62
63	30.46	38.61	44.12	47.82	58.81	63
64	33.06	41.88	47.80	51.79	63.49	64
65	35.95	45.50	51.89	56.18	68.68	65
66	39.13	49.47	56.40	61.02	74.38	66
67	42.59	53.84	61.34	66.33	80.66	67
68	45.54	57.53	65.48	70.77	85.90	68
69	49.00	61.86	70.41	76.05	92.14	69
70	53.21	67.14	76.38	82.48	99.75	70
71	58.36	73.64	83.75	90.41	109.19	71
72	64.71	81.63	92.82	100.18	120.83	72
73	74.08	93.48	106.30	114.73	138.38	73
74	84.64	106.85	121.51	131.15	158.17	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.32	9.90	11.14	12.42	15.42	18-34
35-39	10.13	12.12	13.67	15.19	18.76	35-39
40-44	13.14	15.83	17.89	19.77	24.38	40-44
45-49	18.07	21.92	24.80	27.33	33.52	45-49
50	24.69	29.94	33.85	37.24	45.52	50
51	27.21	33.03	37.32	41.04	50.13	51
52	29.79	36.21	40.95	44.99	54.87	52
53	32.12	39.15	44.26	48.60	59.29	53
54	34.53	42.15	47.70	52.33	63.81	54
55	37.00	45.26	51.23	56.18	68.47	55
56	39.55	48.49	54.92	60.15	73.27	56
57	42.20	51.85	58.76	64.30	78.29	57
58	44.72	55.01	62.35	68.18	82.96	58
59	47.44	58.44	66.25	72.40	87.98	59
60	50.46	62.28	70.60	77.09	93.58	60
61	53.92	66.60	75.52	82.40	99.91	61
62	57.85	71.55	81.13	88.48	107.14	62
63	62.67	77.61	87.97	95.89	116.00	63
64	68.07	84.39	95.67	104.25	125.92	64
65	74.11	91.95	104.26	113.56	137.00	65
66	80.81	100.33	113.75	123.81	149.26	66
67	88.14	109.55	124.21	135.08	162.67	67
68	95.71	118.99	134.91	146.60	176.43	68
69	104.05	129.48	146.82	159.34	191.66	69
70	113.37	141.13	160.06	173.57	208.65	70
71	123.74	154.17	174.92	189.47	227.64	71
72	135.35	168.75	191.47	207.30	248.91	72
73	149.29	186.34	211.50	228.93	274.83	73
74	164.49	205.50	233.33	252.49	303.01	74
75	180.78	226.11	256.75	277.81	333.18	75
76	198.09	247.94	281.61	304.69	365.07	76
77	216.29	270.96	307.44	330.54	398.43	77
78	234.78	294.34	334.31	361.51	431.89	78
79	254.07	318.70	361.96	391.31	466.56	79
80	274.13	344.04	390.74	422.27	502.42	80
81	294.96	370.37	420.60	454.39	539.45	81
82	316.56	397.68	451.58	487.67	577.69	82
83	338.94	425.97	483.63	522.14	617.11	83
84	362.08	455.22	516.81	557.75	657.73	84
85	385.99	485.50	551.06	594.54	699.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.22	5.49	6.41	7.10	9.61	18-34
35-39	5.52	7.16	8.32	9.20	12.29	35-39
40-44	7.65	9.87	11.46	12.62	16.59	40-44
45-49	11.02	14.16	16.38	17.98	23.32	45-49
50	13.73	17.59	20.33	22.27	28.69	50
51	14.77	18.96	21.88	23.95	30.78	51
52	15.92	20.42	23.53	25.76	33.01	52
53	17.24	22.06	25.41	27.80	35.51	53
54	18.63	23.84	27.43	30.00	38.12	54
55	20.13	25.71	29.60	32.28	40.90	55
56	21.68	27.69	31.84	34.70	43.78	56
57	23.34	29.73	34.16	37.21	46.78	57
58	24.84	31.61	36.27	39.48	49.44	58
59	26.43	33.58	38.53	41.91	52.28	59
60	28.15	35.80	41.01	44.56	55.40	60
61	30.14	38.26	43.78	47.55	58.88	61
62	32.36	41.03	46.93	50.92	62.84	62
63	35.02	44.40	50.75	55.00	67.62	63
64	38.03	48.17	54.98	59.55	73.01	64
65	41.34	52.32	59.68	64.61	78.99	65
66	45.00	56.89	64.87	70.17	85.55	66
67	48.98	61.91	70.55	76.28	92.76	67
68	52.37	66.17	75.31	81.39	98.79	68
69	56.35	71.15	80.98	87.46	105.96	69
70	61.19	77.21	87.83	94.85	114.71	70
71	67.11	84.70	96.32	103.98	125.57	71
72	74.42	93.87	106.75	115.22	138.95	72
73	85.19	107.50	122.25	131.93	159.14	73
74	97.34	122.88	139.73	150.82	181.90	74
75	110.63	139.73	158.91	171.51	206.76	75
76	124.88	157.74	179.47	193.68	233.29	76
77	139.80	176.69	200.89	215.40	260.98	77
78	154.33	195.13	222.00	239.55	287.59	78
79	169.32	214.19	243.68	262.89	314.91	79
80	184.80	233.87	266.08	287.00	342.98	80
81	200.79	254.22	289.21	311.84	371.77	81
82	217.22	275.13	313.00	337.46	401.29	82
83	234.17	296.70	337.54	363.82	431.56	83
84	251.60	318.90	362.51	387.79	462.54	84
85	269.49	341.71	384.57	411.36	494.24	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.16	9.78	11.05	12.27	15.37	18-34
35-39	10.05	12.09	13.69	15.15	18.88	35-39
40-44	13.08	15.86	17.99	19.83	24.63	40-44
45-49	18.01	21.95	24.93	27.40	33.86	45-49
50	24.21	29.53	33.49	36.76	45.29	50
51	26.58	32.45	36.78	40.37	49.68	51
52	29.01	35.46	40.24	44.13	54.23	52
53	31.30	38.35	43.50	47.69	58.60	53
54	33.66	41.30	46.89	51.36	63.10	54
55	36.08	44.37	50.37	55.17	67.71	55
56	38.58	47.53	53.99	59.08	72.48	56
57	41.17	50.82	57.75	63.15	77.42	57
58	43.58	53.85	61.19	66.87	81.91	58
59	46.14	57.11	64.91	70.91	86.73	59
60	49.01	60.74	69.05	75.35	92.07	60
61	52.26	64.82	73.70	80.38	98.08	61
62	55.96	69.50	79.02	86.14	104.94	62
63	60.53	75.26	85.53	93.21	113.43	63
64	65.64	81.69	92.86	101.14	122.93	64
65	71.34	88.84	101.00	109.98	133.50	65
66	77.62	96.73	109.95	119.67	145.13	66
67	84.47	105.35	119.77	130.29	157.82	67
68	91.46	114.13	129.74	141.04	170.73	68
69	99.15	123.82	140.76	152.92	184.99	69
70	107.71	134.57	153.01	166.13	200.85	70
71	117.21	146.55	166.70	180.85	218.50	71
72	127.84	159.95	181.93	197.31	238.22	72
73	140.63	176.15	200.42	217.33	262.32	73
74	154.55	193.77	220.54	239.06	288.45	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.22	5.49	6.42	7.13	9.71	18-34
35-39	5.55	7.20	8.39	9.28	12.47	35-39
40-44	7.69	9.92	11.53	12.73	16.83	40-44
45-49	11.01	14.15	16.41	18.02	23.51	45-49
50	13.64	17.52	20.28	22.25	28.83	50
51	14.67	18.85	21.79	23.88	30.88	51
52	15.77	20.27	23.40	25.66	33.07	52
53	17.06	21.88	25.24	27.66	35.52	53
54	18.40	23.60	27.21	29.79	38.08	54
55	19.86	25.40	29.30	32.01	40.80	55
56	21.35	27.31	31.47	34.35	43.59	56
57	22.93	29.29	33.72	36.78	46.50	57
58	24.36	31.09	35.74	38.97	49.06	58
59	25.87	32.97	37.89	41.28	51.78	59
60	27.52	35.07	40.25	43.81	54.76	60
61	29.38	37.40	42.88	46.64	58.10	61
62	31.49	40.02	45.87	49.84	61.87	62
63	34.01	43.22	49.49	53.73	66.44	63
64	36.83	46.78	53.50	58.07	71.58	64
65	39.96	50.71	57.95	62.85	77.26	65
66	43.39	55.00	62.84	68.11	83.48	66
67	47.11	59.72	68.19	73.87	90.32	67
68	50.29	63.71	72.67	78.68	96.03	68
69	54.00	68.36	77.99	84.39	102.80	69
70	58.49	74.01	84.39	91.30	111.01	70
71	63.96	80.94	92.27	99.79	121.17	71
72	70.69	89.43	101.93	110.22	133.65	72
73	80.61	102.02	116.29	125.75	152.49	73
74	91.76	116.19	132.45	143.23	173.68	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.39	11.26	12.72	14.11	17.69	18-34
35-39	11.54	13.90	15.74	17.42	21.70	35-39
40-44	15.05	18.25	20.70	22.79	28.34	40-44
45-49	20.70	25.26	28.68	31.52	38.95	45-49
50	27.84	33.95	38.52	42.28	52.09	50
51	30.57	37.32	42.30	46.42	57.15	51
52	33.37	40.79	46.29	50.75	62.37	52
53	35.98	44.11	50.02	54.83	67.40	53
54	38.70	47.50	53.92	59.07	72.56	54
55	41.50	51.02	57.92	63.45	77.88	55
56	44.37	54.67	62.10	67.95	83.34	56
57	47.34	58.44	66.42	72.63	89.03	57
58	50.11	61.92	70.38	76.91	94.21	58
59	53.08	65.67	74.66	81.54	99.73	59
60	56.36	69.86	79.41	86.66	105.87	60
61	60.11	74.55	84.77	92.44	112.79	61
62	64.36	79.92	90.87	99.06	120.69	62
63	69.62	86.56	98.37	107.18	130.46	63
64	75.49	93.95	106.79	116.33	141.36	64
65	82.03	102.16	116.15	126.49	153.51	65
66	89.26	111.23	126.45	137.62	166.90	66
67	97.13	121.17	137.75	149.82	181.48	67
68	105.19	131.25	149.19	162.21	196.35	68
69	114.02	142.41	161.89	175.85	212.74	69
70	123.87	154.76	175.95	191.05	230.97	70
71	134.79	168.55	191.71	207.97	251.27	71
72	147.01	183.94	209.21	226.91	273.96	72
73	161.72	202.58	230.49	249.93	301.67	73
74	177.74	222.83	253.63	274.93	331.71	74
75	194.84	244.56	278.37	301.72	363.76	75
76	212.96	267.48	304.54	330.05	397.49	76
77	231.94	291.57	331.48	356.11	432.61	77
78	251.06	315.83	359.56	389.42	467.49	78
79	270.94	341.01	388.19	420.30	503.46	79
80	291.53	367.10	417.88	452.25	540.49	80
81	312.84	394.12	448.56	485.27	578.55	81
82	334.87	422.05	480.30	519.36	617.69	82
83	357.62	450.89	513.01	554.56	657.88	83
84	381.08	480.62	546.79	590.80	699.14	84
85	405.25	511.33	581.55	628.14	741.46	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.85	6.32	7.39	8.19	11.16	18-34
35-39	6.38	8.29	9.64	10.67	14.35	35-39
40-44	8.83	11.41	13.27	14.63	19.35	40-44
45-49	12.65	16.28	18.86	20.73	27.05	45-49
50	15.70	20.14	23.32	25.58	33.15	50
51	16.86	21.69	25.07	27.47	35.52	51
52	18.14	23.32	26.91	29.51	38.04	52
53	19.62	25.15	29.02	31.80	40.86	53
54	21.16	27.14	31.28	34.27	43.79	54
55	22.83	29.22	33.71	36.81	46.91	55
56	24.54	31.42	36.20	39.51	50.13	56
57	26.38	33.67	38.77	42.29	53.47	57
58	28.03	35.75	41.10	44.80	56.42	58
59	29.77	37.90	43.58	47.48	59.55	59
60	31.63	40.33	46.29	50.38	62.98	60
61	33.80	43.01	49.31	53.65	66.80	61
62	36.21	46.02	52.75	57.33	71.14	62
63	39.10	49.70	56.93	61.80	76.39	63
64	42.37	53.81	61.54	66.77	82.31	64
65	45.95	58.31	66.65	72.28	88.86	65
66	49.90	63.25	72.28	78.32	96.02	66
67	54.18	68.67	78.43	84.95	103.87	67
68	57.83	73.28	83.58	90.49	110.44	68
69	62.10	78.63	89.70	97.05	118.22	69
70	67.26	85.11	97.04	104.99	127.66	70
71	73.55	93.10	106.12	114.77	139.35	71
72	81.30	102.84	117.23	126.77	153.69	72
73	92.70	117.32	133.74	144.60	175.37	73
74	105.53	133.62	152.31	164.71	199.74	74
75	119.53	151.44	172.64	186.69	226.29	75
76	134.51	170.42	194.39	210.18	254.54	76
77	150.14	190.35	216.91	232.44	283.92	77
78	165.28	209.62	239.08	258.48	311.95	78
79	180.83	229.47	261.71	282.89	340.61	79
80	196.85	249.90	285.03	308.03	369.95	80
81	213.36	270.98	309.04	333.85	399.93	81
82	230.26	292.56	333.65	360.41	430.57	82
83	247.67	314.78	358.99	387.66	461.89	83
84	265.52	337.59	384.71	412.48	493.83	84
85	283.80	360.97	407.48	436.86	526.42	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.09	10.96	12.42	13.74	17.34	18-34
35-39	11.28	13.64	15.49	17.09	21.44	35-39
40-44	14.74	17.96	20.43	22.46	28.07	40-44
45-49	20.30	24.85	28.30	31.04	38.58	45-49
50	26.95	33.02	37.55	41.14	51.00	50
51	29.50	36.18	41.11	45.05	55.78	51
52	32.12	39.44	44.88	49.14	60.75	52
53	34.66	42.66	48.51	53.11	65.65	53
54	37.29	45.95	52.30	57.22	70.71	54
55	39.99	49.38	56.19	61.49	75.89	55
56	42.77	52.90	60.23	65.86	81.24	56
57	45.64	56.55	64.41	70.39	86.76	57
58	48.27	59.86	68.17	74.46	91.69	58
59	51.04	63.40	72.22	78.86	96.95	59
60	54.14	67.33	76.71	83.67	102.76	60
61	57.64	71.73	81.74	89.11	109.28	61
62	61.62	76.78	87.49	95.34	116.72	62
63	66.57	83.04	94.57	103.03	126.00	63
64	72.09	90.00	102.53	111.64	136.36	64
65	78.23	97.72	111.34	121.22	147.86	65
66	84.97	106.21	120.99	131.68	160.47	66
67	92.29	115.45	131.54	143.11	174.18	67
68	99.70	124.79	142.16	154.61	188.05	68
69	107.82	135.06	153.86	167.28	203.32	69
70	116.84	146.42	166.83	181.33	220.26	70
71	126.82	159.05	181.30	196.94	239.05	71
72	137.98	173.16	197.36	214.36	260.00	72
73	151.44	190.27	216.93	235.59	285.66	73
74	166.07	208.84	238.19	258.57	313.41	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.77	6.21	7.27	8.08	11.06	18-34
35-39	6.30	8.18	9.54	10.56	14.26	35-39
40-44	8.72	11.26	13.10	14.48	19.23	40-44
45-49	12.43	15.99	18.57	20.41	26.75	45-49
50	15.35	19.74	22.88	25.13	32.71	50
51	16.49	21.22	24.56	26.94	35.00	51
52	17.70	22.79	26.34	28.92	37.44	52
53	19.13	24.57	28.38	31.14	40.17	53
54	20.60	26.47	30.56	33.50	43.01	54
55	22.21	28.45	32.87	35.95	46.03	55
56	23.84	30.55	35.26	38.53	49.11	56
57	25.57	32.72	37.73	41.20	52.32	57
58	27.13	34.69	39.94	43.60	55.13	58
59	28.77	36.73	42.28	46.12	58.10	59
60	30.55	39.01	44.84	48.87	61.35	60
61	32.56	41.53	47.69	51.94	64.99	61
62	34.84	44.36	50.93	55.41	69.09	62
63	37.56	47.83	54.86	59.64	74.07	63
64	40.60	51.68	59.20	64.35	79.67	64
65	43.97	55.92	64.01	69.52	85.84	65
66	47.65	60.53	69.28	75.20	92.58	66
67	51.63	65.60	75.04	81.41	99.98	67
68	55.04	69.89	79.86	86.59	106.16	68
69	59.00	74.86	85.57	92.73	113.46	69
70	63.77	80.88	92.40	100.12	122.27	70
71	69.56	88.24	100.79	109.17	133.15	71
72	76.67	97.23	111.04	120.26	146.47	72
73	87.14	110.56	126.28	136.77	166.60	73
74	98.88	125.53	143.39	155.31	189.19	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.46	12.62	14.30	15.80	19.96	18-34
35-39	12.95	15.68	17.81	19.65	24.64	35-39
40-44	16.96	20.67	23.51	25.81	32.30	40-44
45-49	23.33	28.60	32.56	35.71	44.38	45-49
50	30.99	37.96	43.19	47.32	58.66	50
51	33.93	41.61	47.28	51.80	64.17	51
52	36.95	45.37	51.63	56.51	69.87	52
53	39.84	49.07	55.78	61.06	75.51	53
54	42.87	52.85	60.14	65.81	81.31	54
55	46.00	56.78	64.61	70.72	87.29	55
56	49.19	60.85	69.28	75.75	93.41	56
57	52.48	65.03	74.08	80.96	99.77	57
58	55.50	68.83	78.41	85.64	105.46	58
59	58.72	72.90	83.07	90.68	111.48	59
60	62.26	77.44	88.22	96.23	118.16	60
61	66.30	82.50	94.02	102.48	125.67	61
62	70.87	88.29	100.61	109.64	134.24	62
63	76.57	95.51	108.77	118.47	144.92	63
64	82.91	103.51	117.91	128.41	156.80	64
65	89.95	112.37	128.04	139.42	170.02	65
66	97.71	122.13	139.15	151.43	184.54	66
67	106.12	132.79	151.29	164.56	200.29	67
68	114.67	143.51	163.47	177.82	216.27	68
69	123.99	155.34	176.96	192.36	233.82	69
70	134.37	168.39	191.84	208.53	253.29	70
71	145.84	182.93	208.50	226.47	274.90	71
72	158.67	199.13	226.95	246.52	299.01	72
73	174.15	218.82	249.48	270.93	328.51	73
74	190.99	240.16	273.93	297.37	360.41	74
75	208.90	263.01	299.99	325.63	394.34	75
76	227.83	287.02	327.47	355.41	429.91	76
77	247.59	312.18	355.52	381.68	466.79	77
78	267.34	337.32	384.81	417.33	503.09	78
79	287.81	363.32	414.42	449.29	540.36	79
80	308.93	390.16	445.02	482.23	578.56	80
81	330.72	417.87	476.52	516.15	617.65	81
82	353.18	446.42	509.02	551.05	657.69	82
83	376.30	475.81	542.39	586.98	698.65	83
84	400.08	506.02	576.77	623.85	740.55	84
85	424.51	537.16	612.04	661.74	783.38	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.48	7.15	8.37	9.28	12.71	18-34
35-39	7.24	9.42	10.96	12.14	16.41	35-39
40-44	10.01	12.95	15.08	16.64	22.11	40-44
45-49	14.28	18.40	21.34	23.48	30.78	45-49
50	17.67	22.69	26.31	28.89	37.61	50
51	18.95	24.42	28.26	30.99	40.26	51
52	20.36	26.22	30.29	33.26	43.07	52
53	22.00	28.24	32.63	35.80	46.21	53
54	23.69	30.44	35.13	38.54	49.46	54
55	25.53	32.73	37.82	41.34	52.92	55
56	27.40	35.15	40.56	44.32	56.48	56
57	29.42	37.61	43.38	47.37	60.16	57
58	31.22	39.89	45.93	50.12	63.40	58
59	33.11	42.22	48.63	53.05	66.82	59
60	35.11	44.86	51.57	56.20	70.56	60
61	37.46	47.76	54.84	59.75	74.72	61
62	40.06	51.01	58.57	63.74	79.44	62
63	43.18	55.00	63.11	68.60	85.16	63
64	46.71	59.45	68.10	73.99	91.61	64
65	50.56	64.30	73.62	79.95	98.73	65
66	54.80	69.61	79.69	86.47	106.49	66
67	59.38	75.43	86.31	93.62	114.98	67
68	63.29	80.39	91.85	99.59	122.09	68
69	67.85	86.11	98.42	106.64	130.48	69
70	73.33	93.01	106.25	115.13	140.61	70
71	79.99	101.50	115.92	125.56	153.13	71
72	88.18	111.81	127.71	138.32	168.43	72
73	100.21	127.14	145.23	157.27	191.60	73
74	113.72	144.36	164.89	178.60	217.58	74
75	128.43	163.15	186.37	201.87	245.82	75
76	144.14	183.10	209.31	226.68	275.79	76
77	160.48	204.01	232.93	249.48	306.86	77
78	176.23	224.11	256.16	277.41	336.31	78
79	192.34	244.75	279.74	302.89	366.31	79
80	208.90	265.93	303.98	329.06	396.92	80
81	225.93	287.74	328.87	355.86	428.09	81
82	243.30	309.99	354.30	383.36	459.85	82
83	261.17	332.86	380.44	411.50	492.22	83
84	279.44	356.28	406.91	437.17	525.12	84
85	298.11	380.23	430.39	462.36	558.60	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.98	8.11	9.02	10.22	12.30	18-34
35-39	8.27	9.67	10.78	12.13	14.56	35-39
40-44	10.53	12.43	13.87	15.52	18.60	40-44
45-49	14.48	17.23	19.27	21.42	25.61	45-49
50	20.79	24.78	27.70	30.71	36.61	50
51	23.17	27.64	30.93	34.23	40.79	51
52	25.58	30.58	34.22	37.83	45.07	52
53	27.59	33.05	37.01	40.86	48.69	53
54	29.60	35.56	39.86	43.91	52.35	54
55	31.66	38.14	42.78	47.07	56.12	55
56	33.81	40.85	45.85	50.36	60.06	56
57	36.09	43.72	49.10	53.86	64.22	57
58	38.36	46.57	52.33	57.33	68.34	58
59	40.87	49.71	55.87	61.18	72.89	59
60	43.71	53.26	59.89	65.51	78.00	60
61	46.96	57.32	64.45	70.45	83.82	61
62	50.67	61.96	69.69	75.38	90.48	62
63	55.13	67.50	75.93	82.88	98.44	63
64	60.18	73.79	83.01	90.53	107.43	64
65	65.87	80.86	90.97	99.14	117.55	65
66	72.24	88.78	99.88	108.73	128.84	66
67	79.31	97.57	109.80	119.38	141.36	67
68	86.76	106.80	120.22	130.43	154.40	68
69	95.08	117.13	131.90	142.79	169.00	69
70	104.42	128.73	145.02	156.69	185.41	70
71	114.89	141.77	159.77	172.35	203.91	71
72	126.65	156.42	176.33	190.01	224.74	72
73	140.66	173.93	196.16	211.32	249.99	73
74	155.99	193.13	217.87	234.69	277.64	74
75	172.58	213.89	238.59	253.82	307.50	75
76	190.31	236.11	253.14	269.30	339.39	76
77	209.12	250.60	267.69	284.77	373.13	77
78	228.59	280.37	299.48	318.60	407.73	78
79	249.07	309.83	331.26	352.41	443.99	79
80	270.54	336.78	363.05	386.23	481.88	80
81	293.01	364.99	394.84	420.04	521.42	81
82	316.46	394.46	426.63	453.86	562.60	82
83	340.91	425.19	458.42	487.68	605.42	83
84	366.35	457.17	490.21	521.50	649.90	84
85	392.80	488.68	522.00	555.32	696.01	85
86*	420.24	524.93	593.00	637.99	743.77	86*
87*	448.67	560.69	633.41	681.37	793.17	87*
88*	478.10	597.71	675.25	726.27	844.22	88*
89*	508.52	636.00	718.50	772.69	896.90	89*
90*	539.93	675.53	763.17	820.63	951.24	90*
91*	572.34	716.34	809.26	870.08	1,007.21	91*
92*	605.75	758.39	856.78	921.05	1,064.83	92*
93*	640.15	801.71	905.71	973.54	1,124.10	93*
94*	675.55	846.29	956.06	1,027.55	1,185.00	94*
95+*	711.93	892.13	1,007.84	1,083.07	1,247.55	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.34	4.33	5.03	5.56	7.36	18-34
35-39	4.29	5.54	6.42	7.07	9.23	35-39
40-44	5.98	7.67	8.87	9.72	12.52	40-44
45-49	8.78	11.22	12.91	14.11	17.93	45-49
50	11.06	14.12	16.22	17.69	22.35	50
51	11.97	15.26	17.52	19.11	24.08	51
52	12.97	16.52	18.95	20.64	25.95	52
53	14.11	17.95	20.57	22.39	28.04	53
54	15.34	19.49	22.31	24.26	30.28	54
55	16.65	21.13	24.17	26.25	32.64	55
56	18.04	22.87	26.13	28.35	35.14	56
57	19.51	24.70	28.20	30.58	37.75	57
58	20.87	26.38	30.08	32.60	40.11	58
59	22.32	28.20	32.14	34.79	42.67	59
60	23.96	30.23	34.42	37.22	45.49	60
61	25.79	32.51	36.99	39.96	48.66	61
62	27.87	35.10	39.90	43.07	52.27	62
63	30.37	38.21	43.39	46.80	56.62	63
64	33.18	41.70	47.32	51.00	61.50	64
65	36.31	45.60	51.70	55.69	66.98	65
66	39.79	49.93	56.58	60.89	73.03	66
67	43.62	54.70	61.93	66.63	79.74	67
68	46.85	58.72	66.43	71.44	85.33	68
69	50.70	63.52	71.83	77.18	92.07	69
70	55.45	69.42	78.47	84.29	100.40	70
71	61.31	76.75	86.72	93.15	110.80	71
72	68.58	85.84	96.98	104.13	123.75	72
73	79.33	99.32	112.22	120.50	143.21	73
74	91.52	114.62	129.52	139.09	165.30	74
75	104.94	131.48	148.13	157.58	189.58	75
76	119.39	149.64	160.91	171.19	215.67	76
77	134.65	162.62	173.71	184.80	243.15	77
78	149.71	181.94	194.34	206.75	270.02	78
79	165.39	201.25	214.97	228.69	297.88	79
80	181.66	220.56	235.60	250.64	326.74	80
81	198.56	239.87	256.22	272.58	356.59	81
82	216.07	259.19	276.86	294.53	387.44	82
83	234.19	278.50	297.48	316.47	419.28	83
84	250.43	297.80	318.11	338.41	452.13	84
85	266.67	317.12	338.75	360.36	481.85	85
86*	292.25	368.02	416.25	446.41	520.78	86*
87*	312.83	394.10	445.76	477.98	556.61	87*
88*	334.02	420.97	476.16	510.51	593.42	88*
89*	355.84	448.62	507.47	544.00	631.24	89*
90*	378.25	477.06	539.66	578.44	670.06	90*
91*	401.28	506.30	572.75	613.82	709.85	91*
92*	424.93	536.32	606.74	650.16	750.66	92*
93*	449.19	567.13	641.62	687.44	792.45	93*
94*	474.07	598.73	677.39	725.69	835.25	94*
95+*	499.55	631.12	714.05	764.87	879.03	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	21.02	25.77	29.34	32.12	40.43	18-34
35-39	26.49	32.59	37.12	40.60	50.87	35-39
40-44	33.92	41.85	47.68	52.09	64.97	40-44
45-49	44.38	54.95	62.62	68.34	84.85	45-49
50	55.07	68.26	77.78	84.83	105.03	50
51	59.10	73.29	83.53	91.07	112.66	51
52	63.28	78.55	89.51	97.58	120.60	52
53	67.48	83.82	95.55	104.16	128.64	53
54	71.77	89.26	101.75	110.90	136.88	54
55	76.17	94.80	108.08	117.81	145.28	55
56	80.63	100.44	114.53	124.81	153.79	56
57	85.14	106.16	121.07	131.91	162.40	57
58	88.99	111.05	126.65	137.93	169.64	58
59	93.04	116.19	132.51	144.26	177.24	59
60	97.46	121.81	138.91	151.16	185.51	60
61	102.41	128.08	146.06	158.87	194.74	61
62	108.04	135.21	154.18	167.65	205.27	62
63	115.26	144.33	164.55	178.88	218.76	63
64	123.29	154.47	176.12	191.41	233.83	64
65	132.13	165.63	188.84	205.21	250.42	65
66	141.75	177.78	202.70	220.23	268.49	66
67	152.14	190.89	217.66	236.46	288.03	67
68	162.40	203.85	232.44	252.51	307.40	68
69	173.59	218.00	248.60	270.04	328.55	69
70	185.90	233.57	266.40	289.35	351.83	70
71	199.52	250.85	286.13	310.78	377.64	71
72	214.66	270.05	308.09	334.59	406.32	72
73	233.29	293.75	335.24	364.08	442.01	73
74	253.34	319.32	364.51	395.85	480.35	74
75	274.61	346.41	395.53	423.09	520.75	75
76	296.80	374.70	410.95	437.17	562.64	76
77	319.67	397.10	424.18	451.26	605.42	77
78	341.94	432.28	474.55	504.84	646.18	78
79	364.64	461.21	524.92	558.43	687.25	79
80	387.76	490.70	560.01	606.65	728.62	80
81	411.31	520.74	594.11	643.12	770.32	81
82	435.28	551.32	628.78	680.16	812.32	82
83	459.67	582.44	664.04	717.74	854.63	83
84	484.48	614.11	699.87	755.87	897.26	84
85	509.73	646.32	736.28	794.56	940.20	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.34	15.95	18.58	20.49	27.34	18-34
35-39	15.91	20.51	23.83	26.23	34.61	35-39
40-44	20.77	26.72	30.97	34.00	44.34	40-44
45-49	27.51	35.30	40.79	44.69	57.63	45-49
50	32.55	41.74	48.19	52.73	67.63	50
51	34.46	44.17	50.97	55.74	71.37	51
52	36.50	46.76	53.94	58.97	75.32	52
53	38.82	49.69	57.28	62.60	79.73	53
54	41.24	52.77	60.79	66.39	84.32	54
55	43.76	55.95	64.43	70.33	89.05	55
56	46.36	59.24	68.16	74.36	93.89	56
57	49.00	62.57	71.96	78.46	98.76	57
58	51.23	65.39	75.15	81.90	102.82	58
59	53.59	68.34	78.51	85.50	107.03	59
60	56.13	71.54	82.13	89.40	111.59	60
61	58.94	75.09	86.15	93.72	116.65	61
62	62.11	79.08	90.68	98.59	122.38	62
63	66.08	84.08	96.36	104.70	129.62	63
64	70.49	89.64	102.66	111.50	137.70	64
65	75.31	95.73	109.60	118.98	146.58	65
66	80.57	102.38	117.14	127.11	156.27	66
67	86.24	109.55	125.31	135.92	166.78	67
68	90.99	115.53	132.08	143.21	175.42	68
69	96.47	122.45	139.96	151.70	185.52	69
70	103.03	130.75	149.41	161.92	197.73	70
71	110.99	140.87	160.94	174.37	212.71	71
72	120.69	153.21	175.03	189.63	231.09	72
73	135.16	171.65	196.17	212.56	259.12	73
74	151.35	192.32	219.86	238.26	290.49	74
75	168.91	214.76	245.60	262.92	324.45	75
76	187.51	238.55	261.90	278.62	360.28	76
77	206.80	259.00	276.66	294.31	397.23	77
78	225.07	286.64	309.50	329.26	431.63	78
79	243.69	310.51	342.36	364.21	466.40	79
80	262.65	334.83	375.20	399.16	501.57	80
81	281.97	359.62	408.06	434.10	537.12	81
82	301.64	384.88	440.38	469.05	573.07	82
83	321.66	410.61	469.79	504.00	609.40	83
84	342.02	436.79	499.73	538.95	646.11	84
85	362.73	463.44	530.19	573.65	573.65	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.03	15.76	17.92	19.77	25.10	18-34
35-39	16.27	19.77	22.48	24.73	31.21	35-39
40-44	21.33	26.08	29.72	32.62	40.95	40-44
45-49	29.38	36.08	41.17	45.07	56.31	45-49
50	38.59	47.48	54.10	59.16	73.71	50
51	42.17	51.89	59.08	64.63	80.44	51
52	45.78	56.43	64.37	70.38	87.47	52
53	49.44	61.05	69.56	76.11	94.54	53
54	53.20	65.81	75.01	82.01	101.80	54
55	57.06	70.69	80.63	88.17	109.27	55
56	61.06	75.75	86.40	94.41	117.01	56
57	65.14	80.97	92.40	100.91	124.92	57
58	68.86	85.62	97.68	106.68	131.89	58
59	72.72	90.61	103.37	112.88	139.34	59
60	77.06	96.11	109.69	119.61	147.50	60
61	81.91	102.22	116.70	127.20	156.62	61
62	87.47	109.26	124.74	135.18	167.03	62
63	94.38	118.05	134.68	146.73	180.14	63
64	102.13	127.79	145.86	158.78	194.73	64
65	110.67	138.56	158.17	172.19	210.90	65
66	120.04	150.38	171.63	186.78	228.54	66
67	130.16	163.22	186.30	202.73	247.71	67
68	140.31	176.10	200.97	218.63	267.00	68
69	151.43	190.18	217.05	236.14	288.15	69
70	163.77	205.78	234.87	255.49	311.56	70
71	177.34	223.02	254.67	276.95	337.51	71
72	192.55	242.27	276.63	300.86	366.29	72
73	210.91	265.73	303.46	330.02	401.69	73
74	230.89	291.08	332.62	361.49	439.89	74
75	252.08	318.14	358.69	381.57	480.35	75
76	274.36	346.56	373.29	397.10	517.39	76
77	297.57	363.10	387.89	412.62	555.88	77
78	320.64	401.87	433.93	461.65	608.98	78
79	344.42	435.93	479.51	510.61	652.59	79
80	368.89	467.13	516.45	555.68	697.03	80
81	394.11	499.24	552.84	594.59	742.42	81
82	419.96	532.21	588.93	633.01	788.65	82
83	446.46	566.04	624.52	670.93	835.87	83
84	473.75	600.77	659.66	708.30	883.95	84
85	501.70	634.68	694.30	745.27	932.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.94	9.03	10.58	11.76	16.16	18-34
35-39	9.19	11.89	13.92	15.37	20.88	35-39
40-44	12.68	16.37	19.07	21.12	28.12	40-44
45-49	18.03	23.17	26.96	29.66	38.98	45-49
50	22.16	28.57	33.12	36.39	47.55	50
51	23.82	30.66	35.52	39.01	50.88	51
52	25.52	32.92	38.05	41.84	54.35	52
53	27.56	35.45	40.97	44.99	58.29	53
54	29.64	38.14	44.11	48.36	62.33	54
55	31.95	40.98	47.37	51.85	66.64	55
56	34.24	43.92	50.78	55.50	71.04	56
57	36.66	47.00	54.25	59.33	75.60	57
58	38.87	49.78	57.38	62.70	79.56	58
59	41.17	52.65	60.69	66.24	83.77	59
60	43.66	55.83	64.27	70.12	88.34	60
61	46.44	59.36	68.24	74.41	93.46	61
62	49.67	63.30	72.80	79.27	99.22	62
63	53.47	68.16	78.29	85.20	106.22	63
64	57.68	73.55	84.37	91.80	114.10	64
65	62.36	79.45	91.10	99.04	122.73	65
66	67.49	85.88	98.43	106.99	132.18	66
67	73.02	92.90	106.48	115.63	142.54	67
68	77.75	98.87	113.18	122.84	151.18	68
69	83.20	105.77	121.08	131.38	161.37	69
70	89.75	114.07	130.52	141.64	173.60	70
71	97.71	124.20	142.12	154.10	188.65	71
72	107.43	136.54	156.18	169.38	207.10	72
73	121.78	154.82	177.17	192.15	234.91	73
74	137.82	175.32	200.62	216.29	266.10	74
75	155.24	197.63	223.18	237.43	299.93	75
76	173.79	221.34	238.51	253.69	332.87	76
77	193.10	237.57	253.81	270.00	367.30	77
78	211.61	263.84	283.94	302.10	407.67	78
79	230.44	287.65	314.07	334.14	443.18	79
80	249.76	311.16	342.70	366.19	479.19	80
81	269.61	334.57	368.27	396.98	515.79	81
82	289.77	357.74	393.61	424.28	552.94	82
83	310.49	380.70	418.73	451.22	590.68	83
84	329.08	403.45	443.56	477.96	628.98	84
85	347.52	426.02	468.25	504.46	663.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	14.24	17.29	19.70	21.68	27.66	18-34
35-39	17.87	21.79	24.82	27.25	34.54	35-39
40-44	23.49	28.81	32.89	36.04	45.42	40-44
45-49	32.36	39.85	45.55	49.80	62.45	45-49
50	42.15	52.02	59.38	64.85	81.13	50
51	45.97	56.74	64.71	70.71	88.37	51
52	49.82	61.60	70.40	76.89	95.95	52
53	53.81	66.65	76.07	83.16	103.71	53
54	57.92	71.86	82.04	89.63	111.69	54
55	62.14	77.20	88.20	96.39	119.90	55
56	66.51	82.73	94.51	103.22	128.40	56
57	70.95	88.42	101.06	110.32	137.06	57
58	74.96	93.43	106.75	116.55	144.60	58
59	79.09	98.79	112.87	123.22	152.63	59
60	83.73	104.68	119.65	130.43	161.40	60
61	88.90	111.20	127.15	138.55	171.18	61
62	94.83	118.72	135.75	147.14	182.34	62
63	102.23	128.16	146.43	159.50	196.48	63
64	110.52	138.59	158.43	172.43	212.19	64
65	119.63	150.10	171.61	186.80	229.57	65
66	129.60	162.70	185.98	202.39	248.48	66
67	140.33	176.35	201.60	219.40	268.98	67
68	151.02	189.96	217.12	236.27	289.52	68
69	162.70	204.79	234.08	254.81	311.98	69
70	175.64	221.19	252.84	275.25	336.79	70
71	189.83	239.27	273.65	297.87	364.23	71
72	205.73	259.44	296.69	323.03	394.60	72
73	224.96	284.09	324.92	353.76	432.03	73
74	245.87	310.67	355.57	386.85	472.34	74
75	267.98	338.99	382.71	407.12	514.92	75
76	291.17	368.65	397.32	422.66	552.99	76
77	315.26	385.60	411.93	438.19	592.43	77
78	339.05	426.17	460.82	490.26	649.23	78
79	363.49	461.15	509.16	542.25	694.31	79
80	388.56	493.20	547.13	589.57	740.06	80
81	414.33	526.09	584.44	629.50	786.62	81
82	440.66	559.76	621.39	668.84	833.86	82
83	467.57	594.21	657.74	707.58	881.96	83
84	495.23	629.49	693.55	745.66	930.76	84
85	523.48	663.88	728.76	783.26	980.35	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.66	9.97	11.69	13.00	17.92	18-34
35-39	10.17	13.16	15.42	17.03	23.21	35-39
40-44	14.02	18.11	21.11	23.40	31.24	40-44
45-49	19.88	25.56	29.77	32.77	43.19	45-49
50	24.38	31.46	36.50	40.13	52.59	50
51	26.19	33.74	39.12	42.99	56.24	51
52	28.03	36.20	41.87	46.08	60.03	52
53	30.25	38.95	45.05	49.51	64.34	53
54	32.50	41.87	48.47	53.18	68.74	54
55	35.01	44.95	52.01	56.97	73.44	55
56	37.48	48.13	55.71	60.93	78.22	56
57	40.09	51.46	59.46	65.08	83.17	57
58	42.47	54.46	62.84	68.72	87.45	58
59	44.94	57.54	66.40	72.53	91.99	59
60	47.60	60.95	70.24	76.70	96.91	60
61	50.57	64.73	74.49	81.30	102.42	61
62	54.03	68.94	79.38	86.51	108.61	62
63	58.09	74.15	85.27	92.88	116.14	63
64	62.58	79.92	91.78	99.96	124.62	64
65	67.57	86.22	98.98	107.71	133.88	65
66	73.03	93.07	106.80	116.21	144.01	66
67	78.90	100.54	115.39	125.43	155.10	67
68	83.93	106.90	122.53	133.12	164.35	68
69	89.70	114.22	130.93	142.22	175.23	69
70	96.61	123.00	140.93	153.11	188.24	70
71	104.99	133.69	153.20	166.29	204.22	71
72	115.20	146.68	168.02	182.43	223.77	72
73	130.27	165.92	190.16	206.48	253.25	73
74	147.08	187.46	214.84	231.73	286.26	74
75	165.30	210.86	238.19	253.40	322.00	75
76	184.67	235.68	254.03	270.19	356.31	76
77	204.79	252.56	269.83	287.04	392.13	77
78	223.99	280.22	301.86	321.17	435.20	78
79	243.45	304.93	333.89	355.23	472.24	79
80	263.38	329.28	364.12	389.30	509.68	80
81	283.82	353.51	390.68	421.86	547.63	81
82	304.51	377.45	416.96	450.23	586.04	82
83	325.75	401.14	442.98	478.17	624.96	83
84	344.81	424.58	468.65	505.87	664.35	84
85	363.69	447.80	494.15	533.28	700.07	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

New Increased Rates effective 1/1/2015

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.30	7.42	8.31	9.33	11.43	18-34
35-39	7.59	8.99	10.09	11.27	13.76	35-39
40-44	9.76	11.66	13.11	14.57	17.75	40-44
45-49	13.43	16.15	18.19	20.12	24.42	45-49
50	18.73	22.55	25.37	28.00	33.87	50
51	20.74	24.99	28.12	31.01	37.48	51
52	22.79	27.50	30.96	34.11	41.19	52
53	24.58	29.73	33.48	36.85	44.50	53
54	26.40	32.00	36.07	39.64	47.88	54
55	28.26	34.35	38.73	42.53	51.35	55
56	30.20	36.79	41.51	45.52	54.96	56
57	32.23	39.36	44.43	48.67	58.74	57
58	34.20	41.83	47.23	51.69	62.35	58
59	36.34	44.53	50.29	55.01	66.29	59
60	38.75	47.56	53.73	58.71	70.69	60
61	41.50	51.00	57.62	62.92	75.68	61
62	44.64	54.94	62.08	67.74	81.38	62
63	48.45	59.70	67.45	73.57	88.29	63
64	52.74	65.07	73.52	80.14	96.07	64
65	57.56	71.08	80.32	87.50	104.78	65
66	62.92	77.77	87.87	95.65	114.45	66
67	68.83	85.15	96.23	104.65	125.10	67
68	74.98	92.81	104.90	113.90	136.09	68
69	81.81	101.34	114.56	124.20	148.33	69
70	89.45	110.87	125.37	135.73	162.03	70
71	97.99	121.55	137.50	148.67	177.40	71
72	107.56	133.53	151.07	163.21	194.66	72
73	119.01	147.91	167.40	180.81	215.64	73
74	131.51	163.63	185.24	200.04	238.53	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.12	4.05	4.72	5.23	7.01	18-34
35-39	4.05	5.24	6.09	6.72	8.89	35-39
40-44	5.63	7.24	8.39	9.23	12.03	40-44
45-49	8.17	10.47	12.09	13.24	17.03	45-49
50	10.22	13.08	15.08	16.49	21.07	50
51	11.03	14.11	16.25	17.76	22.64	51
52	11.91	15.23	17.52	19.14	24.33	52
53	12.92	16.50	18.96	20.70	26.22	53
54	14.00	17.86	20.51	22.37	28.22	54
55	15.16	19.30	22.16	24.13	30.34	55
56	16.37	20.83	23.89	25.99	32.55	56
57	17.65	22.43	25.70	27.94	34.86	57
58	18.82	23.89	27.34	29.71	36.92	58
59	20.07	25.45	29.11	31.60	39.14	59
60	21.46	27.19	31.07	33.69	41.58	60
61	23.02	29.14	33.26	36.04	44.32	61
62	24.79	31.34	35.75	38.70	47.43	62
63	26.91	34.00	38.75	41.91	51.18	63
64	29.29	36.98	42.10	45.51	55.40	64
65	31.94	40.29	45.83	49.51	60.10	65
66	34.87	43.94	49.96	53.93	65.28	66
67	38.07	47.96	54.49	58.79	71.00	67
68	40.79	51.35	58.29	62.86	75.77	68
69	44.00	55.36	62.83	67.71	81.48	69
70	47.93	60.27	68.37	73.66	88.49	70
71	52.76	66.34	75.23	81.03	97.21	71
72	58.73	73.83	83.71	90.14	108.01	72
73	67.55	84.94	96.31	103.71	124.27	73
74	77.52	97.51	110.57	119.07	142.66	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.19	9.64	10.80	12.13	14.86	18-34
35-39	9.87	11.69	13.12	14.65	17.89	35-39
40-44	12.69	15.16	17.04	18.94	23.07	40-44
45-49	17.46	21.00	23.65	26.15	31.75	45-49
50	24.35	29.32	32.98	36.40	44.03	50
51	26.97	32.49	36.56	40.31	48.72	51
52	29.62	35.75	40.25	44.34	53.55	52
53	31.96	38.65	43.52	47.91	57.86	53
54	34.32	41.61	46.89	51.53	62.24	54
55	36.74	44.65	50.35	55.29	66.75	55
56	39.26	47.83	53.96	59.17	71.45	56
57	41.90	51.17	57.76	63.27	76.36	57
58	44.46	54.38	61.40	67.20	81.05	58
59	47.24	57.89	65.37	71.52	86.18	59
60	50.38	61.83	69.85	76.33	91.90	60
61	53.95	66.30	74.90	81.80	98.38	61
62	58.03	71.42	80.70	87.34	105.79	62
63	62.98	77.61	87.68	95.65	114.78	63
64	68.57	84.59	95.58	104.18	124.89	64
65	74.83	92.40	104.41	113.75	136.22	65
66	81.80	101.10	114.23	124.34	148.78	66
67	89.48	110.70	125.10	136.05	162.63	67
68	97.47	120.66	136.37	148.07	176.92	68
69	106.35	131.74	148.93	161.46	192.83	69
70	116.29	144.14	162.99	176.45	210.64	70
71	127.38	158.02	178.75	193.27	230.63	71
72	139.83	173.59	196.39	212.18	253.05	72
73	154.71	192.29	217.62	235.06	280.33	73
74	170.97	212.72	240.82	260.05	310.09	74
75	188.48	234.74	262.61	279.37	342.07	75
76	207.12	258.20	277.17	294.86	374.99	76
77	226.81	273.10	291.73	310.34	409.68	77
78	247.00	304.67	326.37	347.21	447.98	78
79	268.14	335.05	360.91	384.05	485.71	79
80	290.21	362.85	393.73	420.12	524.91	80
81	313.23	391.84	426.44	454.95	565.62	81
82	337.16	422.01	459.09	489.69	607.81	82
83	362.02	453.36	491.64	524.33	651.51	83
84	387.83	485.89	524.10	558.86	696.71	84
85	414.58	517.88	556.46	593.31	743.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.06	5.27	6.14	6.80	9.12	18-34
35-39	5.27	6.81	7.92	8.73	11.56	35-39
40-44	7.32	9.41	10.91	12.00	15.64	40-44
45-49	10.63	13.61	15.72	17.22	22.14	45-49
50	13.28	17.01	19.60	21.43	27.39	50
51	14.34	18.34	21.12	23.09	29.44	51
52	15.48	19.80	22.77	24.88	31.63	52
53	16.80	21.45	24.65	26.91	34.09	53
54	18.20	23.22	26.67	29.08	36.69	54
55	19.71	25.10	28.81	31.37	39.44	55
56	21.28	27.08	31.06	33.78	42.32	56
57	22.94	29.16	33.41	36.33	45.32	57
58	24.47	31.06	35.54	38.62	48.00	58
59	26.09	33.09	37.85	41.08	50.89	59
60	27.90	35.35	40.39	43.80	54.06	60
61	29.92	37.88	43.24	46.85	57.62	61
62	32.23	40.74	46.48	50.31	61.66	62
63	34.99	44.20	50.37	54.48	66.54	63
64	38.08	48.07	54.73	59.16	72.02	64
65	41.52	52.37	59.58	64.36	78.13	65
66	45.33	57.12	64.95	70.11	84.86	66
67	49.50	62.34	70.84	76.43	92.30	67
68	53.03	66.75	75.78	81.72	98.50	68
69	57.20	71.97	81.68	88.02	105.93	69
70	62.31	78.35	88.88	95.76	115.04	70
71	68.59	86.24	97.80	105.34	126.37	71
72	76.35	95.98	108.82	117.18	140.42	72
73	87.82	110.42	125.21	134.83	161.55	73
74	100.78	126.76	143.74	154.53	185.46	74
75	115.00	144.71	163.14	173.55	211.65	75
76	130.27	163.98	176.43	187.69	239.11	76
77	146.34	177.61	189.73	201.84	267.98	77
78	162.09	198.32	212.26	225.82	297.55	78
79	178.40	218.53	234.79	249.78	326.94	79
80	195.28	238.68	257.02	273.75	357.23	80
81	212.77	258.81	278.63	297.46	388.43	81
82	230.81	278.90	300.21	320.48	420.54	82
83	249.45	298.94	321.73	343.42	453.56	83
84	266.16	318.93	343.20	366.32	487.50	84
85	282.84	338.90	364.65	389.18	518.22	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.23	8.60	9.68	10.80	13.40	18-34
35-39	8.82	10.54	11.89	13.21	16.32	35-39
40-44	11.42	13.76	15.55	17.20	21.19	40-44
45-49	15.72	19.05	21.56	23.76	29.14	45-49
50	21.47	26.04	29.43	32.38	39.58	50
51	23.66	28.72	32.45	35.69	43.58	51
52	25.90	31.48	35.60	39.12	47.71	52
53	27.94	34.04	38.49	42.27	51.55	53
54	30.03	36.65	41.48	45.50	55.49	54
55	32.17	39.36	44.55	48.85	59.53	55
56	34.39	42.16	47.75	52.30	63.72	56
57	36.70	45.09	51.09	55.91	68.08	57
58	38.89	47.84	54.21	59.28	72.13	58
59	41.24	50.82	57.60	62.96	76.51	59
60	43.88	54.15	61.39	67.03	81.38	60
61	46.88	57.91	65.66	71.65	86.88	61
62	50.30	62.22	70.55	76.94	93.16	62
63	54.49	67.48	76.49	83.39	100.86	63
64	59.19	73.38	83.19	90.64	109.50	64
65	64.45	79.96	90.66	98.74	119.14	65
66	70.27	87.25	98.91	107.66	129.79	66
67	76.65	95.25	108.00	117.47	141.46	67
68	83.22	103.47	117.32	127.47	153.41	68
69	90.48	112.58	127.66	138.56	166.66	69
70	98.58	122.72	139.19	150.93	181.44	70
71	107.60	134.05	152.10	164.76	197.95	71
72	117.70	146.74	166.50	180.26	216.44	72
73	129.82	162.03	183.91	199.07	238.98	73
74	143.03	178.70	202.89	219.55	263.49	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.67	4.77	5.57	6.18	8.36	18-34
35-39	4.80	6.22	7.24	8.00	10.68	35-39
40-44	6.66	8.58	9.96	10.98	14.43	40-44
45-49	9.59	12.31	14.25	15.63	20.27	45-49
50	11.93	15.30	17.68	19.37	24.95	50
51	12.85	16.48	19.02	20.82	26.76	51
52	13.84	17.75	20.46	22.40	28.70	52
53	14.99	19.19	22.10	24.18	30.87	53
54	16.20	20.73	23.86	26.08	33.15	54
55	17.51	22.35	25.73	28.07	35.57	55
56	18.86	24.07	27.68	30.17	38.07	56
57	20.29	25.86	29.71	32.36	40.68	57
58	21.59	27.49	31.54	34.34	42.99	58
59	22.97	29.21	33.50	36.44	45.46	59
60	24.49	31.13	35.66	38.75	48.17	60
61	26.20	33.27	38.07	41.34	51.21	61
62	28.14	35.68	40.81	44.27	54.65	62
63	30.46	38.61	44.12	47.82	58.81	63
64	33.06	41.88	47.80	51.79	63.49	64
65	35.95	45.50	51.89	56.18	68.68	65
66	39.13	49.47	56.40	61.02	74.38	66
67	42.59	53.84	61.34	66.33	80.66	67
68	45.54	57.53	65.48	70.77	85.90	68
69	49.00	61.86	70.41	76.05	92.14	69
70	53.21	67.14	76.38	82.48	99.75	70
71	58.36	73.64	83.75	90.41	109.19	71
72	64.71	81.63	92.82	100.18	120.83	72
73	74.08	93.48	106.30	114.73	138.38	73
74	84.64	106.85	121.51	131.15	158.17	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.40	11.17	12.58	14.04	17.42	18-34
35-39	11.47	13.71	15.46	17.17	21.22	35-39
40-44	14.85	17.89	20.21	22.36	27.54	40-44
45-49	20.44	24.77	28.03	30.88	37.89	45-49
50	27.91	33.86	38.26	42.09	51.45	50
51	30.77	37.34	42.19	46.39	56.65	51
52	33.66	40.92	46.28	50.85	62.03	52
53	36.33	44.25	50.03	54.96	67.03	53
54	39.04	47.66	53.92	59.15	72.13	54
55	41.82	51.16	57.92	63.51	77.38	55
56	44.71	54.81	62.07	67.98	82.84	56
57	47.71	58.62	66.42	72.68	88.50	57
58	50.56	62.19	70.47	77.07	93.76	58
59	53.61	66.07	74.87	81.86	99.47	59
60	57.05	70.40	79.81	87.15	105.80	60
61	60.94	75.28	85.35	93.15	112.94	61
62	65.39	80.88	91.71	99.30	121.10	62
63	70.83	87.72	99.43	108.42	131.12	63
64	76.96	95.39	108.15	117.83	142.35	64
65	83.79	103.94	117.85	128.36	154.89	65
66	91.36	113.42	128.58	139.95	168.72	66
67	99.65	123.83	140.40	152.72	183.90	67
68	108.18	134.52	152.52	165.71	199.44	68
69	117.62	146.35	165.96	180.13	216.66	69
70	128.16	159.55	180.96	196.21	235.87	70
71	139.87	174.27	197.73	214.19	257.35	71
72	153.01	190.76	216.45	234.35	281.36	72
73	168.76	210.65	239.08	258.80	310.67	73
74	185.95	232.31	263.77	285.41	342.54	74
75	204.38	255.59	286.63	304.92	376.64	75
76	223.93	280.29	301.20	320.42	410.59	76
77	244.50	295.60	315.77	335.91	446.23	77
78	265.41	328.97	353.26	375.82	488.23	78
79	287.21	360.27	390.56	415.69	527.43	79
80	309.88	388.92	424.41	454.01	567.94	80
81	333.45	418.69	458.04	489.86	609.82	81
82	357.86	449.56	491.55	525.52	653.02	82
83	383.13	481.53	524.86	560.98	697.60	83
84	409.31	514.61	557.99	596.22	743.52	84
85	436.36	547.08	590.92	631.30	790.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.78	6.21	7.25	8.04	10.88	18-34
35-39	6.25	8.08	9.42	10.39	13.89	35-39
40-44	8.66	11.15	12.95	14.28	18.76	40-44
45-49	12.48	16.00	18.53	20.33	26.35	45-49
50	15.50	19.90	22.98	25.17	32.43	50
51	16.71	21.42	24.72	27.07	34.80	51
52	17.99	23.08	26.59	29.12	37.31	52
53	19.49	24.95	28.73	31.43	40.14	53
54	21.06	26.95	31.03	33.90	43.10	54
55	22.77	29.07	33.45	36.49	46.24	55
56	24.52	31.29	35.99	39.21	49.50	56
57	26.37	33.62	38.62	42.08	52.89	57
58	28.07	35.74	41.00	44.64	55.89	58
59	29.86	37.98	43.56	47.37	59.11	59
60	31.84	40.47	46.36	50.38	62.63	60
61	34.05	43.25	49.49	53.74	66.58	61
62	36.59	46.38	53.06	57.55	71.05	62
63	39.61	50.19	57.35	62.16	76.46	63
64	42.98	54.44	62.14	67.32	82.54	64
65	46.73	59.14	67.46	73.03	89.28	65
66	50.87	64.31	73.32	79.33	96.69	66
67	55.38	69.98	79.75	86.23	104.86	67
68	59.21	74.78	85.13	92.00	111.67	68
69	63.70	80.42	91.53	98.86	119.79	69
70	69.17	87.28	99.29	107.23	129.68	70
71	75.87	95.73	108.88	117.53	141.94	71
72	84.12	106.12	120.66	130.23	157.09	72
73	96.31	121.52	138.20	149.16	179.89	73
74	110.04	138.90	157.96	169.97	205.62	74
75	125.06	157.94	178.15	189.52	233.72	75
76	141.15	178.32	191.95	204.19	262.55	76
77	158.03	192.60	205.75	218.88	292.81	77
78	174.47	214.70	230.18	244.89	325.08	78
79	191.41	235.81	254.61	270.87	356.00	79
80	208.90	256.80	278.44	296.86	387.72	80
81	226.98	277.75	301.04	322.34	420.27	81
82	245.55	298.61	323.56	346.43	453.64	82
83	264.71	319.38	345.98	370.37	487.84	83
84	281.89	340.06	368.29	394.23	522.87	84
85	299.01	360.68	390.55	418.00	554.59	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.16	9.78	11.05	12.27	15.37	18-34
35-39	10.05	12.09	13.69	15.15	18.88	35-39
40-44	13.08	15.86	17.99	19.83	24.63	40-44
45-49	18.01	21.95	24.93	27.40	33.86	45-49
50	24.21	29.53	33.49	36.76	45.29	50
51	26.58	32.45	36.78	40.37	49.68	51
52	29.01	35.46	40.24	44.13	54.23	52
53	31.30	38.35	43.50	47.69	58.60	53
54	33.66	41.30	46.89	51.36	63.10	54
55	36.08	44.37	50.37	55.17	67.71	55
56	38.58	47.53	53.99	59.08	72.48	56
57	41.17	50.82	57.75	63.15	77.42	57
58	43.58	53.85	61.19	66.87	81.91	58
59	46.14	57.11	64.91	70.91	86.73	59
60	49.01	60.74	69.05	75.35	92.07	60
61	52.26	64.82	73.70	80.38	98.08	61
62	55.96	69.50	79.02	86.14	104.94	62
63	60.53	75.26	85.53	93.21	113.43	63
64	65.64	81.69	92.86	101.14	122.93	64
65	71.34	88.84	101.00	109.98	133.50	65
66	77.62	96.73	109.95	119.67	145.13	66
67	84.47	105.35	119.77	130.29	157.82	67
68	91.46	114.13	129.74	141.04	170.73	68
69	99.15	123.82	140.76	152.92	184.99	69
70	107.71	134.57	153.01	166.13	200.85	70
71	117.21	146.55	166.70	180.85	218.50	71
72	127.84	159.95	181.93	197.31	238.22	72
73	140.63	176.15	200.42	217.33	262.32	73
74	154.55	193.77	220.54	239.06	288.45	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.22	5.49	6.42	7.13	9.71	18-34
35-39	5.55	7.20	8.39	9.28	12.47	35-39
40-44	7.69	9.92	11.53	12.73	16.83	40-44
45-49	11.01	14.15	16.41	18.02	23.51	45-49
50	13.64	17.52	20.28	22.25	28.83	50
51	14.67	18.85	21.79	23.88	30.88	51
52	15.77	20.27	23.40	25.66	33.07	52
53	17.06	21.88	25.24	27.66	35.52	53
54	18.40	23.60	27.21	29.79	38.08	54
55	19.86	25.40	29.30	32.01	40.80	55
56	21.35	27.31	31.47	34.35	43.59	56
57	22.93	29.29	33.72	36.78	46.50	57
58	24.36	31.09	35.74	38.97	49.06	58
59	25.87	32.97	37.89	41.28	51.78	59
60	27.52	35.07	40.25	43.81	54.76	60
61	29.38	37.40	42.88	46.64	58.10	61
62	31.49	40.02	45.87	49.84	61.87	62
63	34.01	43.22	49.49	53.73	66.44	63
64	36.83	46.78	53.50	58.07	71.58	64
65	39.96	50.71	57.95	62.85	77.26	65
66	43.39	55.00	62.84	68.11	83.48	66
67	47.11	59.72	68.19	73.87	90.32	67
68	50.29	63.71	72.67	78.68	96.03	68
69	54.00	68.36	77.99	84.39	102.80	69
70	58.49	74.01	84.39	91.30	111.01	70
71	63.96	80.94	92.27	99.79	121.17	71
72	70.69	89.43	101.93	110.22	133.65	72
73	80.61	102.02	116.29	125.75	152.49	73
74	91.76	116.19	132.45	143.23	173.68	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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Virginia

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Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.61	12.70	14.36	15.95	19.98	18-34
35-39	13.07	15.73	17.80	19.69	24.55	35-39
40-44	17.01	20.62	23.38	25.78	32.01	40-44
45-49	23.42	28.54	32.41	35.61	44.03	45-49
50	31.47	38.40	43.54	47.78	58.87	50
51	34.57	42.19	47.82	52.47	64.58	51
52	37.70	46.09	52.31	57.36	70.51	52
53	40.70	49.85	56.54	62.01	76.20	53
54	43.76	53.71	60.95	66.77	82.02	54
55	46.90	57.67	65.49	71.73	88.01	55
56	50.16	61.79	70.18	76.79	94.23	56
57	53.52	66.07	75.08	82.09	100.64	57
58	56.66	70.00	79.54	86.94	106.47	58
59	59.98	74.25	84.37	92.20	112.76	59
60	63.72	78.97	89.77	97.97	119.70	60
61	67.93	84.26	95.80	104.50	127.50	61
62	72.75	90.34	102.72	111.26	136.41	62
63	78.68	97.83	111.18	121.19	147.46	63
64	85.35	106.19	120.72	131.48	159.81	64
65	92.75	115.48	131.29	142.97	173.56	65
66	100.92	125.74	142.93	155.56	188.66	66
67	109.82	136.96	155.70	169.39	205.17	67
68	118.89	148.38	168.67	183.35	221.96	68
69	128.89	160.96	182.99	198.80	240.49	69
70	140.03	174.96	198.93	215.97	261.10	70
71	152.36	190.52	216.71	235.11	284.07	71
72	166.19	207.93	236.51	256.52	309.67	72
73	182.81	229.01	260.54	282.54	341.01	73
74	200.93	251.90	286.72	310.77	374.99	74
75	220.28	276.44	310.65	330.47	411.21	75
76	240.74	302.38	325.23	345.98	446.19	76
77	262.19	318.10	339.81	361.48	482.78	77
78	283.82	353.27	380.15	404.43	528.48	78
79	306.28	385.49	420.21	447.33	569.15	79
80	329.55	414.99	455.09	487.90	610.97	80
81	353.67	445.54	489.64	524.77	654.02	81
82	378.56	477.11	524.01	561.35	698.23	82
83	404.24	509.70	558.08	597.63	743.69	83
84	430.79	543.33	591.88	633.58	790.33	84
85	458.14	576.28	625.38	669.29	838.18	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
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18-34	5.50	7.15	8.36	9.28	12.64	18-34
35-39	7.23	9.35	10.92	12.05	16.22	35-39
40-44	10.00	12.89	14.99	16.56	21.88	40-44
45-49	14.33	18.39	21.34	23.44	30.56	45-49
50	17.72	22.79	26.36	28.91	37.47	50
51	19.08	24.50	28.32	31.05	40.16	51
52	20.50	26.36	30.41	33.36	42.99	52
53	22.18	28.45	32.81	35.95	46.19	53
54	23.92	30.68	35.39	38.72	49.51	54
55	25.83	33.04	38.09	41.61	53.04	55
56	27.76	35.50	40.92	44.64	56.68	56
57	29.80	38.08	43.83	47.83	60.46	57
58	31.67	40.42	46.46	50.66	63.78	58
59	33.63	42.87	49.27	53.66	67.33	59
60	35.78	45.59	52.33	56.96	71.20	60
61	38.18	48.62	55.74	60.63	75.54	61
62	40.95	52.02	59.64	64.79	80.44	62
63	44.23	56.18	64.33	69.84	86.38	63
64	47.88	60.81	69.55	75.48	93.06	64
65	51.94	65.91	75.34	81.70	100.43	65
66	56.41	71.50	81.69	88.55	108.52	66
67	61.26	77.62	88.66	96.03	117.42	67
68	65.39	82.81	94.48	102.28	124.84	68
69	70.20	88.87	101.38	109.70	133.65	69
70	76.03	96.21	109.70	118.70	144.32	70
71	83.15	105.22	119.96	129.72	157.51	71
72	91.89	116.26	132.50	143.28	173.76	72
73	104.80	132.62	151.19	163.49	198.23	73
74	119.30	151.04	172.18	185.41	225.78	74
75	135.12	171.17	193.16	205.49	255.79	75
76	152.03	192.66	207.47	220.69	285.99	76
77	169.72	207.59	221.77	235.92	317.64	77
78	186.85	231.08	248.10	263.96	352.61	78
79	204.42	253.09	274.43	291.96	385.06	79
80	222.52	274.92	299.86	319.97	418.21	80
81	241.19	296.69	323.45	347.22	452.11	81
82	260.29	318.32	346.91	372.38	486.74	82
83	279.97	339.82	370.23	397.32	522.12	83
84	297.62	361.19	393.38	422.14	558.24	84
85	315.18	382.46	416.45	446.82	590.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.09	10.96	12.42	13.74	17.34	18-34
35-39	11.28	13.64	15.49	17.09	21.44	35-39
40-44	14.74	17.96	20.43	22.46	28.07	40-44
45-49	20.30	24.85	28.30	31.04	38.58	45-49
50	26.95	33.02	37.55	41.14	51.00	50
51	29.50	36.18	41.11	45.05	55.78	51
52	32.12	39.44	44.88	49.14	60.75	52
53	34.66	42.66	48.51	53.11	65.65	53
54	37.29	45.95	52.30	57.22	70.71	54
55	39.99	49.38	56.19	61.49	75.89	55
56	42.77	52.90	60.23	65.86	81.24	56
57	45.64	56.55	64.41	70.39	86.76	57
58	48.27	59.86	68.17	74.46	91.69	58
59	51.04	63.40	72.22	78.86	96.95	59
60	54.14	67.33	76.71	83.67	102.76	60
61	57.64	71.73	81.74	89.11	109.28	61
62	61.62	76.78	87.49	95.34	116.72	62
63	66.57	83.04	94.57	103.03	126.00	63
64	72.09	90.00	102.53	111.64	136.36	64
65	78.23	97.72	111.34	121.22	147.86	65
66	84.97	106.21	120.99	131.68	160.47	66
67	92.29	115.45	131.54	143.11	174.18	67
68	99.70	124.79	142.16	154.61	188.05	68
69	107.82	135.06	153.86	167.28	203.32	69
70	116.84	146.42	166.83	181.33	220.26	70
71	126.82	159.05	181.30	196.94	239.05	71
72	137.98	173.16	197.36	214.36	260.00	72
73	151.44	190.27	216.93	235.59	285.66	73
74	166.07	208.84	238.19	258.57	313.41	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.77	6.21	7.27	8.08	11.06	18-34
35-39	6.30	8.18	9.54	10.56	14.26	35-39
40-44	8.72	11.26	13.10	14.48	19.23	40-44
45-49	12.43	15.99	18.57	20.41	26.75	45-49
50	15.35	19.74	22.88	25.13	32.71	50
51	16.49	21.22	24.56	26.94	35.00	51
52	17.70	22.79	26.34	28.92	37.44	52
53	19.13	24.57	28.38	31.14	40.17	53
54	20.60	26.47	30.56	33.50	43.01	54
55	22.21	28.45	32.87	35.95	46.03	55
56	23.84	30.55	35.26	38.53	49.11	56
57	25.57	32.72	37.73	41.20	52.32	57
58	27.13	34.69	39.94	43.60	55.13	58
59	28.77	36.73	42.28	46.12	58.10	59
60	30.55	39.01	44.84	48.87	61.35	60
61	32.56	41.53	47.69	51.94	64.99	61
62	34.84	44.36	50.93	55.41	69.09	62
63	37.56	47.83	54.86	59.64	74.07	63
64	40.60	51.68	59.20	64.35	79.67	64
65	43.97	55.92	64.01	69.52	85.84	65
66	47.65	60.53	69.28	75.20	92.58	66
67	51.63	65.60	75.04	81.41	99.98	67
68	55.04	69.89	79.86	86.59	106.16	68
69	59.00	74.86	85.57	92.73	113.46	69
70	63.77	80.88	92.40	100.12	122.27	70
71	69.56	88.24	100.79	109.17	133.15	71
72	76.67	97.23	111.04	120.26	146.47	72
73	87.14	110.56	126.28	136.77	166.60	73
74	98.88	125.53	143.39	155.31	189.19	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	11.82	14.23	16.14	17.86	22.54	18-34
35-39	14.67	17.75	20.14	22.21	27.88	35-39
40-44	19.17	23.35	26.55	29.20	36.48	40-44
45-49	26.40	32.31	36.79	40.34	50.17	45-49
50	35.03	42.94	48.82	53.47	66.29	50
51	38.37	47.04	53.45	58.55	72.51	51
52	41.74	51.26	58.34	63.87	78.99	52
53	45.07	55.45	63.05	69.06	85.37	53
54	48.48	59.76	67.98	74.39	91.91	54
55	51.98	64.18	73.06	79.95	98.64	55
56	55.61	68.77	78.29	85.60	105.62	56
57	59.33	73.52	83.74	91.50	112.78	57
58	62.76	77.81	88.61	96.81	119.18	58
59	66.35	82.43	93.87	102.54	126.05	59
60	70.39	87.54	99.73	108.79	133.60	60
61	74.92	93.24	106.25	115.85	142.06	61
62	80.11	99.80	113.73	123.22	151.72	62
63	86.53	107.94	122.93	133.96	163.80	63
64	93.74	116.99	133.29	145.13	177.27	64
65	101.71	127.02	144.73	157.58	192.23	65
66	110.48	138.06	157.28	171.17	208.60	66
67	119.99	150.09	171.00	186.06	226.44	67
68	129.60	162.24	184.82	200.99	244.48	68
69	140.16	175.57	200.02	217.47	264.32	69
70	151.90	190.37	216.90	235.73	286.33	70
71	164.85	206.77	235.69	256.03	310.79	71
72	179.37	225.10	256.57	278.69	337.98	72
73	196.86	247.37	282.00	306.28	371.35	73
74	215.91	271.49	309.67	336.13	407.44	74
75	236.18	297.29	334.67	356.02	445.78	75
76	257.55	324.47	349.26	371.54	481.79	76
77	279.88	340.60	363.85	387.05	519.33	77
78	302.23	377.57	407.04	433.04	568.73	78
79	325.35	410.71	449.86	478.97	610.87	79
80	349.22	441.06	485.77	521.79	654.00	80
81	373.89	472.39	521.24	559.68	698.22	81
82	399.26	504.66	556.47	597.18	743.44	82
83	425.35	537.87	591.30	634.28	789.78	83
84	452.27	572.05	625.77	670.94	837.14	84
85	479.92	605.48	659.84	707.28	885.57	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.22	8.09	9.47	10.52	14.40	18-34
35-39	8.21	10.62	12.42	13.71	18.55	35-39
40-44	11.34	14.63	17.03	18.84	25.00	40-44
45-49	16.18	20.78	24.15	26.55	34.77	45-49
50	19.94	25.68	29.74	32.65	42.51	50
51	21.45	27.58	31.92	35.03	45.52	51
52	23.01	29.64	34.23	37.60	48.67	52
53	24.87	31.95	36.89	40.47	52.24	53
54	26.78	34.41	39.75	43.54	55.92	54
55	28.89	37.01	42.73	46.73	59.84	55
56	31.00	39.71	45.85	50.07	63.86	56
57	33.23	42.54	49.04	53.58	68.03	57
58	35.27	45.10	51.92	56.68	71.67	58
59	37.40	47.76	54.98	59.95	75.55	59
60	39.72	50.71	58.30	63.54	79.77	60
61	42.31	53.99	61.99	67.52	84.50	61
62	45.31	57.66	66.22	72.03	89.83	62
63	48.85	62.17	71.31	77.52	96.30	63
64	52.78	67.18	76.96	83.64	103.58	64
65	57.15	72.68	83.22	90.37	111.58	65
66	61.95	78.69	90.06	97.77	120.35	66
67	67.14	85.26	97.57	105.83	129.98	67
68	71.57	90.84	103.83	112.56	138.01	68
69	76.70	97.32	111.23	120.54	147.51	69
70	82.89	105.14	120.11	130.17	158.96	70
71	90.43	114.71	131.04	141.91	173.08	71
72	99.66	126.40	144.34	156.33	190.43	72
73	113.29	143.72	164.18	177.82	216.57	73
74	128.56	163.18	186.40	200.85	245.94	74
75	145.18	184.40	208.17	221.46	277.86	75
76	162.91	207.00	222.99	237.19	309.43	76
77	181.41	222.58	237.79	252.96	342.47	77
78	199.23	247.46	266.02	283.03	380.14	78
79	217.43	270.37	294.25	313.05	414.12	79
80	236.14	293.04	321.28	343.08	448.70	80
81	255.40	315.63	345.86	372.10	483.95	81
82	275.03	338.03	370.26	398.33	519.84	82
83	295.23	360.26	394.48	424.27	556.40	83
84	313.35	382.32	418.47	450.05	593.61	84
85	331.35	404.24	442.35	475.64	627.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.52	8.74	9.72	11.00	13.24	18-34
35-39	8.90	10.42	11.61	13.06	15.68	35-39
40-44	11.34	13.38	14.94	16.72	20.03	40-44
45-49	15.60	18.55	20.75	23.07	27.58	45-49
50	22.39	26.68	29.83	33.07	39.42	50
51	24.95	29.76	33.31	36.86	43.93	51
52	27.55	32.93	36.85	40.74	48.54	52
53	29.71	35.59	39.86	44.00	52.43	53
54	31.88	38.29	42.92	47.29	56.38	54
55	34.09	41.08	46.07	50.69	60.44	55
56	36.41	43.99	49.38	54.24	64.68	56
57	38.86	47.08	52.88	58.00	69.16	57
58	41.31	50.15	56.35	61.74	73.60	58
59	44.02	53.54	60.17	65.88	78.50	59
60	47.07	57.36	64.50	69.89	84.00	60
61	50.57	61.73	68.28	72.64	90.27	61
62	54.57	66.34	70.86	75.38	97.44	62
63	59.37	72.69	79.91	85.01	106.01	63
64	64.81	79.46	88.96	94.63	115.70	64
65	70.94	87.08	97.97	104.26	126.59	65
66	77.80	95.61	107.05	113.88	138.75	66
67	85.41	105.07	116.10	123.51	152.24	67
68	93.44	115.01	129.47	140.28	166.28	68
69	102.40	126.14	142.04	153.78	182.00	69
70	112.45	138.63	156.17	168.74	199.67	70
71	123.73	152.67	172.06	185.61	219.59	71
72	136.39	168.45	189.90	204.62	242.03	72
73	151.48	187.31	209.49	222.86	269.22	73
74	167.99	207.98	224.03	238.34	299.00	74
75	185.85	223.36	238.59	253.82	331.16	75
76	199.28	236.99	253.14	269.30	363.24	76
77	210.73	250.60	267.69	284.77	381.21	77
78	235.76	280.37	299.48	318.60	426.48	78
79	260.78	310.11	331.26	352.41	471.75	79
80	285.81	339.88	363.05	386.23	517.02	80
81	310.83	369.64	394.84	420.04	561.53	81
82	335.86	399.40	426.63	453.86	605.88	82
83	360.89	429.16	458.42	487.68	651.99	83
84	385.91	458.91	490.21	521.50	698.10	84
85	410.94	488.68	522.00	555.32	743.37	85
86*	452.56	565.31	638.61	687.06	800.98	86*
87*	483.18	603.82	682.14	733.78	854.18	87*
88*	514.88	643.69	727.19	782.14	909.16	88*
89*	547.64	684.92	773.77	832.13	965.89	89*
90*	581.46	727.50	821.87	883.75	1,024.41	90*
91*	616.36	771.44	871.51	937.01	1,084.69	91*
92*	652.34	816.73	922.68	991.90	1,146.74	92*
93*	689.39	863.38	975.38	1,048.43	1,210.57	93*
94*	727.51	911.39	1,029.60	1,106.59	1,276.16	94*
95+*	766.70	960.75	1,085.36	1,166.38	1,343.51	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.60	4.66	5.42	5.99	7.92	18-34
35-39	4.62	5.96	6.92	7.62	9.94	35-39
40-44	6.44	8.26	9.55	10.47	13.48	40-44
45-49	9.45	12.08	13.90	15.19	19.31	45-49
50	11.91	15.20	17.47	19.05	24.07	50
51	12.89	16.44	18.87	20.58	25.93	51
52	13.97	17.79	20.41	22.23	27.94	52
53	15.19	19.33	22.15	24.11	30.20	53
54	16.52	20.99	24.02	26.12	32.61	54
55	17.93	22.75	26.03	28.27	35.15	55
56	19.43	24.63	28.14	30.53	37.84	56
57	21.01	26.60	30.37	32.93	40.66	57
58	22.47	28.41	32.40	35.11	43.19	58
59	24.04	30.37	34.61	37.46	45.95	59
60	25.80	32.55	37.07	40.08	48.99	60
61	27.78	35.01	39.83	42.44	52.40	61
62	30.02	37.80	41.35	43.99	56.29	62
63	32.70	41.15	46.33	49.29	60.97	63
64	35.73	44.91	50.96	54.58	66.23	64
65	39.10	49.11	55.68	59.87	72.13	65
66	42.85	53.77	60.93	65.16	78.65	66
67	46.97	58.91	66.23	70.46	85.88	67
68	50.46	63.24	71.54	76.93	91.90	68
69	54.60	68.40	77.35	83.12	99.15	69
70	59.71	74.76	84.50	90.78	108.12	70
71	66.02	82.66	93.39	100.31	119.32	71
72	73.85	92.44	104.44	112.14	133.27	72
73	85.43	106.96	120.85	129.77	154.22	73
74	98.56	123.44	135.33	143.97	178.01	74
75	113.01	138.67	148.13	157.58	204.16	75
76	126.68	150.64	160.91	171.19	230.49	76
77	136.75	162.62	173.71	184.80	247.10	77
78	152.99	181.94	194.34	206.75	276.44	78
79	169.22	201.25	214.97	228.69	305.79	79
80	185.47	220.56	235.60	250.64	335.13	80
81	201.71	239.87	256.22	272.58	364.47	81
82	217.95	259.19	276.86	294.53	393.81	82
83	234.19	278.50	297.48	316.47	423.16	83
84	250.43	297.80	318.11	338.41	452.50	84
85	266.67	317.12	338.75	360.36	481.85	85
86*	314.73	396.33	448.27	480.75	560.84	86*
87*	336.90	424.41	480.05	514.75	599.42	87*
88*	359.72	453.35	512.79	549.78	639.07	88*
89*	383.21	483.13	546.50	585.84	679.80	89*
90*	407.34	513.76	581.17	622.93	721.60	90*
91*	432.15	545.24	616.81	661.04	764.46	91*
92*	457.62	577.57	653.41	700.17	808.40	92*
93*	483.74	610.75	690.97	740.32	853.41	93*
94*	510.54	644.78	729.50	781.51	899.50	94*
95+*	537.98	679.67	768.98	823.70	946.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	295.74	372.32	397.70	423.09	560.81	75
76	319.63	384.72	410.95	437.17	597.48	76
77	333.93	397.10	424.18	451.26	615.25	77
78	368.24	444.25	474.55	504.84	688.32	78
79	392.69	491.42	524.92	558.43	740.11	79
80	417.59	528.44	575.29	612.02	784.67	80
81	442.95	560.80	625.66	665.59	829.57	81
82	468.76	593.73	676.04	719.18	874.80	82
83	495.03	627.24	715.12	772.77	920.37	83
84	521.75	661.35	753.70	814.02	966.28	84
85	548.94	696.04	792.92	855.68	1,012.52	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
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Underwriting Class Adjustment Factors	
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18-34	13.29	17.18	20.01	22.06	29.44	18-34
35-39	17.14	22.09	25.66	28.25	37.27	35-39
40-44	22.37	28.77	33.35	36.61	47.75	40-44
45-49	29.62	38.01	43.93	48.13	62.06	45-49
50	35.06	44.95	51.90	56.78	72.83	50
51	37.11	47.57	54.89	60.03	76.86	51
52	39.31	50.36	58.09	63.50	81.12	52
53	41.80	53.51	61.68	67.41	85.86	53
54	44.41	56.83	65.46	71.50	90.80	54
55	47.12	60.26	69.38	75.74	95.90	55
56	49.92	63.80	73.40	80.08	101.11	56
57	52.77	67.38	77.49	84.49	106.36	57
58	55.17	70.42	80.93	88.20	110.73	58
59	57.71	73.60	84.55	92.08	115.26	59
60	60.45	77.04	88.45	96.28	120.18	60
61	63.48	80.86	92.78	100.93	125.62	61
62	66.89	85.16	97.65	106.18	131.80	62
63	71.16	90.55	103.77	112.76	139.59	63
64	75.91	96.53	110.56	120.08	148.29	64
65	81.10	103.10	118.03	128.13	157.85	65
66	86.77	110.25	126.15	136.89	168.29	66
67	92.88	117.98	134.95	146.37	179.61	67
68	97.99	124.42	142.24	154.22	188.92	68
69	103.89	131.87	150.72	163.37	199.79	69
70	110.95	140.81	160.90	174.37	212.94	70
71	119.53	151.70	173.32	187.78	229.07	71
72	129.98	164.99	188.50	204.22	248.86	72
73	145.56	184.86	211.26	228.91	279.05	73
74	162.99	207.12	232.39	247.23	312.83	74
75	181.90	231.28	247.15	262.92	349.41	75
76	201.94	245.19	261.90	278.62	382.61	76
77	217.79	259.00	276.66	294.31	403.68	77
78	242.38	289.75	309.50	329.26	451.62	78
79	262.43	320.50	342.36	364.21	499.55	79
80	282.86	351.25	375.20	399.16	540.15	80
81	303.66	382.00	408.06	434.10	578.44	81
82	324.84	412.77	440.90	469.05	617.15	82
83	346.40	442.19	473.76	504.00	656.28	83
84	368.33	470.39	506.62	538.95	695.81	84
85	390.63	499.09	539.46	573.90	617.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	271.45	335.66	358.69	381.57	504.41	75
76	289.78	349.44	373.29	397.10	541.24	76
77	305.33	363.10	387.89	412.62	563.96	77
78	334.86	406.27	433.93	461.65	630.93	78
79	363.48	445.91	479.96	510.61	696.40	79
80	391.71	480.23	526.05	559.63	748.72	80
81	419.68	514.19	564.99	607.99	799.53	81
82	447.31	547.75	601.43	646.76	849.33	82
83	474.59	580.86	637.27	685.03	900.14	83
84	501.56	613.56	672.71	722.70	950.15	84
85	528.19	645.88	707.55	759.87	998.52	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
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	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	167.21	208.92	223.18	237.43	314.51	75
76	185.28	223.24	238.51	253.69	347.69	76
77	199.70	237.57	253.81	270.00	371.25	77
78	219.64	265.84	283.94	302.10	415.34	78
79	239.27	294.05	314.07	334.14	459.44	79
80	258.82	318.16	344.20	366.19	499.28	80
81	278.21	341.87	374.37	398.23	535.92	81
82	297.35	365.29	402.56	430.38	572.01	82
83	316.39	388.55	428.03	461.57	607.76	83
84	335.13	411.55	453.21	488.71	642.95	84
85	353.77	434.37	478.20	515.56	677.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	288.57	358.12	382.71	407.12	539.06	75
76	307.88	371.93	397.32	422.66	576.84	76
77	324.25	385.60	411.93	438.19	600.51	77
78	354.68	431.45	460.82	490.26	671.82	78
79	384.02	473.07	509.70	542.25	741.33	79
80	412.89	508.30	558.65	594.31	795.06	80
81	441.45	543.10	599.02	645.58	847.13	81
82	469.60	577.42	636.39	685.34	898.02	82
83	497.33	611.20	673.04	724.50	949.77	83
84	524.69	644.49	709.21	762.94	1,000.56	84
85	551.64	677.32	744.66	800.78	1,049.55	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.22	10.72	12.56	13.97	19.26	18-34
35-39	10.92	14.18	16.58	18.36	25.00	35-39
40-44	15.08	19.54	22.75	25.17	33.64	40-44
45-49	21.39	27.56	32.02	35.29	46.55	45-49
50	26.25	33.86	39.31	43.23	56.65	50
51	28.19	36.36	42.15	46.26	60.55	51
52	30.17	38.97	45.13	49.59	64.66	52
53	32.59	41.95	48.55	53.33	69.26	53
54	35.00	45.11	52.16	57.26	74.01	54
55	37.67	48.37	56.03	61.39	79.07	55
56	40.37	51.87	60.00	65.63	84.22	56
57	43.21	55.40	64.03	70.07	89.56	57
58	45.75	58.65	67.68	73.99	94.19	58
59	48.40	61.93	71.51	78.14	99.05	59
60	51.24	65.67	75.65	82.56	104.37	60
61	54.48	69.69	80.21	86.96	110.30	61
62	58.16	74.28	83.83	90.79	116.95	62
63	62.52	79.85	91.45	98.91	125.05	63
64	67.41	86.07	98.84	107.32	134.21	64
65	72.76	92.85	106.56	115.91	144.19	65
66	78.61	100.21	115.05	124.74	155.09	66
67	84.95	108.29	123.77	133.82	167.00	67
68	90.36	115.14	131.96	143.35	176.98	68
69	96.60	123.00	141.01	153.20	188.67	69
70	104.05	132.48	151.76	164.88	202.68	70
71	113.06	143.98	164.97	179.09	219.94	71
72	124.07	157.96	180.94	196.50	240.73	72
73	140.27	178.72	204.79	219.17	269.96	73
74	158.38	201.92	222.39	236.61	302.09	74
75	178.05	222.97	238.19	253.40	336.58	75
76	197.00	237.76	254.03	270.19	371.13	76
77	212.29	252.56	269.83	287.04	396.08	77
78	232.97	282.62	301.86	321.17	443.12	78
79	253.28	312.61	333.89	355.23	490.17	79
80	273.49	337.68	365.92	389.30	532.11	80
81	293.51	362.27	398.00	423.36	570.21	81
82	313.23	386.51	427.70	457.55	607.65	82
83	332.83	410.56	454.14	490.59	644.68	83
84	352.07	434.30	480.23	518.77	681.04	84
85	371.19	457.82	506.09	546.60	716.87	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
New Increased Rates effective 1/1/2016

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.30	7.42	8.31	9.33	11.43	18-34
35-39	7.59	8.99	10.09	11.27	13.76	35-39
40-44	9.76	11.66	13.11	14.57	17.75	40-44
45-49	13.43	16.15	18.19	20.12	24.42	45-49
50	18.73	22.55	25.37	28.00	33.87	50
51	20.74	24.99	28.12	31.01	37.48	51
52	22.79	27.50	30.96	34.11	41.19	52
53	24.58	29.73	33.48	36.85	44.50	53
54	26.40	32.00	36.07	39.64	47.88	54
55	28.26	34.35	38.73	42.53	51.35	55
56	30.20	36.79	41.51	45.52	54.96	56
57	32.23	39.36	44.43	48.67	58.74	57
58	34.20	41.83	47.23	51.69	62.35	58
59	36.34	44.53	50.29	55.01	66.29	59
60	38.75	47.56	53.73	58.71	70.69	60
61	41.50	51.00	57.62	62.92	75.68	61
62	44.64	54.94	62.08	67.74	81.38	62
63	48.45	59.70	67.45	73.57	88.29	63
64	52.74	65.07	73.52	80.14	96.07	64
65	57.56	71.08	80.32	87.50	104.78	65
66	62.92	77.77	87.87	95.65	114.45	66
67	68.83	85.15	96.23	104.65	125.10	67
68	74.98	92.81	104.90	113.90	136.09	68
69	81.81	101.34	114.56	124.20	148.33	69
70	89.45	110.87	125.37	135.73	162.03	70
71	97.99	121.55	137.50	148.67	177.40	71
72	107.56	133.53	151.07	163.21	194.66	72
73	119.01	147.91	167.40	180.81	215.64	73
74	131.51	163.63	185.24	200.04	238.53	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.12	4.05	4.72	5.23	7.01	18-34
35-39	4.05	5.24	6.09	6.72	8.89	35-39
40-44	5.63	7.24	8.39	9.23	12.03	40-44
45-49	8.17	10.47	12.09	13.24	17.03	45-49
50	10.22	13.08	15.08	16.49	21.07	50
51	11.03	14.11	16.25	17.76	22.64	51
52	11.91	15.23	17.52	19.14	24.33	52
53	12.92	16.50	18.96	20.70	26.22	53
54	14.00	17.86	20.51	22.37	28.22	54
55	15.16	19.30	22.16	24.13	30.34	55
56	16.37	20.83	23.89	25.99	32.55	56
57	17.65	22.43	25.70	27.94	34.86	57
58	18.82	23.89	27.34	29.71	36.92	58
59	20.07	25.45	29.11	31.60	39.14	59
60	21.46	27.19	31.07	33.69	41.58	60
61	23.02	29.14	33.26	36.04	44.32	61
62	24.79	31.34	35.75	38.70	47.43	62
63	26.91	34.00	38.75	41.91	51.18	63
64	29.29	36.98	42.10	45.51	55.40	64
65	31.94	40.29	45.83	49.51	60.10	65
66	34.87	43.94	49.96	53.93	65.28	66
67	38.07	47.96	54.49	58.79	71.00	67
68	40.79	51.35	58.29	62.86	75.77	68
69	44.00	55.36	62.83	67.71	81.48	69
70	47.93	60.27	68.37	73.66	88.49	70
71	52.76	66.34	75.23	81.03	97.21	71
72	58.73	73.83	83.71	90.14	108.01	72
73	67.55	84.94	96.31	103.71	124.27	73
74	77.52	97.51	110.57	119.07	142.66	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.82	10.39	11.64	13.06	16.00	18-34
35-39	10.62	12.59	14.13	15.78	19.26	35-39
40-44	13.66	16.32	18.36	20.40	24.85	40-44
45-49	18.81	22.61	25.47	28.17	34.19	45-49
50	26.23	31.57	35.51	39.20	47.41	50
51	29.04	34.98	39.37	43.41	52.47	51
52	31.90	38.50	43.35	47.75	57.67	52
53	34.41	41.62	46.87	51.59	62.30	53
54	36.96	44.80	50.49	55.49	67.03	54
55	39.56	48.09	54.22	59.54	71.89	55
56	42.28	51.51	58.12	63.73	76.94	56
57	45.12	55.10	62.20	68.14	82.24	57
58	47.88	58.56	66.12	72.37	87.29	58
59	50.88	62.35	70.40	77.01	92.81	59
60	54.25	66.59	75.22	81.54	98.97	60
61	58.10	71.40	79.54	84.86	105.95	61
62	62.49	76.53	82.72	88.26	113.93	62
63	67.83	83.58	92.57	98.76	123.61	63
64	73.84	91.09	102.50	109.33	134.50	64
65	80.59	99.51	112.45	120.00	146.69	65
66	88.09	108.88	122.51	130.69	160.23	66
67	96.36	119.21	132.58	141.46	175.14	67
68	104.98	129.93	146.86	159.28	190.53	68
69	114.54	141.88	160.38	173.88	207.66	69
70	125.23	155.22	175.52	190.02	226.84	70
71	137.18	170.17	192.50	208.14	248.36	71
72	150.59	186.94	211.50	228.49	272.52	72
73	166.61	207.08	232.60	248.40	301.90	73
74	184.12	229.08	248.04	263.89	332.71	74
75	202.97	245.82	262.61	279.37	365.81	75
76	217.38	259.48	277.17	294.86	398.84	76
77	229.65	273.10	291.73	310.34	417.76	77
78	255.58	305.55	326.37	347.21	467.37	78
79	281.32	337.27	361.00	384.05	516.68	79
80	306.99	367.95	395.65	420.91	563.36	80
81	332.60	398.55	428.87	457.63	609.13	81
82	358.15	429.07	461.59	492.44	654.57	82
83	383.63	459.50	494.19	527.15	701.62	83
84	409.04	489.84	526.71	561.74	748.51	84
85	434.39	520.12	559.11	596.23	794.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.37	5.67	6.61	7.32	9.81	18-34
35-39	5.67	7.33	8.53	9.41	12.45	35-39
40-44	7.88	10.14	11.75	12.92	16.84	40-44
45-49	11.44	14.66	16.92	18.54	23.85	45-49
50	14.30	18.31	21.11	23.08	29.50	50
51	15.44	19.76	22.75	24.86	31.70	51
52	16.67	21.32	24.53	26.79	34.06	52
53	18.09	23.10	26.55	28.98	36.71	53
54	19.60	25.01	28.71	31.31	39.51	54
55	21.22	27.02	31.03	33.79	42.47	55
56	22.92	29.17	33.45	36.38	45.57	56
57	24.71	31.40	35.98	39.12	48.81	57
58	26.35	33.45	38.28	41.59	51.69	58
59	28.10	35.63	40.76	44.24	54.80	59
60	30.04	38.07	43.50	47.16	58.22	60
61	32.23	40.79	46.56	49.86	62.05	61
62	34.71	43.88	48.43	51.79	66.40	62
63	37.67	47.60	53.85	57.56	71.65	63
64	41.01	51.77	58.94	63.37	77.56	64
65	44.71	56.40	64.16	69.21	84.14	65
66	48.81	61.51	69.95	75.09	91.39	66
67	53.30	67.14	75.82	81.02	99.40	67
68	57.11	71.89	81.61	88.00	106.08	68
69	61.60	77.50	87.96	94.80	114.07	69
70	67.10	84.38	95.71	103.13	123.88	70
71	73.86	92.88	105.32	113.44	136.09	71
72	82.22	103.36	117.19	126.20	151.18	72
73	94.57	118.92	134.84	144.67	173.51	73
74	108.53	136.52	149.84	159.41	198.69	74
75	123.85	152.72	163.14	173.55	226.23	75
76	138.40	165.16	176.43	187.69	253.93	76
77	149.34	177.61	189.73	201.84	271.93	77
78	166.32	198.72	212.26	225.82	304.22	78
79	183.23	219.81	234.79	249.78	336.52	79
80	200.14	240.08	257.32	273.75	367.96	80
81	217.01	260.27	279.85	297.71	398.76	81
82	233.83	280.41	302.00	321.70	429.45	82
83	250.63	300.51	323.59	345.49	460.08	83
84	267.37	320.55	345.13	368.47	490.59	84
85	284.09	340.57	366.64	391.40	521.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.23	8.60	9.68	10.80	13.40	18-34
35-39	8.82	10.54	11.89	13.21	16.32	35-39
40-44	11.42	13.76	15.55	17.20	21.19	40-44
45-49	15.72	19.05	21.56	23.76	29.14	45-49
50	21.47	26.04	29.43	32.38	39.58	50
51	23.66	28.72	32.45	35.69	43.58	51
52	25.90	31.48	35.60	39.12	47.71	52
53	27.94	34.04	38.49	42.27	51.55	53
54	30.03	36.65	41.48	45.50	55.49	54
55	32.17	39.36	44.55	48.85	59.53	55
56	34.39	42.16	47.75	52.30	63.72	56
57	36.70	45.09	51.09	55.91	68.08	57
58	38.89	47.84	54.21	59.28	72.13	58
59	41.24	50.82	57.60	62.96	76.51	59
60	43.88	54.15	61.39	67.03	81.38	60
61	46.88	57.91	65.66	71.65	86.88	61
62	50.30	62.22	70.55	76.94	93.16	62
63	54.49	67.48	76.49	83.39	100.86	63
64	59.19	73.38	83.19	90.64	109.50	64
65	64.45	79.96	90.66	98.74	119.14	65
66	70.27	87.25	98.91	107.66	129.79	66
67	76.65	95.25	108.00	117.47	141.46	67
68	83.22	103.47	117.32	127.47	153.41	68
69	90.48	112.58	127.66	138.56	166.66	69
70	98.58	122.72	139.19	150.93	181.44	70
71	107.60	134.05	152.10	164.76	197.95	71
72	117.70	146.74	166.50	180.26	216.44	72
73	129.82	162.03	183.91	199.07	238.98	73
74	143.03	178.70	202.89	219.55	263.49	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.67	4.77	5.57	6.18	8.36	18-34
35-39	4.80	6.22	7.24	8.00	10.68	35-39
40-44	6.66	8.58	9.96	10.98	14.43	40-44
45-49	9.59	12.31	14.25	15.63	20.27	45-49
50	11.93	15.30	17.68	19.37	24.95	50
51	12.85	16.48	19.02	20.82	26.76	51
52	13.84	17.75	20.46	22.40	28.70	52
53	14.99	19.19	22.10	24.18	30.87	53
54	16.20	20.73	23.86	26.08	33.15	54
55	17.51	22.35	25.73	28.07	35.57	55
56	18.86	24.07	27.68	30.17	38.07	56
57	20.29	25.86	29.71	32.36	40.68	57
58	21.59	27.49	31.54	34.34	42.99	58
59	22.97	29.21	33.50	36.44	45.46	59
60	24.49	31.13	35.66	38.75	48.17	60
61	26.20	33.27	38.07	41.34	51.21	61
62	28.14	35.68	40.81	44.27	54.65	62
63	30.46	38.61	44.12	47.82	58.81	63
64	33.06	41.88	47.80	51.79	63.49	64
65	35.95	45.50	51.89	56.18	68.68	65
66	39.13	49.47	56.40	61.02	74.38	66
67	42.59	53.84	61.34	66.33	80.66	67
68	45.54	57.53	65.48	70.77	85.90	68
69	49.00	61.86	70.41	76.05	92.14	69
70	53.21	67.14	76.38	82.48	99.75	70
71	58.36	73.64	83.75	90.41	109.19	71
72	64.71	81.63	92.82	100.18	120.83	72
73	74.08	93.48	106.30	114.73	138.38	73
74	84.64	106.85	121.51	131.15	158.17	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.12	12.04	13.56	15.12	18.76	18-34
35-39	12.34	14.76	16.65	18.50	22.84	35-39
40-44	15.98	19.26	21.78	24.08	29.67	40-44
45-49	22.02	26.67	30.19	33.27	40.80	45-49
50	30.07	36.46	41.19	45.33	55.40	50
51	33.13	40.20	45.43	49.96	61.01	51
52	36.25	44.07	49.85	54.76	66.80	52
53	39.11	47.65	53.88	59.18	72.17	53
54	42.04	51.31	58.06	63.69	77.68	54
55	45.03	55.10	62.37	68.39	83.34	55
56	48.15	59.03	66.86	73.22	89.20	56
57	51.38	63.12	71.52	78.28	95.32	57
58	54.45	66.97	75.89	83.00	100.98	58
59	57.74	71.16	80.63	88.14	107.12	59
60	61.43	75.82	85.94	93.19	113.94	60
61	65.63	81.07	90.80	97.08	121.63	61
62	70.41	86.72	94.58	101.14	130.42	62
63	76.29	94.47	105.23	112.51	141.21	63
64	82.87	102.72	116.04	124.03	153.30	64
65	90.24	111.94	126.93	135.74	166.79	65
66	98.38	122.15	137.97	147.50	181.71	66
67	107.31	133.35	149.06	159.41	198.04	67
68	116.52	144.85	164.25	178.28	214.78	68
69	126.68	157.62	178.72	193.98	233.32	69
70	138.01	171.81	194.87	211.30	254.01	70
71	150.63	187.67	212.94	230.67	277.13	71
72	164.79	205.43	233.10	252.36	303.01	72
73	181.74	226.85	255.71	273.94	334.58	73
74	200.25	250.18	272.05	289.44	366.42	74
75	220.09	268.28	286.63	304.92	400.46	75
76	235.48	281.97	301.20	320.42	434.44	76
77	248.57	295.60	315.77	335.91	454.31	77
78	275.40	330.73	353.26	375.82	508.26	78
79	301.86	364.43	390.74	415.69	561.61	79
80	328.17	396.02	428.25	455.59	609.70	80
81	354.37	427.46	462.90	495.22	656.73	81
82	380.44	458.74	496.55	531.02	703.26	82
83	406.37	489.84	529.96	566.62	751.25	83
84	432.17	520.77	563.21	601.98	798.92	84
85	457.84	551.56	596.22	637.14	845.43	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.14	6.68	7.80	8.65	11.70	18-34
35-39	6.72	8.70	10.14	11.20	14.96	35-39
40-44	9.32	12.02	13.95	15.37	20.20	40-44
45-49	13.43	17.24	19.94	21.89	28.39	45-49
50	16.69	21.42	24.75	27.11	34.93	50
51	17.99	23.08	26.63	29.14	37.47	51
52	19.37	24.85	28.65	31.35	40.18	52
53	20.99	26.87	30.95	33.85	43.22	53
54	22.68	29.03	33.40	36.50	46.41	54
55	24.51	31.29	36.03	39.31	49.79	55
56	26.41	33.71	38.76	42.23	53.30	56
57	28.41	36.20	41.59	45.31	56.96	57
58	30.23	38.49	44.16	48.07	60.19	58
59	32.16	40.89	46.91	51.02	63.65	59
60	34.28	43.59	49.93	54.24	67.45	60
61	36.68	46.57	53.29	57.28	71.70	61
62	39.40	49.96	55.51	59.59	76.51	62
63	42.64	54.05	61.37	65.83	82.33	63
64	46.29	58.63	66.92	72.16	88.89	64
65	50.32	63.69	72.64	78.55	96.15	65
66	54.77	69.25	78.97	85.02	104.13	66
67	59.63	75.37	85.41	91.58	112.92	67
68	63.76	80.54	91.68	99.07	120.26	68
69	68.60	86.60	98.57	106.48	128.99	69
70	74.49	94.00	106.92	115.48	139.64	70
71	81.70	103.10	117.25	126.57	152.86	71
72	90.59	114.28	129.94	140.26	169.09	72
73	103.71	130.88	148.83	159.57	192.80	73
74	118.50	149.60	164.35	174.85	219.37	74
75	134.69	166.77	178.15	189.52	248.30	75
76	150.12	179.68	191.95	204.19	277.37	76
77	161.93	192.60	205.75	218.88	296.76	77
78	179.65	215.50	230.18	244.89	332.00	78
79	197.24	238.37	254.61	270.87	367.25	79
80	214.81	259.60	279.04	296.86	400.79	80
81	232.31	280.67	303.48	322.84	433.05	81
82	249.71	301.63	327.14	348.87	465.09	82
83	267.07	322.52	349.70	374.51	497.00	83
84	284.31	343.30	372.15	398.53	528.68	84
85	301.51	364.02	394.53	422.44	560.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.16	9.78	11.05	12.27	15.37	18-34
35-39	10.05	12.09	13.69	15.15	18.88	35-39
40-44	13.08	15.86	17.99	19.83	24.63	40-44
45-49	18.01	21.95	24.93	27.40	33.86	45-49
50	24.21	29.53	33.49	36.76	45.29	50
51	26.58	32.45	36.78	40.37	49.68	51
52	29.01	35.46	40.24	44.13	54.23	52
53	31.30	38.35	43.50	47.69	58.60	53
54	33.66	41.30	46.89	51.36	63.10	54
55	36.08	44.37	50.37	55.17	67.71	55
56	38.58	47.53	53.99	59.08	72.48	56
57	41.17	50.82	57.75	63.15	77.42	57
58	43.58	53.85	61.19	66.87	81.91	58
59	46.14	57.11	64.91	70.91	86.73	59
60	49.01	60.74	69.05	75.35	92.07	60
61	52.26	64.82	73.70	80.38	98.08	61
62	55.96	69.50	79.02	86.14	104.94	62
63	60.53	75.26	85.53	93.21	113.43	63
64	65.64	81.69	92.86	101.14	122.93	64
65	71.34	88.84	101.00	109.98	133.50	65
66	77.62	96.73	109.95	119.67	145.13	66
67	84.47	105.35	119.77	130.29	157.82	67
68	91.46	114.13	129.74	141.04	170.73	68
69	99.15	123.82	140.76	152.92	184.99	69
70	107.71	134.57	153.01	166.13	200.85	70
71	117.21	146.55	166.70	180.85	218.50	71
72	127.84	159.95	181.93	197.31	238.22	72
73	140.63	176.15	200.42	217.33	262.32	73
74	154.55	193.77	220.54	239.06	288.45	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.22	5.49	6.42	7.13	9.71	18-34
35-39	5.55	7.20	8.39	9.28	12.47	35-39
40-44	7.69	9.92	11.53	12.73	16.83	40-44
45-49	11.01	14.15	16.41	18.02	23.51	45-49
50	13.64	17.52	20.28	22.25	28.83	50
51	14.67	18.85	21.79	23.88	30.88	51
52	15.77	20.27	23.40	25.66	33.07	52
53	17.06	21.88	25.24	27.66	35.52	53
54	18.40	23.60	27.21	29.79	38.08	54
55	19.86	25.40	29.30	32.01	40.80	55
56	21.35	27.31	31.47	34.35	43.59	56
57	22.93	29.29	33.72	36.78	46.50	57
58	24.36	31.09	35.74	38.97	49.06	58
59	25.87	32.97	37.89	41.28	51.78	59
60	27.52	35.07	40.25	43.81	54.76	60
61	29.38	37.40	42.88	46.64	58.10	61
62	31.49	40.02	45.87	49.84	61.87	62
63	34.01	43.22	49.49	53.73	66.44	63
64	36.83	46.78	53.50	58.07	71.58	64
65	39.96	50.71	57.95	62.85	77.26	65
66	43.39	55.00	62.84	68.11	83.48	66
67	47.11	59.72	68.19	73.87	90.32	67
68	50.29	63.71	72.67	78.68	96.03	68
69	54.00	68.36	77.99	84.39	102.80	69
70	58.49	74.01	84.39	91.30	111.01	70
71	63.96	80.94	92.27	99.79	121.17	71
72	70.69	89.43	101.93	110.22	133.65	72
73	80.61	102.02	116.29	125.75	152.49	73
74	91.76	116.19	132.45	143.23	173.68	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	11.42	13.69	15.48	17.18	21.52	18-34
35-39	14.06	16.93	19.17	21.22	26.42	35-39
40-44	18.30	22.20	25.20	27.76	34.49	40-44
45-49	25.23	30.73	34.91	38.37	47.41	45-49
50	33.91	41.35	46.87	51.46	63.39	50
51	37.22	45.42	51.49	56.51	69.55	51
52	40.60	49.64	56.35	61.77	75.93	52
53	43.81	53.68	60.89	66.77	82.04	53
54	47.12	57.82	65.63	71.89	88.33	54
55	50.50	62.11	70.52	77.24	94.79	55
56	54.02	66.55	75.60	82.71	101.46	56
57	57.64	71.14	80.84	88.42	108.40	57
58	61.02	75.38	85.66	93.63	114.67	58
59	64.60	79.97	90.86	99.27	121.43	59
60	68.61	85.05	96.66	104.84	128.91	60
61	73.16	90.74	102.06	109.30	137.31	61
62	78.33	96.91	106.44	114.02	146.91	62
63	84.75	105.36	117.89	126.26	158.81	63
64	91.90	114.35	129.58	138.73	172.10	64
65	99.89	124.37	141.41	151.48	186.89	65
66	108.67	135.42	153.43	164.31	203.19	66
67	118.26	147.49	165.54	177.36	220.94	67
68	128.06	159.77	181.64	197.28	239.03	68
69	138.82	173.36	197.06	214.08	258.98	69
70	150.79	188.40	214.22	232.58	281.18	70
71	164.08	205.17	233.38	253.20	305.90	71
72	178.99	223.92	254.70	276.23	333.50	72
73	196.87	246.62	278.82	299.48	367.26	73
74	216.38	271.28	296.06	314.99	400.13	74
75	237.21	290.74	310.65	330.47	435.11	75
76	253.58	304.46	325.23	345.98	470.04	76
77	267.49	318.10	339.81	361.48	490.86	77
78	295.22	355.91	380.15	404.43	549.15	78
79	322.40	391.59	420.48	447.33	606.54	79
80	349.35	424.09	460.85	490.27	656.04	80
81	376.14	456.37	496.93	532.81	704.33	81
82	402.73	488.41	531.51	569.60	751.95	82
83	429.11	520.18	565.73	606.09	800.88	83
84	455.30	551.70	599.71	642.22	849.33	84
85	481.29	583.00	633.33	678.05	896.46	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.91	7.69	8.99	9.98	13.59	18-34
35-39	7.77	10.07	11.75	12.99	17.47	35-39
40-44	10.76	13.90	16.15	17.82	23.56	40-44
45-49	15.42	19.82	22.96	25.24	32.93	45-49
50	19.08	24.53	28.39	31.14	40.36	50
51	20.54	26.40	30.51	33.42	43.24	51
52	22.07	28.38	32.77	35.91	46.30	52
53	23.89	30.64	35.35	38.72	49.73	53
54	25.76	33.05	38.09	41.69	53.31	54
55	27.80	35.56	41.03	44.83	57.11	55
56	29.90	38.25	44.07	48.08	61.03	56
57	32.11	41.00	47.20	51.50	65.11	57
58	34.11	43.53	50.04	54.55	68.69	58
59	36.22	46.15	53.06	57.80	72.50	59
60	38.52	49.11	56.36	61.32	76.68	60
61	41.13	52.35	60.02	64.70	81.35	61
62	44.09	56.04	62.59	67.39	86.62	62
63	47.61	60.50	68.89	74.10	93.01	63
64	51.57	65.49	74.90	80.95	100.22	64
65	55.93	70.98	81.12	87.89	108.16	65
66	60.73	76.99	87.99	94.95	116.87	66
67	65.96	83.60	95.00	102.14	126.44	67
68	70.41	89.19	101.75	110.14	134.44	68
69	75.60	95.70	109.18	118.16	143.91	69
70	81.88	103.62	118.13	127.83	155.40	70
71	89.54	113.32	129.18	139.70	169.63	71
72	98.96	125.20	142.69	154.32	187.00	72
73	112.85	142.84	162.82	174.47	212.09	73
74	128.47	162.68	178.86	190.29	240.05	74
75	145.53	180.82	193.16	205.49	270.37	75
76	161.84	194.20	207.47	220.69	300.81	76
77	174.52	207.59	221.77	235.92	321.59	77
78	192.98	232.28	248.10	263.96	359.78	78
79	211.25	256.93	274.43	291.96	397.98	79
80	229.48	279.12	300.76	319.97	433.62	80
81	247.61	301.07	327.11	347.97	467.34	81
82	265.59	322.85	352.28	376.04	500.73	82
83	283.51	344.53	375.81	403.53	533.92	83
84	301.25	366.05	399.17	428.59	566.77	84
85	318.93	387.47	422.42	453.48	599.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.09	10.96	12.42	13.74	17.34	18-34
35-39	11.28	13.64	15.49	17.09	21.44	35-39
40-44	14.74	17.96	20.43	22.46	28.07	40-44
45-49	20.30	24.85	28.30	31.04	38.58	45-49
50	26.95	33.02	37.55	41.14	51.00	50
51	29.50	36.18	41.11	45.05	55.78	51
52	32.12	39.44	44.88	49.14	60.75	52
53	34.66	42.66	48.51	53.11	65.65	53
54	37.29	45.95	52.30	57.22	70.71	54
55	39.99	49.38	56.19	61.49	75.89	55
56	42.77	52.90	60.23	65.86	81.24	56
57	45.64	56.55	64.41	70.39	86.76	57
58	48.27	59.86	68.17	74.46	91.69	58
59	51.04	63.40	72.22	78.86	96.95	59
60	54.14	67.33	76.71	83.67	102.76	60
61	57.64	71.73	81.74	89.11	109.28	61
62	61.62	76.78	87.49	95.34	116.72	62
63	66.57	83.04	94.57	103.03	126.00	63
64	72.09	90.00	102.53	111.64	136.36	64
65	78.23	97.72	111.34	121.22	147.86	65
66	84.97	106.21	120.99	131.68	160.47	66
67	92.29	115.45	131.54	143.11	174.18	67
68	99.70	124.79	142.16	154.61	188.05	68
69	107.82	135.06	153.86	167.28	203.32	69
70	116.84	146.42	166.83	181.33	220.26	70
71	126.82	159.05	181.30	196.94	239.05	71
72	137.98	173.16	197.36	214.36	260.00	72
73	151.44	190.27	216.93	235.59	285.66	73
74	166.07	208.84	238.19	258.57	313.41	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.77	6.21	7.27	8.08	11.06	18-34
35-39	6.30	8.18	9.54	10.56	14.26	35-39
40-44	8.72	11.26	13.10	14.48	19.23	40-44
45-49	12.43	15.99	18.57	20.41	26.75	45-49
50	15.35	19.74	22.88	25.13	32.71	50
51	16.49	21.22	24.56	26.94	35.00	51
52	17.70	22.79	26.34	28.92	37.44	52
53	19.13	24.57	28.38	31.14	40.17	53
54	20.60	26.47	30.56	33.50	43.01	54
55	22.21	28.45	32.87	35.95	46.03	55
56	23.84	30.55	35.26	38.53	49.11	56
57	25.57	32.72	37.73	41.20	52.32	57
58	27.13	34.69	39.94	43.60	55.13	58
59	28.77	36.73	42.28	46.12	58.10	59
60	30.55	39.01	44.84	48.87	61.35	60
61	32.56	41.53	47.69	51.94	64.99	61
62	34.84	44.36	50.93	55.41	69.09	62
63	37.56	47.83	54.86	59.64	74.07	63
64	40.60	51.68	59.20	64.35	79.67	64
65	43.97	55.92	64.01	69.52	85.84	65
66	47.65	60.53	69.28	75.20	92.58	66
67	51.63	65.60	75.04	81.41	99.98	67
68	55.04	69.89	79.86	86.59	106.16	68
69	59.00	74.86	85.57	92.73	113.46	69
70	63.77	80.88	92.40	100.12	122.27	70
71	69.56	88.24	100.79	109.17	133.15	71
72	76.67	97.23	111.04	120.26	146.47	72
73	87.14	110.56	126.28	136.77	166.60	73
74	98.88	125.53	143.39	155.31	189.19	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.72	15.34	17.40	19.24	24.28	18-34
35-39	15.78	19.10	21.69	23.94	30.00	35-39
40-44	20.62	25.14	28.62	31.44	39.31	40-44
45-49	28.44	34.79	39.63	43.47	54.02	45-49
50	37.75	46.24	52.55	57.59	71.38	50
51	41.31	50.64	57.55	63.06	78.09	51
52	44.95	55.21	62.85	68.78	85.06	52
53	48.51	59.71	67.90	74.36	91.91	53
54	52.20	64.33	73.20	80.09	98.98	54
55	55.97	69.12	78.67	86.09	106.24	55
56	59.89	74.07	84.34	92.20	113.72	56
57	63.90	79.16	90.16	98.56	121.48	57
58	67.59	83.79	95.43	104.26	128.36	58
59	71.46	88.78	101.09	110.40	135.74	59
60	75.79	94.28	107.38	116.49	143.88	60
61	80.69	100.41	113.32	121.52	152.99	61
62	86.25	107.10	118.30	126.90	163.40	62
63	93.21	116.25	130.55	140.01	176.41	63
64	100.93	125.98	143.12	153.43	190.90	64
65	109.54	136.80	155.89	167.22	206.99	65
66	118.96	148.69	168.89	181.12	224.67	66
67	129.21	161.63	182.02	195.31	243.84	67
68	139.60	174.69	199.03	216.28	263.28	68
69	150.96	189.10	215.40	234.18	284.64	69
70	163.57	204.99	233.57	253.86	308.35	70
71	177.53	222.67	253.82	275.73	334.67	71
72	193.19	242.41	276.30	300.10	363.99	72
73	212.00	266.39	301.93	325.02	399.94	73
74	232.51	292.38	320.07	340.54	433.84	74
75	254.33	313.20	334.67	356.02	469.76	75
76	271.68	326.95	349.26	371.54	505.64	76
77	286.41	340.60	363.85	387.05	527.41	77
78	315.04	381.09	407.04	433.04	590.04	78
79	342.94	418.75	450.22	478.97	651.47	79
80	370.53	452.16	493.45	524.95	702.38	80
81	397.91	485.28	530.96	570.40	751.93	81
82	425.02	518.08	566.47	608.18	800.64	82
83	451.85	550.52	601.50	645.56	850.51	83
84	478.43	582.63	636.21	682.46	899.74	84
85	504.74	614.44	670.44	718.96	947.49	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.68	8.70	10.18	11.31	15.48	18-34
35-39	8.82	11.44	13.36	14.78	19.98	35-39
40-44	12.20	15.78	18.35	20.27	26.92	40-44
45-49	17.41	22.40	25.98	28.59	37.47	45-49
50	21.47	27.64	32.03	35.17	45.79	50
51	23.09	29.72	34.39	37.70	49.01	51
52	24.77	31.91	36.89	40.47	52.42	52
53	26.79	34.41	39.75	43.59	56.24	53
54	28.84	37.07	42.78	46.88	60.21	54
55	31.09	39.83	46.03	50.35	64.43	55
56	33.39	42.79	49.38	53.93	68.76	56
57	35.81	45.80	52.81	57.69	73.26	57
58	37.99	48.57	55.92	61.03	77.19	58
59	40.28	51.41	59.21	64.58	81.35	59
60	42.76	54.63	62.79	68.40	85.91	60
61	45.58	58.13	66.75	72.12	91.00	61
62	48.78	62.12	69.67	75.19	96.73	62
63	52.58	66.95	76.41	82.37	103.69	63
64	56.85	72.35	82.88	89.74	111.55	64
65	61.54	78.27	89.60	97.23	120.17	65
66	66.69	84.73	97.01	104.88	129.61	66
67	72.29	91.83	104.59	112.70	139.96	67
68	77.06	97.84	111.82	121.21	148.62	68
69	82.60	104.80	119.79	129.84	158.83	69
70	89.27	113.24	129.34	140.18	171.16	70
71	97.38	123.54	141.11	152.83	186.40	71
72	107.33	136.12	155.44	168.38	204.91	72
73	121.99	154.80	176.81	189.37	231.38	73
74	138.44	175.76	193.37	205.73	260.73	74
75	156.37	194.87	208.17	221.46	292.44	75
76	173.56	208.72	222.99	237.19	324.25	76
77	187.11	222.58	237.79	252.96	346.42	77
78	206.31	249.06	266.02	283.03	387.56	78
79	225.26	275.49	294.25	313.05	428.71	79
80	244.15	298.64	322.48	343.08	466.45	80
81	262.91	321.47	350.74	373.10	501.63	81
82	281.47	344.07	377.42	403.21	536.37	82
83	299.95	366.54	401.92	432.55	570.84	83
84	318.19	388.80	426.19	458.65	604.86	84
85	336.35	410.92	450.31	484.52	638.53	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a
##
##

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] ##
for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.18	7.18	7.98	9.04	10.88	18-34
35-39	7.31	8.56	9.53	10.73	12.88	35-39
40-44	9.32	10.99	12.27	13.73	16.46	40-44
45-49	12.81	15.24	17.04	18.95	22.66	45-49
50	18.39	21.92	24.51	27.16	32.38	50
51	20.49	24.45	27.36	30.28	36.09	51
52	22.63	27.05	30.27	33.47	39.87	52
53	24.40	29.23	32.74	36.14	43.07	53
54	26.19	31.45	35.26	38.85	46.31	54
55	28.00	33.74	37.85	41.64	49.65	55
56	29.91	36.13	40.56	44.55	53.13	56
57	31.92	38.67	43.44	47.64	56.81	57
58	33.94	41.19	46.29	50.72	60.46	58
59	36.16	43.98	49.43	54.12	64.48	59
60	38.66	47.12	52.98	57.95	69.00	60
61	41.54	50.70	57.02	62.32	74.15	61
62	44.83	54.81	61.65	67.32	80.04	62
63	48.77	59.71	67.17	73.31	87.08	63
64	53.23	65.27	73.43	80.09	95.04	64
65	58.27	71.53	80.48	87.70	103.98	65
66	63.91	78.53	88.35	96.19	113.98	66
67	70.16	86.31	97.13	105.60	125.05	67
68	76.75	94.47	106.35	115.38	136.59	68
69	84.11	103.62	116.68	126.32	149.50	69
70	92.37	113.87	128.28	138.61	164.01	70
71	101.64	125.41	141.34	152.47	180.38	71
72	112.03	138.37	155.99	168.08	198.81	72
73	124.43	153.86	173.52	186.93	221.15	73
74	137.99	170.84	192.73	207.61	245.61	74
75	152.66	189.21	213.51	229.99	272.02	75
76	168.35	208.86	235.75	253.97	300.23	76
77	184.99	229.74	259.36	279.40	330.07	77
78	202.22	251.36	283.81	305.69	360.69	78
79	220.33	274.08	309.50	333.33	392.76	79
80	239.33	297.92	336.46	362.31	426.28	80
81	259.20	322.87	364.68	392.63	461.25	81
82	279.94	348.94	394.14	424.29	497.69	82
83	301.58	376.13	424.87	457.30	535.57	83
84	324.08	404.42	456.85	491.65	574.91	84
85	347.47	433.84	490.08	527.34	615.70	85
86*	371.75	464.36	524.57	564.37	657.95	86*
87*	396.90	496.00	560.33	602.75	701.65	87*
88*	422.94	528.75	597.33	642.47	746.81	88*
89*	449.85	562.61	635.59	683.54	793.41	89*
90*	477.63	597.59	675.11	725.94	841.48	90*
91*	506.30	633.68	715.89	769.68	891.00	91*
92*	535.85	670.89	757.92	814.78	941.97	92*
93*	566.28	709.21	801.21	861.21	994.39	93*
94*	597.60	748.64	845.74	908.98	1,048.27	94*
95+*	629.79	789.19	891.55	958.10	1,103.60	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.96	3.83	4.45	4.92	6.51	18-34
35-39	3.80	4.90	5.68	6.26	8.17	35-39
40-44	5.29	6.79	7.84	8.60	11.07	40-44
45-49	7.76	9.92	11.42	12.48	15.86	45-49
50	9.79	12.49	14.35	15.65	19.77	50
51	10.59	13.50	15.50	16.91	21.30	51
52	11.48	14.62	16.77	18.26	22.95	52
53	12.48	15.88	18.19	19.80	24.81	53
54	13.57	17.24	19.73	21.46	26.78	54
55	14.73	18.69	21.38	23.22	28.88	55
56	15.96	20.23	23.12	25.08	31.08	56
57	17.26	21.85	24.94	27.05	33.40	57
58	18.46	23.33	26.61	28.84	35.48	58
59	19.75	24.94	28.43	30.77	37.74	59
60	21.19	26.74	30.45	32.92	40.24	60
61	22.82	28.76	32.72	35.35	43.04	61
62	24.66	31.05	35.29	38.10	46.24	62
63	26.86	33.80	38.39	41.40	50.08	63
64	29.35	36.89	41.86	45.11	54.41	64
65	32.12	40.34	45.74	49.27	59.25	65
66	35.20	44.17	50.05	53.87	64.61	66
67	38.58	48.39	54.79	58.94	70.54	67
68	41.45	51.95	58.77	63.19	75.49	68
69	44.85	56.19	63.54	68.28	81.44	69
70	49.05	61.41	69.41	74.57	88.81	70
71	54.23	67.90	76.72	82.40	98.01	71
72	60.66	75.93	85.79	92.12	109.47	72
73	70.17	87.86	99.27	106.59	126.68	73
74	80.96	101.40	114.57	123.04	146.22	74
75	92.83	116.31	131.45	141.15	167.70	75
76	105.62	132.38	149.63	160.68	190.79	76
77	119.12	149.37	168.85	181.32	215.10	77
78	132.43	166.15	187.84	201.69	238.87	78
79	146.30	183.63	207.62	222.89	263.51	79
80	160.70	201.81	228.18	244.94	289.04	80
81	175.65	220.70	249.55	267.82	315.45	81
82	191.14	240.27	271.70	291.56	342.73	82
83	207.17	260.54	294.64	316.14	370.90	83
84	223.76	281.52	318.11	338.41	399.96	84
85	240.87	303.19	338.75	360.36	429.88	85
86*	258.53	325.55	368.22	394.90	460.69	86*
87*	276.74	348.62	394.32	422.83	492.38	87*
88*	295.48	372.39	421.22	451.61	524.95	88*
89*	314.78	396.85	448.91	481.23	558.41	89*
90*	334.60	422.02	477.39	511.69	592.74	90*
91*	354.98	447.88	506.67	543.00	627.95	91*
92*	375.90	474.43	536.73	575.14	664.04	92*
93*	397.36	501.69	567.58	608.12	701.02	93*
94*	419.37	529.64	599.23	641.95	738.88	94*
95+*	441.91	558.30	631.66	676.61	777.61	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	18.60	22.79	25.96	28.42	35.77	18-34
35-39	23.44	28.83	32.83	35.91	45.00	35-39
40-44	30.00	37.02	42.18	46.08	57.48	40-44
45-49	39.26	48.61	55.40	60.46	75.06	45-49
50	48.71	60.39	68.80	75.04	92.91	50
51	52.28	64.84	73.89	80.56	99.66	51
52	55.98	69.48	79.18	86.32	106.69	52
53	59.70	74.15	84.53	92.14	113.79	53
54	63.49	78.96	90.01	98.11	121.08	54
55	67.38	83.86	95.61	104.21	128.51	55
56	71.32	88.85	101.32	110.41	136.05	56
57	75.31	93.91	107.10	116.69	143.66	57
58	78.72	98.23	112.03	122.02	150.06	58
59	82.31	102.79	117.22	127.62	156.79	59
60	86.22	107.76	122.88	133.72	164.11	60
61	90.60	113.30	129.20	140.54	172.27	61
62	95.58	119.61	136.39	148.30	181.59	62
63	101.96	127.67	145.57	158.24	193.52	63
64	109.07	136.64	155.80	169.33	206.85	64
65	116.89	146.52	167.05	181.53	221.52	65
66	125.40	157.26	179.31	194.82	237.51	66
67	134.58	168.87	192.54	209.17	254.79	67
68	143.66	180.33	205.62	223.38	271.93	68
69	153.56	192.84	219.91	238.88	290.64	69
70	164.45	206.62	235.66	255.97	311.24	70
71	176.50	221.90	253.12	274.92	334.06	71
72	189.89	238.89	272.54	295.99	359.43	72
73	206.37	259.85	296.56	322.07	391.01	73
74	224.11	282.47	322.45	350.18	424.93	74
75	242.93	306.44	349.89	379.91	460.67	75
76	262.56	331.46	378.51	410.90	497.72	76
77	282.79	357.27	407.99	442.75	535.57	77
78	302.48	382.40	436.61	473.56	571.62	78
79	322.56	408.00	465.75	504.86	607.95	79
80	343.02	434.08	495.40	536.65	644.55	80
81	363.85	460.66	525.56	568.92	681.43	81
82	385.05	487.70	556.23	601.68	718.59	82
83	406.63	515.23	587.42	634.93	756.02	83
84	428.58	543.25	619.11	668.66	793.73	84
85	450.92	571.75	651.33	702.88	831.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.91	14.11	16.43	18.12	24.18	18-34
35-39	14.08	18.15	21.08	23.21	30.61	35-39
40-44	18.38	23.63	27.39	30.07	39.23	40-44
45-49	24.33	31.22	36.09	39.54	50.98	45-49
50	28.80	36.93	42.63	46.64	59.82	50
51	30.49	39.08	45.09	49.31	63.14	51
52	32.29	41.37	47.71	52.16	66.63	52
53	34.34	43.95	50.67	55.37	70.53	53
54	36.48	46.68	53.77	58.73	74.59	54
55	38.71	49.50	56.99	62.22	78.78	55
56	41.01	52.41	60.29	65.78	83.05	56
57	43.34	55.35	63.65	69.40	87.37	57
58	45.32	57.85	66.48	72.45	90.95	58
59	47.40	60.46	69.45	75.64	94.68	59
60	49.66	63.28	72.66	79.09	98.72	60
61	52.14	66.42	76.21	82.90	103.19	61
62	54.95	69.95	80.21	87.22	108.26	62
63	58.45	74.38	85.24	92.62	114.67	63
64	62.35	79.29	90.82	98.64	121.81	64
65	66.62	84.69	96.96	105.25	129.66	65
66	71.28	90.56	103.63	112.45	138.24	66
67	76.29	96.91	110.85	120.23	147.53	67
68	80.49	102.20	116.84	126.68	155.18	68
69	85.34	108.32	123.81	134.19	164.12	69
70	91.14	115.67	132.17	143.23	174.92	70
71	98.19	124.61	142.37	154.25	188.16	71
72	106.77	135.53	154.84	167.75	204.42	72
73	119.57	151.85	173.54	188.04	229.22	73
74	133.88	170.13	194.49	210.77	256.97	74
75	149.42	189.98	217.26	235.47	287.02	75
76	165.88	211.03	241.37	261.64	318.71	76
77	182.94	232.86	266.41	288.77	351.39	77
78	199.10	253.56	290.11	314.41	381.82	78
79	215.57	274.68	314.28	340.55	412.59	79
80	232.35	296.19	338.92	367.16	443.69	80
81	249.44	318.12	364.01	394.25	475.15	81
82	266.83	340.47	389.56	421.83	506.94	82
83	284.54	363.23	415.59	449.89	539.09	83
84	302.55	386.39	442.07	478.43	571.56	84
85	320.87	409.96	469.02	507.46	507.46	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	11.53	13.98	15.88	17.49	22.23	18-34
35-39	14.36	17.46	19.88	21.88	27.58	35-39
40-44	18.87	23.09	26.32	28.83	36.26	40-44
45-49	25.96	31.94	36.44	39.90	49.81	45-49
50	34.14	41.97	47.86	52.36	65.23	50
51	37.29	45.90	52.26	57.18	71.19	51
52	40.53	49.95	56.97	62.27	77.37	52
53	43.70	54.03	61.54	67.29	83.62	53
54	47.04	58.20	66.36	72.55	90.06	54
55	50.50	62.54	71.30	77.99	96.70	55
56	54.01	67.03	76.46	83.55	103.48	56
57	57.62	71.62	81.74	89.29	110.51	57
58	60.89	75.74	86.44	94.37	116.71	58
59	64.36	80.13	91.48	99.82	123.23	59
60	68.16	85.02	97.03	105.80	130.45	60
61	72.49	90.45	103.27	112.52	138.55	61
62	77.38	96.66	110.35	120.22	147.79	62
63	83.52	104.46	119.17	129.76	159.38	63
64	90.33	113.07	129.03	140.49	172.24	64
65	97.87	122.58	139.93	152.35	186.53	65
66	106.16	133.03	151.85	165.24	202.18	66
67	115.11	144.41	164.83	179.30	219.10	67
68	124.15	155.77	177.75	193.43	236.19	68
69	133.96	168.27	192.03	208.87	254.90	69
70	144.87	182.02	207.73	226.01	275.61	70
71	156.89	197.31	225.29	244.97	298.53	71
72	170.33	214.32	244.69	266.13	324.06	72
73	186.58	235.06	268.47	291.93	355.35	73
74	204.24	257.49	294.23	319.81	389.11	74
75	222.96	281.46	321.61	349.54	424.92	75
76	242.70	306.56	350.40	380.77	462.33	76
77	263.24	332.79	379.56	407.25	500.97	77
78	283.62	358.81	410.06	445.24	538.69	78
79	304.68	385.63	440.65	478.28	577.26	79
80	326.33	413.22	472.16	512.21	616.63	80
81	348.60	441.62	504.48	547.03	656.75	81
82	371.49	470.79	537.74	582.74	697.69	82
83	394.98	500.73	571.77	619.40	739.42	83
84	419.08	531.42	606.75	656.90	781.96	84
85	443.77	562.99	642.53	695.34	825.30	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.11	7.98	9.35	10.37	14.26	18-34
35-39	8.10	10.55	12.28	13.61	18.47	35-39
40-44	11.19	14.49	16.89	18.65	24.87	40-44
45-49	15.91	20.52	23.82	26.23	34.51	45-49
50	19.64	25.24	29.30	32.20	42.07	50
51	21.04	27.15	31.45	34.51	45.00	51
52	22.58	29.12	33.67	37.01	48.10	52
53	24.38	31.33	36.24	39.80	51.56	53
54	26.22	33.74	38.98	42.81	55.13	54
55	28.23	36.24	41.93	45.87	58.93	55
56	30.26	38.88	44.92	49.13	62.83	56
57	32.46	41.55	47.99	52.45	66.85	57
58	34.41	44.03	50.76	55.44	70.38	58
59	36.45	46.54	53.68	58.62	74.09	59
60	38.59	49.39	56.85	62.02	78.14	60
61	41.12	52.51	60.37	65.85	82.64	61
62	43.91	56.00	64.39	70.15	87.74	62
63	47.26	60.30	69.29	75.40	93.93	63
64	51.05	65.09	74.66	81.21	100.91	64
65	55.17	70.29	80.59	87.62	108.60	65
66	59.70	75.97	87.10	94.62	116.96	66
67	64.58	82.19	94.19	102.29	126.09	67
68	68.75	87.50	100.12	108.69	133.74	68
69	73.60	93.59	107.14	116.23	142.74	69
70	79.40	100.91	115.46	125.27	153.56	70
71	86.43	109.90	125.72	136.35	166.91	71
72	95.06	120.78	138.19	149.87	183.17	72
73	107.72	136.96	156.72	169.94	207.83	73
74	121.91	155.10	177.47	192.49	235.42	74
75	137.33	174.86	200.10	217.05	265.35	75
76	153.77	195.78	224.23	243.18	297.04	76
77	170.82	217.67	248.95	266.52	329.80	77
78	187.18	238.60	273.24	296.34	360.67	78
79	203.85	260.03	297.77	322.89	392.01	79
80	220.95	281.96	322.93	350.09	423.89	80
81	238.50	304.50	348.70	377.87	456.25	81
82	256.34	327.42	374.95	406.31	489.13	82
83	274.67	350.94	401.89	435.34	522.55	83
84	293.36	374.97	429.11	461.86	556.41	84
85	312.42	399.49	453.30	487.86	590.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.60	15.34	17.46	19.18	24.50	18-34
35-39	15.77	19.24	21.95	24.11	30.52	35-39
40-44	20.78	25.51	29.13	31.85	40.22	40-44
45-49	28.59	35.28	40.32	44.09	55.24	45-49
50	37.29	45.98	52.53	57.40	71.80	50
51	40.65	50.19	57.24	62.56	78.21	51
52	44.11	54.53	62.31	68.03	84.87	52
53	47.56	58.99	67.30	73.52	91.73	53
54	51.21	63.55	72.58	79.29	98.81	54
55	55.00	68.30	77.99	85.26	106.11	55
56	58.83	73.21	83.64	91.35	113.55	56
57	62.76	78.21	89.40	97.62	121.25	57
58	66.28	82.65	94.47	103.10	127.96	58
59	70.00	87.36	99.89	108.96	134.98	59
60	74.06	92.60	105.84	115.37	142.74	60
61	78.68	98.40	112.52	122.56	151.43	61
62	83.89	105.03	120.09	130.80	161.34	62
63	90.47	113.41	129.57	141.05	173.84	63
64	97.75	122.63	140.15	152.57	187.68	64
65	105.79	132.79	151.82	165.28	203.04	65
66	114.61	143.93	164.55	179.05	219.82	66
67	124.10	156.03	178.37	194.04	237.91	67
68	133.63	168.03	192.03	209.04	256.11	68
69	143.93	181.20	207.10	225.38	275.98	69
70	155.37	195.65	223.62	243.49	297.93	70
71	167.94	211.69	242.08	263.47	322.16	71
72	181.99	229.51	262.43	285.74	349.11	72
73	199.01	251.30	287.46	312.93	382.19	73
74	217.49	274.82	314.53	342.25	417.81	74
75	237.02	299.91	343.23	373.45	455.50	75
76	257.57	326.10	373.33	406.13	494.75	76
77	278.89	353.40	403.60	432.82	535.15	77
78	299.90	380.30	435.31	473.15	574.29	78
79	321.55	407.94	466.88	507.27	614.16	79
80	343.73	436.28	499.30	542.19	654.70	80
81	366.48	465.37	532.44	577.91	695.85	81
82	389.80	495.16	566.46	614.43	737.69	82
83	413.66	525.65	601.15	651.82	780.19	83
84	438.08	556.82	636.73	689.95	823.37	84
85	463.03	588.82	673.02	728.94	867.22	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.74	8.81	10.33	11.46	15.81	18-34
35-39	8.96	11.68	13.60	15.08	20.53	35-39
40-44	12.37	16.03	18.70	20.66	27.63	40-44
45-49	17.54	22.64	26.30	28.98	38.24	45-49
50	21.61	27.79	32.29	35.51	46.53	50
51	23.13	29.88	34.64	38.03	49.74	51
52	24.80	32.02	37.05	40.76	53.13	52
53	26.76	34.42	39.85	43.80	56.91	53
54	28.75	37.04	42.83	47.08	60.80	54
55	30.93	39.75	46.04	50.40	64.94	55
56	33.12	42.61	49.28	53.94	69.18	56
57	35.50	45.49	52.60	57.53	73.54	57
58	37.60	48.17	55.59	60.76	77.36	58
59	39.79	50.86	58.73	64.19	81.36	59
60	42.07	53.92	62.13	67.84	85.72	60
61	44.78	57.26	65.90	71.95	90.56	61
62	47.76	60.99	70.21	76.56	96.04	62
63	51.34	65.60	75.47	82.20	102.70	63
64	55.39	70.73	81.22	88.43	110.21	64
65	59.78	76.28	87.56	95.29	118.47	65
66	64.60	82.33	94.51	102.77	127.43	66
67	69.78	88.95	102.07	110.96	137.20	67
68	74.21	94.61	108.39	117.79	145.39	68
69	79.35	101.07	115.86	125.82	155.00	69
70	85.47	108.81	124.67	135.41	166.51	70
71	92.87	118.30	135.52	147.14	180.69	71
72	101.94	129.75	148.67	161.42	197.91	72
73	115.23	146.78	168.21	182.61	224.06	73
74	130.10	165.84	190.05	206.38	253.26	74
75	146.23	186.57	213.83	232.23	284.88	75
76	163.40	208.46	239.15	259.68	318.29	76
77	181.16	231.33	264.97	283.56	352.74	77
78	198.13	253.09	290.32	315.27	385.03	78
79	215.36	275.31	315.80	342.89	417.71	79
80	233.00	297.99	341.88	371.12	450.86	80
81	251.07	321.26	368.53	399.88	484.41	81
82	269.38	344.85	395.60	429.26	518.41	82
83	288.17	369.02	423.34	459.18	552.88	83
84	307.28	393.66	451.31	486.55	587.70	84
85	326.73	418.75	476.21	513.36	622.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

New Increased Rates effective 1/1/2014

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a
##
##

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] ##
for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.30	7.42	8.31	9.33	11.43	18-34
35-39	7.59	8.99	10.09	11.27	13.76	35-39
40-44	9.76	11.66	13.11	14.57	17.75	40-44
45-49	13.43	16.15	18.19	20.12	24.42	45-49
50	18.73	22.55	25.37	28.00	33.87	50
51	20.74	24.99	28.12	31.01	37.48	51
52	22.79	27.50	30.96	34.11	41.19	52
53	24.58	29.73	33.48	36.85	44.50	53
54	26.40	32.00	36.07	39.64	47.88	54
55	28.26	34.35	38.73	42.53	51.35	55
56	30.20	36.79	41.51	45.52	54.96	56
57	32.23	39.36	44.43	48.67	58.74	57
58	34.20	41.83	47.23	51.69	62.35	58
59	36.34	44.53	50.29	55.01	66.29	59
60	38.75	47.56	53.73	58.71	70.69	60
61	41.50	51.00	57.62	62.92	75.68	61
62	44.64	54.94	62.08	67.74	81.38	62
63	48.45	59.70	67.45	73.57	88.29	63
64	52.74	65.07	73.52	80.14	96.07	64
65	57.56	71.08	80.32	87.50	104.78	65
66	62.92	77.77	87.87	95.65	114.45	66
67	68.83	85.15	96.23	104.65	125.10	67
68	74.98	92.81	104.90	113.90	136.09	68
69	81.81	101.34	114.56	124.20	148.33	69
70	89.45	110.87	125.37	135.73	162.03	70
71	97.99	121.55	137.50	148.67	177.40	71
72	107.56	133.53	151.07	163.21	194.66	72
73	119.01	147.91	167.40	180.81	215.64	73
74	131.51	163.63	185.24	200.04	238.53	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.12	4.05	4.72	5.23	7.01	18-34
35-39	4.05	5.24	6.09	6.72	8.89	35-39
40-44	5.63	7.24	8.39	9.23	12.03	40-44
45-49	8.17	10.47	12.09	13.24	17.03	45-49
50	10.22	13.08	15.08	16.49	21.07	50
51	11.03	14.11	16.25	17.76	22.64	51
52	11.91	15.23	17.52	19.14	24.33	52
53	12.92	16.50	18.96	20.70	26.22	53
54	14.00	17.86	20.51	22.37	28.22	54
55	15.16	19.30	22.16	24.13	30.34	55
56	16.37	20.83	23.89	25.99	32.55	56
57	17.65	22.43	25.70	27.94	34.86	57
58	18.82	23.89	27.34	29.71	36.92	58
59	20.07	25.45	29.11	31.60	39.14	59
60	21.46	27.19	31.07	33.69	41.58	60
61	23.02	29.14	33.26	36.04	44.32	61
62	24.79	31.34	35.75	38.70	47.43	62
63	26.91	34.00	38.75	41.91	51.18	63
64	29.29	36.98	42.10	45.51	55.40	64
65	31.94	40.29	45.83	49.51	60.10	65
66	34.87	43.94	49.96	53.93	65.28	66
67	38.07	47.96	54.49	58.79	71.00	67
68	40.79	51.35	58.29	62.86	75.77	68
69	44.00	55.36	62.83	67.71	81.48	69
70	47.93	60.27	68.37	73.66	88.49	70
71	52.76	66.34	75.23	81.03	97.21	71
72	58.73	73.83	83.71	90.14	108.01	72
73	67.55	84.94	96.31	103.71	124.27	73
74	77.52	97.51	110.57	119.07	142.66	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.25	8.54	9.56	10.73	13.15	18-34
35-39	8.72	10.34	11.60	12.96	15.82	35-39
40-44	11.23	13.41	15.08	16.75	20.42	40-44
45-49	15.44	18.58	20.92	23.14	28.09	45-49
50	21.54	25.93	29.18	32.20	38.95	50
51	23.85	28.74	32.34	35.66	43.11	51
52	26.21	31.63	35.61	39.23	47.37	52
53	28.26	34.19	38.50	42.37	51.18	53
54	30.36	36.80	41.48	45.59	55.06	54
55	32.50	39.50	44.54	48.91	59.06	55
56	34.73	42.31	47.74	52.35	63.20	56
57	37.06	45.26	51.10	55.97	67.55	57
58	39.33	48.10	54.32	59.45	71.71	58
59	41.80	51.21	57.84	63.26	76.23	59
60	44.56	54.70	61.79	67.52	81.29	60
61	47.73	58.65	66.27	72.36	87.03	61
62	51.34	63.18	71.39	77.90	93.59	62
63	55.72	68.66	77.57	84.60	101.54	63
64	60.65	74.83	84.55	92.17	110.48	64
65	66.19	81.74	92.37	100.63	120.49	65
66	72.36	89.43	101.05	110.00	131.62	66
67	79.15	97.93	110.67	120.34	143.86	67
68	86.23	106.73	120.63	130.99	156.51	68
69	94.08	116.55	131.75	142.83	170.58	69
70	102.87	127.50	144.17	156.09	186.33	70
71	112.69	139.79	158.13	170.97	204.01	71
72	123.69	153.56	173.73	187.69	223.86	72
73	136.86	170.10	192.51	207.93	247.99	73
74	151.24	188.17	213.03	230.05	274.31	74
75	166.72	207.66	235.13	253.90	302.60	75
76	183.22	228.40	258.68	279.33	332.65	76
77	200.64	250.35	283.40	304.97	364.25	77
78	218.50	272.85	309.06	333.60	396.29	78
79	237.20	296.39	335.73	362.32	429.66	79
80	256.73	320.98	363.60	392.29	464.35	80
81	277.08	346.62	392.64	423.51	500.35	81
82	298.25	373.31	422.86	455.98	537.69	82
83	320.26	401.05	454.25	489.72	576.34	83
84	343.08	429.82	486.83	524.70	616.32	84
85	366.73	459.67	520.57	560.94	657.62	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.59	4.66	5.43	6.01	8.06	18-34
35-39	4.66	6.03	7.00	7.73	10.23	35-39
40-44	6.47	8.33	9.65	10.61	13.83	40-44
45-49	9.39	12.04	13.90	15.23	19.59	45-49
50	11.76	15.04	17.34	18.96	24.23	50
51	12.68	16.23	18.69	20.43	26.04	51
52	13.70	17.52	20.15	22.01	27.98	52
53	14.86	18.97	21.80	23.80	30.16	53
54	16.10	20.54	23.58	25.73	32.45	54
55	17.43	22.20	25.49	27.75	34.89	55
56	18.82	23.96	27.48	29.89	37.43	56
57	20.30	25.79	29.55	32.13	40.09	57
58	21.65	27.47	31.44	34.16	42.46	58
59	23.09	29.26	33.48	36.34	45.01	59
60	24.67	31.27	35.73	38.74	47.82	60
61	26.48	33.51	38.25	41.45	50.96	61
62	28.51	36.04	41.11	44.51	54.54	62
63	30.94	39.10	44.57	48.20	58.85	63
64	33.69	42.53	48.42	52.33	63.71	64
65	36.73	46.33	52.71	56.94	69.12	65
66	40.10	50.53	57.46	62.02	75.08	66
67	43.78	55.15	62.67	67.61	81.65	67
68	46.91	59.06	67.04	72.29	87.14	68
69	50.60	63.67	72.26	77.87	93.70	69
70	55.12	69.31	78.62	84.71	101.76	70
71	60.67	76.30	86.52	93.19	111.79	71
72	67.54	84.90	96.27	103.67	124.21	72
73	77.68	97.68	110.76	119.26	142.91	73
74	89.15	112.14	127.15	136.93	164.06	74
75	101.73	128.02	145.18	156.33	187.23	75
76	115.25	145.06	164.55	177.18	212.04	76
77	129.46	163.03	184.87	198.36	238.04	77
78	143.38	180.64	204.92	220.62	263.23	78
79	157.81	198.91	225.65	242.89	289.21	79
80	172.75	217.84	247.13	265.97	316.01	80
81	188.22	237.46	269.38	289.83	343.61	81
82	204.18	257.70	292.35	314.51	372.01	82
83	220.67	278.62	316.09	339.98	401.23	83
84	237.68	300.21	340.31	363.10	431.25	84
85	255.18	322.45	361.66	385.86	462.06	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.23	8.60	9.68	10.80	13.40	18-34
35-39	8.82	10.54	11.89	13.21	16.32	35-39
40-44	11.42	13.76	15.55	17.20	21.19	40-44
45-49	15.72	19.05	21.56	23.76	29.14	45-49
50	21.47	26.04	29.43	32.38	39.58	50
51	23.66	28.72	32.45	35.69	43.58	51
52	25.90	31.48	35.60	39.12	47.71	52
53	27.94	34.04	38.49	42.27	51.55	53
54	30.03	36.65	41.48	45.50	55.49	54
55	32.17	39.36	44.55	48.85	59.53	55
56	34.39	42.16	47.75	52.30	63.72	56
57	36.70	45.09	51.09	55.91	68.08	57
58	38.89	47.84	54.21	59.28	72.13	58
59	41.24	50.82	57.60	62.96	76.51	59
60	43.88	54.15	61.39	67.03	81.38	60
61	46.88	57.91	65.66	71.65	86.88	61
62	50.30	62.22	70.55	76.94	93.16	62
63	54.49	67.48	76.49	83.39	100.86	63
64	59.19	73.38	83.19	90.64	109.50	64
65	64.45	79.96	90.66	98.74	119.14	65
66	70.27	87.25	98.91	107.66	129.79	66
67	76.65	95.25	108.00	117.47	141.46	67
68	83.22	103.47	117.32	127.47	153.41	68
69	90.48	112.58	127.66	138.56	166.66	69
70	98.58	122.72	139.19	150.93	181.44	70
71	107.60	134.05	152.10	164.76	197.95	71
72	117.70	146.74	166.50	180.26	216.44	72
73	129.82	162.03	183.91	199.07	238.98	73
74	143.03	178.70	202.89	219.55	263.49	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.67	4.77	5.57	6.18	8.36	18-34
35-39	4.80	6.22	7.24	8.00	10.68	35-39
40-44	6.66	8.58	9.96	10.98	14.43	40-44
45-49	9.59	12.31	14.25	15.63	20.27	45-49
50	11.93	15.30	17.68	19.37	24.95	50
51	12.85	16.48	19.02	20.82	26.76	51
52	13.84	17.75	20.46	22.40	28.70	52
53	14.99	19.19	22.10	24.18	30.87	53
54	16.20	20.73	23.86	26.08	33.15	54
55	17.51	22.35	25.73	28.07	35.57	55
56	18.86	24.07	27.68	30.17	38.07	56
57	20.29	25.86	29.71	32.36	40.68	57
58	21.59	27.49	31.54	34.34	42.99	58
59	22.97	29.21	33.50	36.44	45.46	59
60	24.49	31.13	35.66	38.75	48.17	60
61	26.20	33.27	38.07	41.34	51.21	61
62	28.14	35.68	40.81	44.27	54.65	62
63	30.46	38.61	44.12	47.82	58.81	63
64	33.06	41.88	47.80	51.79	63.49	64
65	35.95	45.50	51.89	56.18	68.68	65
66	39.13	49.47	56.40	61.02	74.38	66
67	42.59	53.84	61.34	66.33	80.66	67
68	45.54	57.53	65.48	70.77	85.90	68
69	49.00	61.86	70.41	76.05	92.14	69
70	53.21	67.14	76.38	82.48	99.75	70
71	58.36	73.64	83.75	90.41	109.19	71
72	64.71	81.63	92.82	100.18	120.83	72
73	74.08	93.48	106.30	114.73	138.38	73
74	84.64	106.85	121.51	131.15	158.17	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.32	9.90	11.14	12.42	15.42	18-34
35-39	10.13	12.12	13.67	15.19	18.76	35-39
40-44	13.14	15.83	17.89	19.77	24.38	40-44
45-49	18.07	21.92	24.80	27.33	33.52	45-49
50	24.69	29.94	33.85	37.24	45.52	50
51	27.21	33.03	37.32	41.04	50.13	51
52	29.79	36.21	40.95	44.99	54.87	52
53	32.12	39.15	44.26	48.60	59.29	53
54	34.53	42.15	47.70	52.33	63.81	54
55	37.00	45.26	51.23	56.18	68.47	55
56	39.55	48.49	54.92	60.15	73.27	56
57	42.20	51.85	58.76	64.30	78.29	57
58	44.72	55.01	62.35	68.18	82.96	58
59	47.44	58.44	66.25	72.40	87.98	59
60	50.46	62.28	70.60	77.09	93.58	60
61	53.92	66.60	75.52	82.40	99.91	61
62	57.85	71.55	81.13	88.48	107.14	62
63	62.67	77.61	87.97	95.89	116.00	63
64	68.07	84.39	95.67	104.25	125.92	64
65	74.11	91.95	104.26	113.56	137.00	65
66	80.81	100.33	113.75	123.81	149.26	66
67	88.14	109.55	124.21	135.08	162.67	67
68	95.71	118.99	134.91	146.60	176.43	68
69	104.05	129.48	146.82	159.34	191.66	69
70	113.37	141.13	160.06	173.57	208.65	70
71	123.74	154.17	174.92	189.47	227.64	71
72	135.35	168.75	191.47	207.30	248.91	72
73	149.29	186.34	211.50	228.93	274.83	73
74	164.49	205.50	233.33	252.49	303.01	74
75	180.78	226.11	256.75	277.81	333.18	75
76	198.09	247.94	281.61	304.69	365.07	76
77	216.29	270.96	307.44	330.54	398.43	77
78	234.78	294.34	334.31	361.51	431.89	78
79	254.07	318.70	361.96	391.31	466.56	79
80	274.13	344.04	390.74	422.27	502.42	80
81	294.96	370.37	420.60	454.39	539.45	81
82	316.56	397.68	451.58	487.67	577.69	82
83	338.94	425.97	483.63	522.14	617.11	83
84	362.08	455.22	516.81	557.75	657.73	84
85	385.99	485.50	551.06	594.54	699.54	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
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90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.22	5.49	6.41	7.10	9.61	18-34
35-39	5.52	7.16	8.32	9.20	12.29	35-39
40-44	7.65	9.87	11.46	12.62	16.59	40-44
45-49	11.02	14.16	16.38	17.98	23.32	45-49
50	13.73	17.59	20.33	22.27	28.69	50
51	14.77	18.96	21.88	23.95	30.78	51
52	15.92	20.42	23.53	25.76	33.01	52
53	17.24	22.06	25.41	27.80	35.51	53
54	18.63	23.84	27.43	30.00	38.12	54
55	20.13	25.71	29.60	32.28	40.90	55
56	21.68	27.69	31.84	34.70	43.78	56
57	23.34	29.73	34.16	37.21	46.78	57
58	24.84	31.61	36.27	39.48	49.44	58
59	26.43	33.58	38.53	41.91	52.28	59
60	28.15	35.80	41.01	44.56	55.40	60
61	30.14	38.26	43.78	47.55	58.88	61
62	32.36	41.03	46.93	50.92	62.84	62
63	35.02	44.40	50.75	55.00	67.62	63
64	38.03	48.17	54.98	59.55	73.01	64
65	41.34	52.32	59.68	64.61	78.99	65
66	45.00	56.89	64.87	70.17	85.55	66
67	48.98	61.91	70.55	76.28	92.76	67
68	52.37	66.17	75.31	81.39	98.79	68
69	56.35	71.15	80.98	87.46	105.96	69
70	61.19	77.21	87.83	94.85	114.71	70
71	67.11	84.70	96.32	103.98	125.57	71
72	74.42	93.87	106.75	115.22	138.95	72
73	85.19	107.50	122.25	131.93	159.14	73
74	97.34	122.88	139.73	150.82	181.90	74
75	110.63	139.73	158.91	171.51	206.76	75
76	124.88	157.74	179.47	193.68	233.29	76
77	139.80	176.69	200.89	215.40	260.98	77
78	154.33	195.13	222.00	239.55	287.59	78
79	169.32	214.19	243.68	262.89	314.91	79
80	184.80	233.87	266.08	287.00	342.98	80
81	200.79	254.22	289.21	311.84	371.77	81
82	217.22	275.13	313.00	337.46	401.29	82
83	234.17	296.70	337.54	363.82	431.56	83
84	251.60	318.90	362.51	387.79	462.54	84
85	269.49	341.71	384.57	411.36	494.24	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.16	9.78	11.05	12.27	15.37	18-34
35-39	10.05	12.09	13.69	15.15	18.88	35-39
40-44	13.08	15.86	17.99	19.83	24.63	40-44
45-49	18.01	21.95	24.93	27.40	33.86	45-49
50	24.21	29.53	33.49	36.76	45.29	50
51	26.58	32.45	36.78	40.37	49.68	51
52	29.01	35.46	40.24	44.13	54.23	52
53	31.30	38.35	43.50	47.69	58.60	53
54	33.66	41.30	46.89	51.36	63.10	54
55	36.08	44.37	50.37	55.17	67.71	55
56	38.58	47.53	53.99	59.08	72.48	56
57	41.17	50.82	57.75	63.15	77.42	57
58	43.58	53.85	61.19	66.87	81.91	58
59	46.14	57.11	64.91	70.91	86.73	59
60	49.01	60.74	69.05	75.35	92.07	60
61	52.26	64.82	73.70	80.38	98.08	61
62	55.96	69.50	79.02	86.14	104.94	62
63	60.53	75.26	85.53	93.21	113.43	63
64	65.64	81.69	92.86	101.14	122.93	64
65	71.34	88.84	101.00	109.98	133.50	65
66	77.62	96.73	109.95	119.67	145.13	66
67	84.47	105.35	119.77	130.29	157.82	67
68	91.46	114.13	129.74	141.04	170.73	68
69	99.15	123.82	140.76	152.92	184.99	69
70	107.71	134.57	153.01	166.13	200.85	70
71	117.21	146.55	166.70	180.85	218.50	71
72	127.84	159.95	181.93	197.31	238.22	72
73	140.63	176.15	200.42	217.33	262.32	73
74	154.55	193.77	220.54	239.06	288.45	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.22	5.49	6.42	7.13	9.71	18-34
35-39	5.55	7.20	8.39	9.28	12.47	35-39
40-44	7.69	9.92	11.53	12.73	16.83	40-44
45-49	11.01	14.15	16.41	18.02	23.51	45-49
50	13.64	17.52	20.28	22.25	28.83	50
51	14.67	18.85	21.79	23.88	30.88	51
52	15.77	20.27	23.40	25.66	33.07	52
53	17.06	21.88	25.24	27.66	35.52	53
54	18.40	23.60	27.21	29.79	38.08	54
55	19.86	25.40	29.30	32.01	40.80	55
56	21.35	27.31	31.47	34.35	43.59	56
57	22.93	29.29	33.72	36.78	46.50	57
58	24.36	31.09	35.74	38.97	49.06	58
59	25.87	32.97	37.89	41.28	51.78	59
60	27.52	35.07	40.25	43.81	54.76	60
61	29.38	37.40	42.88	46.64	58.10	61
62	31.49	40.02	45.87	49.84	61.87	62
63	34.01	43.22	49.49	53.73	66.44	63
64	36.83	46.78	53.50	58.07	71.58	64
65	39.96	50.71	57.95	62.85	77.26	65
66	43.39	55.00	62.84	68.11	83.48	66
67	47.11	59.72	68.19	73.87	90.32	67
68	50.29	63.71	72.67	78.68	96.03	68
69	54.00	68.36	77.99	84.39	102.80	69
70	58.49	74.01	84.39	91.30	111.01	70
71	63.96	80.94	92.27	99.79	121.17	71
72	70.69	89.43	101.93	110.22	133.65	72
73	80.61	102.02	116.29	125.75	152.49	73
74	91.76	116.19	132.45	143.23	173.68	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.39	11.26	12.72	14.11	17.69	18-34
35-39	11.54	13.90	15.74	17.42	21.70	35-39
40-44	15.05	18.25	20.70	22.79	28.34	40-44
45-49	20.70	25.26	28.68	31.52	38.95	45-49
50	27.84	33.95	38.52	42.28	52.09	50
51	30.57	37.32	42.30	46.42	57.15	51
52	33.37	40.79	46.29	50.75	62.37	52
53	35.98	44.11	50.02	54.83	67.40	53
54	38.70	47.50	53.92	59.07	72.56	54
55	41.50	51.02	57.92	63.45	77.88	55
56	44.37	54.67	62.10	67.95	83.34	56
57	47.34	58.44	66.42	72.63	89.03	57
58	50.11	61.92	70.38	76.91	94.21	58
59	53.08	65.67	74.66	81.54	99.73	59
60	56.36	69.86	79.41	86.66	105.87	60
61	60.11	74.55	84.77	92.44	112.79	61
62	64.36	79.92	90.87	99.06	120.69	62
63	69.62	86.56	98.37	107.18	130.46	63
64	75.49	93.95	106.79	116.33	141.36	64
65	82.03	102.16	116.15	126.49	153.51	65
66	89.26	111.23	126.45	137.62	166.90	66
67	97.13	121.17	137.75	149.82	181.48	67
68	105.19	131.25	149.19	162.21	196.35	68
69	114.02	142.41	161.89	175.85	212.74	69
70	123.87	154.76	175.95	191.05	230.97	70
71	134.79	168.55	191.71	207.97	251.27	71
72	147.01	183.94	209.21	226.91	273.96	72
73	161.72	202.58	230.49	249.93	301.67	73
74	177.74	222.83	253.63	274.93	331.71	74
75	194.84	244.56	278.37	301.72	363.76	75
76	212.96	267.48	304.54	330.05	397.49	76
77	231.94	291.57	331.48	356.11	432.61	77
78	251.06	315.83	359.56	389.42	467.49	78
79	270.94	341.01	388.19	420.30	503.46	79
80	291.53	367.10	417.88	452.25	540.49	80
81	312.84	394.12	448.56	485.27	578.55	81
82	334.87	422.05	480.30	519.36	617.69	82
83	357.62	450.89	513.01	554.56	657.88	83
84	381.08	480.62	546.79	590.80	699.14	84
85	405.25	511.33	581.55	628.14	741.46	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.85	6.32	7.39	8.19	11.16	18-34
35-39	6.38	8.29	9.64	10.67	14.35	35-39
40-44	8.83	11.41	13.27	14.63	19.35	40-44
45-49	12.65	16.28	18.86	20.73	27.05	45-49
50	15.70	20.14	23.32	25.58	33.15	50
51	16.86	21.69	25.07	27.47	35.52	51
52	18.14	23.32	26.91	29.51	38.04	52
53	19.62	25.15	29.02	31.80	40.86	53
54	21.16	27.14	31.28	34.27	43.79	54
55	22.83	29.22	33.71	36.81	46.91	55
56	24.54	31.42	36.20	39.51	50.13	56
57	26.38	33.67	38.77	42.29	53.47	57
58	28.03	35.75	41.10	44.80	56.42	58
59	29.77	37.90	43.58	47.48	59.55	59
60	31.63	40.33	46.29	50.38	62.98	60
61	33.80	43.01	49.31	53.65	66.80	61
62	36.21	46.02	52.75	57.33	71.14	62
63	39.10	49.70	56.93	61.80	76.39	63
64	42.37	53.81	61.54	66.77	82.31	64
65	45.95	58.31	66.65	72.28	88.86	65
66	49.90	63.25	72.28	78.32	96.02	66
67	54.18	68.67	78.43	84.95	103.87	67
68	57.83	73.28	83.58	90.49	110.44	68
69	62.10	78.63	89.70	97.05	118.22	69
70	67.26	85.11	97.04	104.99	127.66	70
71	73.55	93.10	106.12	114.77	139.35	71
72	81.30	102.84	117.23	126.77	153.69	72
73	92.70	117.32	133.74	144.60	175.37	73
74	105.53	133.62	152.31	164.71	199.74	74
75	119.53	151.44	172.64	186.69	226.29	75
76	134.51	170.42	194.39	210.18	254.54	76
77	150.14	190.35	216.91	232.44	283.92	77
78	165.28	209.62	239.08	258.48	311.95	78
79	180.83	229.47	261.71	282.89	340.61	79
80	196.85	249.90	285.03	308.03	369.95	80
81	213.36	270.98	309.04	333.85	399.93	81
82	230.26	292.56	333.65	360.41	430.57	82
83	247.67	314.78	358.99	387.66	461.89	83
84	265.52	337.59	384.71	412.48	493.83	84
85	283.80	360.97	407.48	436.86	526.42	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.09	10.96	12.42	13.74	17.34	18-34
35-39	11.28	13.64	15.49	17.09	21.44	35-39
40-44	14.74	17.96	20.43	22.46	28.07	40-44
45-49	20.30	24.85	28.30	31.04	38.58	45-49
50	26.95	33.02	37.55	41.14	51.00	50
51	29.50	36.18	41.11	45.05	55.78	51
52	32.12	39.44	44.88	49.14	60.75	52
53	34.66	42.66	48.51	53.11	65.65	53
54	37.29	45.95	52.30	57.22	70.71	54
55	39.99	49.38	56.19	61.49	75.89	55
56	42.77	52.90	60.23	65.86	81.24	56
57	45.64	56.55	64.41	70.39	86.76	57
58	48.27	59.86	68.17	74.46	91.69	58
59	51.04	63.40	72.22	78.86	96.95	59
60	54.14	67.33	76.71	83.67	102.76	60
61	57.64	71.73	81.74	89.11	109.28	61
62	61.62	76.78	87.49	95.34	116.72	62
63	66.57	83.04	94.57	103.03	126.00	63
64	72.09	90.00	102.53	111.64	136.36	64
65	78.23	97.72	111.34	121.22	147.86	65
66	84.97	106.21	120.99	131.68	160.47	66
67	92.29	115.45	131.54	143.11	174.18	67
68	99.70	124.79	142.16	154.61	188.05	68
69	107.82	135.06	153.86	167.28	203.32	69
70	116.84	146.42	166.83	181.33	220.26	70
71	126.82	159.05	181.30	196.94	239.05	71
72	137.98	173.16	197.36	214.36	260.00	72
73	151.44	190.27	216.93	235.59	285.66	73
74	166.07	208.84	238.19	258.57	313.41	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.77	6.21	7.27	8.08	11.06	18-34
35-39	6.30	8.18	9.54	10.56	14.26	35-39
40-44	8.72	11.26	13.10	14.48	19.23	40-44
45-49	12.43	15.99	18.57	20.41	26.75	45-49
50	15.35	19.74	22.88	25.13	32.71	50
51	16.49	21.22	24.56	26.94	35.00	51
52	17.70	22.79	26.34	28.92	37.44	52
53	19.13	24.57	28.38	31.14	40.17	53
54	20.60	26.47	30.56	33.50	43.01	54
55	22.21	28.45	32.87	35.95	46.03	55
56	23.84	30.55	35.26	38.53	49.11	56
57	25.57	32.72	37.73	41.20	52.32	57
58	27.13	34.69	39.94	43.60	55.13	58
59	28.77	36.73	42.28	46.12	58.10	59
60	30.55	39.01	44.84	48.87	61.35	60
61	32.56	41.53	47.69	51.94	64.99	61
62	34.84	44.36	50.93	55.41	69.09	62
63	37.56	47.83	54.86	59.64	74.07	63
64	40.60	51.68	59.20	64.35	79.67	64
65	43.97	55.92	64.01	69.52	85.84	65
66	47.65	60.53	69.28	75.20	92.58	66
67	51.63	65.60	75.04	81.41	99.98	67
68	55.04	69.89	79.86	86.59	106.16	68
69	59.00	74.86	85.57	92.73	113.46	69
70	63.77	80.88	92.40	100.12	122.27	70
71	69.56	88.24	100.79	109.17	133.15	71
72	76.67	97.23	111.04	120.26	146.47	72
73	87.14	110.56	126.28	136.77	166.60	73
74	98.88	125.53	143.39	155.31	189.19	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.46	12.62	14.30	15.80	19.96	18-34
35-39	12.95	15.68	17.81	19.65	24.64	35-39
40-44	16.96	20.67	23.51	25.81	32.30	40-44
45-49	23.33	28.60	32.56	35.71	44.38	45-49
50	30.99	37.96	43.19	47.32	58.66	50
51	33.93	41.61	47.28	51.80	64.17	51
52	36.95	45.37	51.63	56.51	69.87	52
53	39.84	49.07	55.78	61.06	75.51	53
54	42.87	52.85	60.14	65.81	81.31	54
55	46.00	56.78	64.61	70.72	87.29	55
56	49.19	60.85	69.28	75.75	93.41	56
57	52.48	65.03	74.08	80.96	99.77	57
58	55.50	68.83	78.41	85.64	105.46	58
59	58.72	72.90	83.07	90.68	111.48	59
60	62.26	77.44	88.22	96.23	118.16	60
61	66.30	82.50	94.02	102.48	125.67	61
62	70.87	88.29	100.61	109.64	134.24	62
63	76.57	95.51	108.77	118.47	144.92	63
64	82.91	103.51	117.91	128.41	156.80	64
65	89.95	112.37	128.04	139.42	170.02	65
66	97.71	122.13	139.15	151.43	184.54	66
67	106.12	132.79	151.29	164.56	200.29	67
68	114.67	143.51	163.47	177.82	216.27	68
69	123.99	155.34	176.96	192.36	233.82	69
70	134.37	168.39	191.84	208.53	253.29	70
71	145.84	182.93	208.50	226.47	274.90	71
72	158.67	199.13	226.95	246.52	299.01	72
73	174.15	218.82	249.48	270.93	328.51	73
74	190.99	240.16	273.93	297.37	360.41	74
75	208.90	263.01	299.99	325.63	394.34	75
76	227.83	287.02	327.47	355.41	429.91	76
77	247.59	312.18	355.52	381.68	466.79	77
78	267.34	337.32	384.81	417.33	503.09	78
79	287.81	363.32	414.42	449.29	540.36	79
80	308.93	390.16	445.02	482.23	578.56	80
81	330.72	417.87	476.52	516.15	617.65	81
82	353.18	446.42	509.02	551.05	657.69	82
83	376.30	475.81	542.39	586.98	698.65	83
84	400.08	506.02	576.77	623.85	740.55	84
85	424.51	537.16	612.04	661.74	783.38	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2014

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.48	7.15	8.37	9.28	12.71	18-34
35-39	7.24	9.42	10.96	12.14	16.41	35-39
40-44	10.01	12.95	15.08	16.64	22.11	40-44
45-49	14.28	18.40	21.34	23.48	30.78	45-49
50	17.67	22.69	26.31	28.89	37.61	50
51	18.95	24.42	28.26	30.99	40.26	51
52	20.36	26.22	30.29	33.26	43.07	52
53	22.00	28.24	32.63	35.80	46.21	53
54	23.69	30.44	35.13	38.54	49.46	54
55	25.53	32.73	37.82	41.34	52.92	55
56	27.40	35.15	40.56	44.32	56.48	56
57	29.42	37.61	43.38	47.37	60.16	57
58	31.22	39.89	45.93	50.12	63.40	58
59	33.11	42.22	48.63	53.05	66.82	59
60	35.11	44.86	51.57	56.20	70.56	60
61	37.46	47.76	54.84	59.75	74.72	61
62	40.06	51.01	58.57	63.74	79.44	62
63	43.18	55.00	63.11	68.60	85.16	63
64	46.71	59.45	68.10	73.99	91.61	64
65	50.56	64.30	73.62	79.95	98.73	65
66	54.80	69.61	79.69	86.47	106.49	66
67	59.38	75.43	86.31	93.62	114.98	67
68	63.29	80.39	91.85	99.59	122.09	68
69	67.85	86.11	98.42	106.64	130.48	69
70	73.33	93.01	106.25	115.13	140.61	70
71	79.99	101.50	115.92	125.56	153.13	71
72	88.18	111.81	127.71	138.32	168.43	72
73	100.21	127.14	145.23	157.27	191.60	73
74	113.72	144.36	164.89	178.60	217.58	74
75	128.43	163.15	186.37	201.87	245.82	75
76	144.14	183.10	209.31	226.68	275.79	76
77	160.48	204.01	232.93	249.48	306.86	77
78	176.23	224.11	256.16	277.41	336.31	78
79	192.34	244.75	279.74	302.89	366.31	79
80	208.90	265.93	303.98	329.06	396.92	80
81	225.93	287.74	328.87	355.86	428.09	81
82	243.30	309.99	354.30	383.36	459.85	82
83	261.17	332.86	380.44	411.50	492.22	83
84	279.44	356.28	406.91	437.17	525.12	84
85	298.11	380.23	430.39	462.36	558.60	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.98	8.11	9.02	10.22	12.30	18-34
35-39	8.27	9.67	10.78	12.13	14.56	35-39
40-44	10.53	12.43	13.87	15.52	18.60	40-44
45-49	14.48	17.23	19.27	21.42	25.61	45-49
50	20.79	24.78	27.70	30.71	36.61	50
51	23.17	27.64	30.93	34.23	40.79	51
52	25.58	30.58	34.22	37.83	45.07	52
53	27.59	33.05	37.01	40.86	48.69	53
54	29.60	35.56	39.86	43.91	52.35	54
55	31.66	38.14	42.78	47.07	56.12	55
56	33.81	40.85	45.85	50.36	60.06	56
57	36.09	43.72	49.10	53.86	64.22	57
58	38.36	46.57	52.33	57.33	68.34	58
59	40.87	49.71	55.87	61.18	72.89	59
60	43.71	53.26	59.89	65.51	78.00	60
61	46.96	57.32	64.45	70.45	83.82	61
62	50.67	61.96	69.69	75.38	90.48	62
63	55.13	67.50	75.93	82.88	98.44	63
64	60.18	73.79	83.01	90.53	107.43	64
65	65.87	80.86	90.97	99.14	117.55	65
66	72.24	88.78	99.88	108.73	128.84	66
67	79.31	97.57	109.80	119.38	141.36	67
68	86.76	106.80	120.22	130.43	154.40	68
69	95.08	117.13	131.90	142.79	169.00	69
70	104.42	128.73	145.02	156.69	185.41	70
71	114.89	141.77	159.77	172.35	203.91	71
72	126.65	156.42	176.33	190.01	224.74	72
73	140.66	173.93	196.16	211.32	249.99	73
74	155.99	193.13	217.87	234.69	277.64	74
75	172.58	213.89	238.59	253.82	307.50	75
76	190.31	236.11	253.14	269.30	339.39	76
77	209.12	250.60	267.69	284.77	373.13	77
78	228.59	280.37	299.48	318.60	407.73	78
79	249.07	309.83	331.26	352.41	443.99	79
80	270.54	336.78	363.05	386.23	481.88	80
81	293.01	364.99	394.84	420.04	521.42	81
82	316.46	394.46	426.63	453.86	562.60	82
83	340.91	425.19	458.42	487.68	605.42	83
84	366.35	457.17	490.21	521.50	649.90	84
85	392.80	488.68	522.00	555.32	696.01	85
86*	420.24	524.93	593.00	637.99	743.77	86*
87*	448.67	560.69	633.41	681.37	793.17	87*
88*	478.10	597.71	675.25	726.27	844.22	88*
89*	508.52	636.00	718.50	772.69	896.90	89*
90*	539.93	675.53	763.17	820.63	951.24	90*
91*	572.34	716.34	809.26	870.08	1,007.21	91*
92*	605.75	758.39	856.78	921.05	1,064.83	92*
93*	640.15	801.71	905.71	973.54	1,124.10	93*
94*	675.55	846.29	956.06	1,027.55	1,185.00	94*
95+*	711.93	892.13	1,007.84	1,083.07	1,247.55	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.34	4.33	5.03	5.56	7.36	18-34
35-39	4.29	5.54	6.42	7.07	9.23	35-39
40-44	5.98	7.67	8.87	9.72	12.52	40-44
45-49	8.78	11.22	12.91	14.11	17.93	45-49
50	11.06	14.12	16.22	17.69	22.35	50
51	11.97	15.26	17.52	19.11	24.08	51
52	12.97	16.52	18.95	20.64	25.95	52
53	14.11	17.95	20.57	22.39	28.04	53
54	15.34	19.49	22.31	24.26	30.28	54
55	16.65	21.13	24.17	26.25	32.64	55
56	18.04	22.87	26.13	28.35	35.14	56
57	19.51	24.70	28.20	30.58	37.75	57
58	20.87	26.38	30.08	32.60	40.11	58
59	22.32	28.20	32.14	34.79	42.67	59
60	23.96	30.23	34.42	37.22	45.49	60
61	25.79	32.51	36.99	39.96	48.66	61
62	27.87	35.10	39.90	43.07	52.27	62
63	30.37	38.21	43.39	46.80	56.62	63
64	33.18	41.70	47.32	51.00	61.50	64
65	36.31	45.60	51.70	55.69	66.98	65
66	39.79	49.93	56.58	60.89	73.03	66
67	43.62	54.70	61.93	66.63	79.74	67
68	46.85	58.72	66.43	71.44	85.33	68
69	50.70	63.52	71.83	77.18	92.07	69
70	55.45	69.42	78.47	84.29	100.40	70
71	61.31	76.75	86.72	93.15	110.80	71
72	68.58	85.84	96.98	104.13	123.75	72
73	79.33	99.32	112.22	120.50	143.21	73
74	91.52	114.62	129.52	139.09	165.30	74
75	104.94	131.48	148.13	157.58	189.58	75
76	119.39	149.64	160.91	171.19	215.67	76
77	134.65	162.62	173.71	184.80	243.15	77
78	149.71	181.94	194.34	206.75	270.02	78
79	165.39	201.25	214.97	228.69	297.88	79
80	181.66	220.56	235.60	250.64	326.74	80
81	198.56	239.87	256.22	272.58	356.59	81
82	216.07	259.19	276.86	294.53	387.44	82
83	234.19	278.50	297.48	316.47	419.28	83
84	250.43	297.80	318.11	338.41	452.13	84
85	266.67	317.12	338.75	360.36	481.85	85
86*	292.25	368.02	416.25	446.41	520.78	86*
87*	312.83	394.10	445.76	477.98	556.61	87*
88*	334.02	420.97	476.16	510.51	593.42	88*
89*	355.84	448.62	507.47	544.00	631.24	89*
90*	378.25	477.06	539.66	578.44	670.06	90*
91*	401.28	506.30	572.75	613.82	709.85	91*
92*	424.93	536.32	606.74	650.16	750.66	92*
93*	449.19	567.13	641.62	687.44	792.45	93*
94*	474.07	598.73	677.39	725.69	835.25	94*
95+*	499.55	631.12	714.05	764.87	879.03	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	21.02	25.77	29.34	32.12	40.43	18-34
35-39	26.49	32.59	37.12	40.60	50.87	35-39
40-44	33.92	41.85	47.68	52.09	64.97	40-44
45-49	44.38	54.95	62.62	68.34	84.85	45-49
50	55.07	68.26	77.78	84.83	105.03	50
51	59.10	73.29	83.53	91.07	112.66	51
52	63.28	78.55	89.51	97.58	120.60	52
53	67.48	83.82	95.55	104.16	128.64	53
54	71.77	89.26	101.75	110.90	136.88	54
55	76.17	94.80	108.08	117.81	145.28	55
56	80.63	100.44	114.53	124.81	153.79	56
57	85.14	106.16	121.07	131.91	162.40	57
58	88.99	111.05	126.65	137.93	169.64	58
59	93.04	116.19	132.51	144.26	177.24	59
60	97.46	121.81	138.91	151.16	185.51	60
61	102.41	128.08	146.06	158.87	194.74	61
62	108.04	135.21	154.18	167.65	205.27	62
63	115.26	144.33	164.55	178.88	218.76	63
64	123.29	154.47	176.12	191.41	233.83	64
65	132.13	165.63	188.84	205.21	250.42	65
66	141.75	177.78	202.70	220.23	268.49	66
67	152.14	190.89	217.66	236.46	288.03	67
68	162.40	203.85	232.44	252.51	307.40	68
69	173.59	218.00	248.60	270.04	328.55	69
70	185.90	233.57	266.40	289.35	351.83	70
71	199.52	250.85	286.13	310.78	377.64	71
72	214.66	270.05	308.09	334.59	406.32	72
73	233.29	293.75	335.24	364.08	442.01	73
74	253.34	319.32	364.51	395.85	480.35	74
75	274.61	346.41	395.53	423.09	520.75	75
76	296.80	374.70	410.95	437.17	562.64	76
77	319.67	397.10	424.18	451.26	605.42	77
78	341.94	432.28	474.55	504.84	646.18	78
79	364.64	461.21	524.92	558.43	687.25	79
80	387.76	490.70	560.01	606.65	728.62	80
81	411.31	520.74	594.11	643.12	770.32	81
82	435.28	551.32	628.78	680.16	812.32	82
83	459.67	582.44	664.04	717.74	854.63	83
84	484.48	614.11	699.87	755.87	897.26	84
85	509.73	646.32	736.28	794.56	940.20	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.34	15.95	18.58	20.49	27.34	18-34
35-39	15.91	20.51	23.83	26.23	34.61	35-39
40-44	20.77	26.72	30.97	34.00	44.34	40-44
45-49	27.51	35.30	40.79	44.69	57.63	45-49
50	32.55	41.74	48.19	52.73	67.63	50
51	34.46	44.17	50.97	55.74	71.37	51
52	36.50	46.76	53.94	58.97	75.32	52
53	38.82	49.69	57.28	62.60	79.73	53
54	41.24	52.77	60.79	66.39	84.32	54
55	43.76	55.95	64.43	70.33	89.05	55
56	46.36	59.24	68.16	74.36	93.89	56
57	49.00	62.57	71.96	78.46	98.76	57
58	51.23	65.39	75.15	81.90	102.82	58
59	53.59	68.34	78.51	85.50	107.03	59
60	56.13	71.54	82.13	89.40	111.59	60
61	58.94	75.09	86.15	93.72	116.65	61
62	62.11	79.08	90.68	98.59	122.38	62
63	66.08	84.08	96.36	104.70	129.62	63
64	70.49	89.64	102.66	111.50	137.70	64
65	75.31	95.73	109.60	118.98	146.58	65
66	80.57	102.38	117.14	127.11	156.27	66
67	86.24	109.55	125.31	135.92	166.78	67
68	90.99	115.53	132.08	143.21	175.42	68
69	96.47	122.45	139.96	151.70	185.52	69
70	103.03	130.75	149.41	161.92	197.73	70
71	110.99	140.87	160.94	174.37	212.71	71
72	120.69	153.21	175.03	189.63	231.09	72
73	135.16	171.65	196.17	212.56	259.12	73
74	151.35	192.32	219.86	238.26	290.49	74
75	168.91	214.76	245.60	262.92	324.45	75
76	187.51	238.55	261.90	278.62	360.28	76
77	206.80	259.00	276.66	294.31	397.23	77
78	225.07	286.64	309.50	329.26	431.63	78
79	243.69	310.51	342.36	364.21	466.40	79
80	262.65	334.83	375.20	399.16	501.57	80
81	281.97	359.62	408.06	434.10	537.12	81
82	301.64	384.88	440.38	469.05	573.07	82
83	321.66	410.61	469.79	504.00	609.40	83
84	342.02	436.79	499.73	538.95	646.11	84
85	362.73	463.44	530.19	573.65	573.65	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.03	15.76	17.92	19.77	25.10	18-34
35-39	16.27	19.77	22.48	24.73	31.21	35-39
40-44	21.33	26.08	29.72	32.62	40.95	40-44
45-49	29.38	36.08	41.17	45.07	56.31	45-49
50	38.59	47.48	54.10	59.16	73.71	50
51	42.17	51.89	59.08	64.63	80.44	51
52	45.78	56.43	64.37	70.38	87.47	52
53	49.44	61.05	69.56	76.11	94.54	53
54	53.20	65.81	75.01	82.01	101.80	54
55	57.06	70.69	80.63	88.17	109.27	55
56	61.06	75.75	86.40	94.41	117.01	56
57	65.14	80.97	92.40	100.91	124.92	57
58	68.86	85.62	97.68	106.68	131.89	58
59	72.72	90.61	103.37	112.88	139.34	59
60	77.06	96.11	109.69	119.61	147.50	60
61	81.91	102.22	116.70	127.20	156.62	61
62	87.47	109.26	124.74	135.18	167.03	62
63	94.38	118.05	134.68	146.73	180.14	63
64	102.13	127.79	145.86	158.78	194.73	64
65	110.67	138.56	158.17	172.19	210.90	65
66	120.04	150.38	171.63	186.78	228.54	66
67	130.16	163.22	186.30	202.73	247.71	67
68	140.31	176.10	200.97	218.63	267.00	68
69	151.43	190.18	217.05	236.14	288.15	69
70	163.77	205.78	234.87	255.49	311.56	70
71	177.34	223.02	254.67	276.95	337.51	71
72	192.55	242.27	276.63	300.86	366.29	72
73	210.91	265.73	303.46	330.02	401.69	73
74	230.89	291.08	332.62	361.49	439.89	74
75	252.08	318.14	358.69	381.57	480.35	75
76	274.36	346.56	373.29	397.10	517.39	76
77	297.57	363.10	387.89	412.62	555.88	77
78	320.64	401.87	433.93	461.65	608.98	78
79	344.42	435.93	479.51	510.61	652.59	79
80	368.89	467.13	516.45	555.68	697.03	80
81	394.11	499.24	552.84	594.59	742.42	81
82	419.96	532.21	588.93	633.01	788.65	82
83	446.46	566.04	624.52	670.93	835.87	83
84	473.75	600.77	659.66	708.30	883.95	84
85	501.70	634.68	694.30	745.27	932.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.94	9.03	10.58	11.76	16.16	18-34
35-39	9.19	11.89	13.92	15.37	20.88	35-39
40-44	12.68	16.37	19.07	21.12	28.12	40-44
45-49	18.03	23.17	26.96	29.66	38.98	45-49
50	22.16	28.57	33.12	36.39	47.55	50
51	23.82	30.66	35.52	39.01	50.88	51
52	25.52	32.92	38.05	41.84	54.35	52
53	27.56	35.45	40.97	44.99	58.29	53
54	29.64	38.14	44.11	48.36	62.33	54
55	31.95	40.98	47.37	51.85	66.64	55
56	34.24	43.92	50.78	55.50	71.04	56
57	36.66	47.00	54.25	59.33	75.60	57
58	38.87	49.78	57.38	62.70	79.56	58
59	41.17	52.65	60.69	66.24	83.77	59
60	43.66	55.83	64.27	70.12	88.34	60
61	46.44	59.36	68.24	74.41	93.46	61
62	49.67	63.30	72.80	79.27	99.22	62
63	53.47	68.16	78.29	85.20	106.22	63
64	57.68	73.55	84.37	91.80	114.10	64
65	62.36	79.45	91.10	99.04	122.73	65
66	67.49	85.88	98.43	106.99	132.18	66
67	73.02	92.90	106.48	115.63	142.54	67
68	77.75	98.87	113.18	122.84	151.18	68
69	83.20	105.77	121.08	131.38	161.37	69
70	89.75	114.07	130.52	141.64	173.60	70
71	97.71	124.20	142.12	154.10	188.65	71
72	107.43	136.54	156.18	169.38	207.10	72
73	121.78	154.82	177.17	192.15	234.91	73
74	137.82	175.32	200.62	216.29	266.10	74
75	155.24	197.63	223.18	237.43	299.93	75
76	173.79	221.34	238.51	253.69	332.87	76
77	193.10	237.57	253.81	270.00	367.30	77
78	211.61	263.84	283.94	302.10	407.67	78
79	230.44	287.65	314.07	334.14	443.18	79
80	249.76	311.16	342.70	366.19	479.19	80
81	269.61	334.57	368.27	396.98	515.79	81
82	289.77	357.74	393.61	424.28	552.94	82
83	310.49	380.70	418.73	451.22	590.68	83
84	329.08	403.45	443.56	477.96	628.98	84
85	347.52	426.02	468.25	504.46	663.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	14.24	17.29	19.70	21.68	27.66	18-34
35-39	17.87	21.79	24.82	27.25	34.54	35-39
40-44	23.49	28.81	32.89	36.04	45.42	40-44
45-49	32.36	39.85	45.55	49.80	62.45	45-49
50	42.15	52.02	59.38	64.85	81.13	50
51	45.97	56.74	64.71	70.71	88.37	51
52	49.82	61.60	70.40	76.89	95.95	52
53	53.81	66.65	76.07	83.16	103.71	53
54	57.92	71.86	82.04	89.63	111.69	54
55	62.14	77.20	88.20	96.39	119.90	55
56	66.51	82.73	94.51	103.22	128.40	56
57	70.95	88.42	101.06	110.32	137.06	57
58	74.96	93.43	106.75	116.55	144.60	58
59	79.09	98.79	112.87	123.22	152.63	59
60	83.73	104.68	119.65	130.43	161.40	60
61	88.90	111.20	127.15	138.55	171.18	61
62	94.83	118.72	135.75	147.14	182.34	62
63	102.23	128.16	146.43	159.50	196.48	63
64	110.52	138.59	158.43	172.43	212.19	64
65	119.63	150.10	171.61	186.80	229.57	65
66	129.60	162.70	185.98	202.39	248.48	66
67	140.33	176.35	201.60	219.40	268.98	67
68	151.02	189.96	217.12	236.27	289.52	68
69	162.70	204.79	234.08	254.81	311.98	69
70	175.64	221.19	252.84	275.25	336.79	70
71	189.83	239.27	273.65	297.87	364.23	71
72	205.73	259.44	296.69	323.03	394.60	72
73	224.96	284.09	324.92	353.76	432.03	73
74	245.87	310.67	355.57	386.85	472.34	74
75	267.98	338.99	382.71	407.12	514.92	75
76	291.17	368.65	397.32	422.66	552.99	76
77	315.26	385.60	411.93	438.19	592.43	77
78	339.05	426.17	460.82	490.26	649.23	78
79	363.49	461.15	509.16	542.25	694.31	79
80	388.56	493.20	547.13	589.57	740.06	80
81	414.33	526.09	584.44	629.50	786.62	81
82	440.66	559.76	621.39	668.84	833.86	82
83	467.57	594.21	657.74	707.58	881.96	83
84	495.23	629.49	693.55	745.66	930.76	84
85	523.48	663.88	728.76	783.26	980.35	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.66	9.97	11.69	13.00	17.92	18-34
35-39	10.17	13.16	15.42	17.03	23.21	35-39
40-44	14.02	18.11	21.11	23.40	31.24	40-44
45-49	19.88	25.56	29.77	32.77	43.19	45-49
50	24.38	31.46	36.50	40.13	52.59	50
51	26.19	33.74	39.12	42.99	56.24	51
52	28.03	36.20	41.87	46.08	60.03	52
53	30.25	38.95	45.05	49.51	64.34	53
54	32.50	41.87	48.47	53.18	68.74	54
55	35.01	44.95	52.01	56.97	73.44	55
56	37.48	48.13	55.71	60.93	78.22	56
57	40.09	51.46	59.46	65.08	83.17	57
58	42.47	54.46	62.84	68.72	87.45	58
59	44.94	57.54	66.40	72.53	91.99	59
60	47.60	60.95	70.24	76.70	96.91	60
61	50.57	64.73	74.49	81.30	102.42	61
62	54.03	68.94	79.38	86.51	108.61	62
63	58.09	74.15	85.27	92.88	116.14	63
64	62.58	79.92	91.78	99.96	124.62	64
65	67.57	86.22	98.98	107.71	133.88	65
66	73.03	93.07	106.80	116.21	144.01	66
67	78.90	100.54	115.39	125.43	155.10	67
68	83.93	106.90	122.53	133.12	164.35	68
69	89.70	114.22	130.93	142.22	175.23	69
70	96.61	123.00	140.93	153.11	188.24	70
71	104.99	133.69	153.20	166.29	204.22	71
72	115.20	146.68	168.02	182.43	223.77	72
73	130.27	165.92	190.16	206.48	253.25	73
74	147.08	187.46	214.84	231.73	286.26	74
75	165.30	210.86	238.19	253.40	322.00	75
76	184.67	235.68	254.03	270.19	356.31	76
77	204.79	252.56	269.83	287.04	392.13	77
78	223.99	280.22	301.86	321.17	435.20	78
79	243.45	304.93	333.89	355.23	472.24	79
80	263.38	329.28	364.12	389.30	509.68	80
81	283.82	353.51	390.68	421.86	547.63	81
82	304.51	377.45	416.96	450.23	586.04	82
83	325.75	401.14	442.98	478.17	624.96	83
84	344.81	424.58	468.65	505.87	664.35	84
85	363.69	447.80	494.15	533.28	700.07	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

New Increased Rates effective 1/1/2015

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.30	7.42	8.31	9.33	11.43	18-34
35-39	7.59	8.99	10.09	11.27	13.76	35-39
40-44	9.76	11.66	13.11	14.57	17.75	40-44
45-49	13.43	16.15	18.19	20.12	24.42	45-49
50	18.73	22.55	25.37	28.00	33.87	50
51	20.74	24.99	28.12	31.01	37.48	51
52	22.79	27.50	30.96	34.11	41.19	52
53	24.58	29.73	33.48	36.85	44.50	53
54	26.40	32.00	36.07	39.64	47.88	54
55	28.26	34.35	38.73	42.53	51.35	55
56	30.20	36.79	41.51	45.52	54.96	56
57	32.23	39.36	44.43	48.67	58.74	57
58	34.20	41.83	47.23	51.69	62.35	58
59	36.34	44.53	50.29	55.01	66.29	59
60	38.75	47.56	53.73	58.71	70.69	60
61	41.50	51.00	57.62	62.92	75.68	61
62	44.64	54.94	62.08	67.74	81.38	62
63	48.45	59.70	67.45	73.57	88.29	63
64	52.74	65.07	73.52	80.14	96.07	64
65	57.56	71.08	80.32	87.50	104.78	65
66	62.92	77.77	87.87	95.65	114.45	66
67	68.83	85.15	96.23	104.65	125.10	67
68	74.98	92.81	104.90	113.90	136.09	68
69	81.81	101.34	114.56	124.20	148.33	69
70	89.45	110.87	125.37	135.73	162.03	70
71	97.99	121.55	137.50	148.67	177.40	71
72	107.56	133.53	151.07	163.21	194.66	72
73	119.01	147.91	167.40	180.81	215.64	73
74	131.51	163.63	185.24	200.04	238.53	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.12	4.05	4.72	5.23	7.01	18-34
35-39	4.05	5.24	6.09	6.72	8.89	35-39
40-44	5.63	7.24	8.39	9.23	12.03	40-44
45-49	8.17	10.47	12.09	13.24	17.03	45-49
50	10.22	13.08	15.08	16.49	21.07	50
51	11.03	14.11	16.25	17.76	22.64	51
52	11.91	15.23	17.52	19.14	24.33	52
53	12.92	16.50	18.96	20.70	26.22	53
54	14.00	17.86	20.51	22.37	28.22	54
55	15.16	19.30	22.16	24.13	30.34	55
56	16.37	20.83	23.89	25.99	32.55	56
57	17.65	22.43	25.70	27.94	34.86	57
58	18.82	23.89	27.34	29.71	36.92	58
59	20.07	25.45	29.11	31.60	39.14	59
60	21.46	27.19	31.07	33.69	41.58	60
61	23.02	29.14	33.26	36.04	44.32	61
62	24.79	31.34	35.75	38.70	47.43	62
63	26.91	34.00	38.75	41.91	51.18	63
64	29.29	36.98	42.10	45.51	55.40	64
65	31.94	40.29	45.83	49.51	60.10	65
66	34.87	43.94	49.96	53.93	65.28	66
67	38.07	47.96	54.49	58.79	71.00	67
68	40.79	51.35	58.29	62.86	75.77	68
69	44.00	55.36	62.83	67.71	81.48	69
70	47.93	60.27	68.37	73.66	88.49	70
71	52.76	66.34	75.23	81.03	97.21	71
72	58.73	73.83	83.71	90.14	108.01	72
73	67.55	84.94	96.31	103.71	124.27	73
74	77.52	97.51	110.57	119.07	142.66	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.19	9.64	10.80	12.13	14.86	18-34
35-39	9.87	11.69	13.12	14.65	17.89	35-39
40-44	12.69	15.16	17.04	18.94	23.07	40-44
45-49	17.46	21.00	23.65	26.15	31.75	45-49
50	24.35	29.32	32.98	36.40	44.03	50
51	26.97	32.49	36.56	40.31	48.72	51
52	29.62	35.75	40.25	44.34	53.55	52
53	31.96	38.65	43.52	47.91	57.86	53
54	34.32	41.61	46.89	51.53	62.24	54
55	36.74	44.65	50.35	55.29	66.75	55
56	39.26	47.83	53.96	59.17	71.45	56
57	41.90	51.17	57.76	63.27	76.36	57
58	44.46	54.38	61.40	67.20	81.05	58
59	47.24	57.89	65.37	71.52	86.18	59
60	50.38	61.83	69.85	76.33	91.90	60
61	53.95	66.30	74.90	81.80	98.38	61
62	58.03	71.42	80.70	87.34	105.79	62
63	62.98	77.61	87.68	95.65	114.78	63
64	68.57	84.59	95.58	104.18	124.89	64
65	74.83	92.40	104.41	113.75	136.22	65
66	81.80	101.10	114.23	124.34	148.78	66
67	89.48	110.70	125.10	136.05	162.63	67
68	97.47	120.66	136.37	148.07	176.92	68
69	106.35	131.74	148.93	161.46	192.83	69
70	116.29	144.14	162.99	176.45	210.64	70
71	127.38	158.02	178.75	193.27	230.63	71
72	139.83	173.59	196.39	212.18	253.05	72
73	154.71	192.29	217.62	235.06	280.33	73
74	170.97	212.72	240.82	260.05	310.09	74
75	188.48	234.74	262.61	279.37	342.07	75
76	207.12	258.20	277.17	294.86	374.99	76
77	226.81	273.10	291.73	310.34	409.68	77
78	247.00	304.67	326.37	347.21	447.98	78
79	268.14	335.05	360.91	384.05	485.71	79
80	290.21	362.85	393.73	420.12	524.91	80
81	313.23	391.84	426.44	454.95	565.62	81
82	337.16	422.01	459.09	489.69	607.81	82
83	362.02	453.36	491.64	524.33	651.51	83
84	387.83	485.89	524.10	558.86	696.71	84
85	414.58	517.88	556.46	593.31	743.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.06	5.27	6.14	6.80	9.12	18-34
35-39	5.27	6.81	7.92	8.73	11.56	35-39
40-44	7.32	9.41	10.91	12.00	15.64	40-44
45-49	10.63	13.61	15.72	17.22	22.14	45-49
50	13.28	17.01	19.60	21.43	27.39	50
51	14.34	18.34	21.12	23.09	29.44	51
52	15.48	19.80	22.77	24.88	31.63	52
53	16.80	21.45	24.65	26.91	34.09	53
54	18.20	23.22	26.67	29.08	36.69	54
55	19.71	25.10	28.81	31.37	39.44	55
56	21.28	27.08	31.06	33.78	42.32	56
57	22.94	29.16	33.41	36.33	45.32	57
58	24.47	31.06	35.54	38.62	48.00	58
59	26.09	33.09	37.85	41.08	50.89	59
60	27.90	35.35	40.39	43.80	54.06	60
61	29.92	37.88	43.24	46.85	57.62	61
62	32.23	40.74	46.48	50.31	61.66	62
63	34.99	44.20	50.37	54.48	66.54	63
64	38.08	48.07	54.73	59.16	72.02	64
65	41.52	52.37	59.58	64.36	78.13	65
66	45.33	57.12	64.95	70.11	84.86	66
67	49.50	62.34	70.84	76.43	92.30	67
68	53.03	66.75	75.78	81.72	98.50	68
69	57.20	71.97	81.68	88.02	105.93	69
70	62.31	78.35	88.88	95.76	115.04	70
71	68.59	86.24	97.80	105.34	126.37	71
72	76.35	95.98	108.82	117.18	140.42	72
73	87.82	110.42	125.21	134.83	161.55	73
74	100.78	126.76	143.74	154.53	185.46	74
75	115.00	144.71	163.14	173.55	211.65	75
76	130.27	163.98	176.43	187.69	239.11	76
77	146.34	177.61	189.73	201.84	267.98	77
78	162.09	198.32	212.26	225.82	297.55	78
79	178.40	218.53	234.79	249.78	326.94	79
80	195.28	238.68	257.02	273.75	357.23	80
81	212.77	258.81	278.63	297.46	388.43	81
82	230.81	278.90	300.21	320.48	420.54	82
83	249.45	298.94	321.73	343.42	453.56	83
84	266.16	318.93	343.20	366.32	487.50	84
85	282.84	338.90	364.65	389.18	518.22	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.23	8.60	9.68	10.80	13.40	18-34
35-39	8.82	10.54	11.89	13.21	16.32	35-39
40-44	11.42	13.76	15.55	17.20	21.19	40-44
45-49	15.72	19.05	21.56	23.76	29.14	45-49
50	21.47	26.04	29.43	32.38	39.58	50
51	23.66	28.72	32.45	35.69	43.58	51
52	25.90	31.48	35.60	39.12	47.71	52
53	27.94	34.04	38.49	42.27	51.55	53
54	30.03	36.65	41.48	45.50	55.49	54
55	32.17	39.36	44.55	48.85	59.53	55
56	34.39	42.16	47.75	52.30	63.72	56
57	36.70	45.09	51.09	55.91	68.08	57
58	38.89	47.84	54.21	59.28	72.13	58
59	41.24	50.82	57.60	62.96	76.51	59
60	43.88	54.15	61.39	67.03	81.38	60
61	46.88	57.91	65.66	71.65	86.88	61
62	50.30	62.22	70.55	76.94	93.16	62
63	54.49	67.48	76.49	83.39	100.86	63
64	59.19	73.38	83.19	90.64	109.50	64
65	64.45	79.96	90.66	98.74	119.14	65
66	70.27	87.25	98.91	107.66	129.79	66
67	76.65	95.25	108.00	117.47	141.46	67
68	83.22	103.47	117.32	127.47	153.41	68
69	90.48	112.58	127.66	138.56	166.66	69
70	98.58	122.72	139.19	150.93	181.44	70
71	107.60	134.05	152.10	164.76	197.95	71
72	117.70	146.74	166.50	180.26	216.44	72
73	129.82	162.03	183.91	199.07	238.98	73
74	143.03	178.70	202.89	219.55	263.49	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.67	4.77	5.57	6.18	8.36	18-34
35-39	4.80	6.22	7.24	8.00	10.68	35-39
40-44	6.66	8.58	9.96	10.98	14.43	40-44
45-49	9.59	12.31	14.25	15.63	20.27	45-49
50	11.93	15.30	17.68	19.37	24.95	50
51	12.85	16.48	19.02	20.82	26.76	51
52	13.84	17.75	20.46	22.40	28.70	52
53	14.99	19.19	22.10	24.18	30.87	53
54	16.20	20.73	23.86	26.08	33.15	54
55	17.51	22.35	25.73	28.07	35.57	55
56	18.86	24.07	27.68	30.17	38.07	56
57	20.29	25.86	29.71	32.36	40.68	57
58	21.59	27.49	31.54	34.34	42.99	58
59	22.97	29.21	33.50	36.44	45.46	59
60	24.49	31.13	35.66	38.75	48.17	60
61	26.20	33.27	38.07	41.34	51.21	61
62	28.14	35.68	40.81	44.27	54.65	62
63	30.46	38.61	44.12	47.82	58.81	63
64	33.06	41.88	47.80	51.79	63.49	64
65	35.95	45.50	51.89	56.18	68.68	65
66	39.13	49.47	56.40	61.02	74.38	66
67	42.59	53.84	61.34	66.33	80.66	67
68	45.54	57.53	65.48	70.77	85.90	68
69	49.00	61.86	70.41	76.05	92.14	69
70	53.21	67.14	76.38	82.48	99.75	70
71	58.36	73.64	83.75	90.41	109.19	71
72	64.71	81.63	92.82	100.18	120.83	72
73	74.08	93.48	106.30	114.73	138.38	73
74	84.64	106.85	121.51	131.15	158.17	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.40	11.17	12.58	14.04	17.42	18-34
35-39	11.47	13.71	15.46	17.17	21.22	35-39
40-44	14.85	17.89	20.21	22.36	27.54	40-44
45-49	20.44	24.77	28.03	30.88	37.89	45-49
50	27.91	33.86	38.26	42.09	51.45	50
51	30.77	37.34	42.19	46.39	56.65	51
52	33.66	40.92	46.28	50.85	62.03	52
53	36.33	44.25	50.03	54.96	67.03	53
54	39.04	47.66	53.92	59.15	72.13	54
55	41.82	51.16	57.92	63.51	77.38	55
56	44.71	54.81	62.07	67.98	82.84	56
57	47.71	58.62	66.42	72.68	88.50	57
58	50.56	62.19	70.47	77.07	93.76	58
59	53.61	66.07	74.87	81.86	99.47	59
60	57.05	70.40	79.81	87.15	105.80	60
61	60.94	75.28	85.35	93.15	112.94	61
62	65.39	80.88	91.71	99.30	121.10	62
63	70.83	87.72	99.43	108.42	131.12	63
64	76.96	95.39	108.15	117.83	142.35	64
65	83.79	103.94	117.85	128.36	154.89	65
66	91.36	113.42	128.58	139.95	168.72	66
67	99.65	123.83	140.40	152.72	183.90	67
68	108.18	134.52	152.52	165.71	199.44	68
69	117.62	146.35	165.96	180.13	216.66	69
70	128.16	159.55	180.96	196.21	235.87	70
71	139.87	174.27	197.73	214.19	257.35	71
72	153.01	190.76	216.45	234.35	281.36	72
73	168.76	210.65	239.08	258.80	310.67	73
74	185.95	232.31	263.77	285.41	342.54	74
75	204.38	255.59	286.63	304.92	376.64	75
76	223.93	280.29	301.20	320.42	410.59	76
77	244.50	295.60	315.77	335.91	446.23	77
78	265.41	328.97	353.26	375.82	488.23	78
79	287.21	360.27	390.56	415.69	527.43	79
80	309.88	388.92	424.41	454.01	567.94	80
81	333.45	418.69	458.04	489.86	609.82	81
82	357.86	449.56	491.55	525.52	653.02	82
83	383.13	481.53	524.86	560.98	697.60	83
84	409.31	514.61	557.99	596.22	743.52	84
85	436.36	547.08	590.92	631.30	790.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.78	6.21	7.25	8.04	10.88	18-34
35-39	6.25	8.08	9.42	10.39	13.89	35-39
40-44	8.66	11.15	12.95	14.28	18.76	40-44
45-49	12.48	16.00	18.53	20.33	26.35	45-49
50	15.50	19.90	22.98	25.17	32.43	50
51	16.71	21.42	24.72	27.07	34.80	51
52	17.99	23.08	26.59	29.12	37.31	52
53	19.49	24.95	28.73	31.43	40.14	53
54	21.06	26.95	31.03	33.90	43.10	54
55	22.77	29.07	33.45	36.49	46.24	55
56	24.52	31.29	35.99	39.21	49.50	56
57	26.37	33.62	38.62	42.08	52.89	57
58	28.07	35.74	41.00	44.64	55.89	58
59	29.86	37.98	43.56	47.37	59.11	59
60	31.84	40.47	46.36	50.38	62.63	60
61	34.05	43.25	49.49	53.74	66.58	61
62	36.59	46.38	53.06	57.55	71.05	62
63	39.61	50.19	57.35	62.16	76.46	63
64	42.98	54.44	62.14	67.32	82.54	64
65	46.73	59.14	67.46	73.03	89.28	65
66	50.87	64.31	73.32	79.33	96.69	66
67	55.38	69.98	79.75	86.23	104.86	67
68	59.21	74.78	85.13	92.00	111.67	68
69	63.70	80.42	91.53	98.86	119.79	69
70	69.17	87.28	99.29	107.23	129.68	70
71	75.87	95.73	108.88	117.53	141.94	71
72	84.12	106.12	120.66	130.23	157.09	72
73	96.31	121.52	138.20	149.16	179.89	73
74	110.04	138.90	157.96	169.97	205.62	74
75	125.06	157.94	178.15	189.52	233.72	75
76	141.15	178.32	191.95	204.19	262.55	76
77	158.03	192.60	205.75	218.88	292.81	77
78	174.47	214.70	230.18	244.89	325.08	78
79	191.41	235.81	254.61	270.87	356.00	79
80	208.90	256.80	278.44	296.86	387.72	80
81	226.98	277.75	301.04	322.34	420.27	81
82	245.55	298.61	323.56	346.43	453.64	82
83	264.71	319.38	345.98	370.37	487.84	83
84	281.89	340.06	368.29	394.23	522.87	84
85	299.01	360.68	390.55	418.00	554.59	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.16	9.78	11.05	12.27	15.37	18-34
35-39	10.05	12.09	13.69	15.15	18.88	35-39
40-44	13.08	15.86	17.99	19.83	24.63	40-44
45-49	18.01	21.95	24.93	27.40	33.86	45-49
50	24.21	29.53	33.49	36.76	45.29	50
51	26.58	32.45	36.78	40.37	49.68	51
52	29.01	35.46	40.24	44.13	54.23	52
53	31.30	38.35	43.50	47.69	58.60	53
54	33.66	41.30	46.89	51.36	63.10	54
55	36.08	44.37	50.37	55.17	67.71	55
56	38.58	47.53	53.99	59.08	72.48	56
57	41.17	50.82	57.75	63.15	77.42	57
58	43.58	53.85	61.19	66.87	81.91	58
59	46.14	57.11	64.91	70.91	86.73	59
60	49.01	60.74	69.05	75.35	92.07	60
61	52.26	64.82	73.70	80.38	98.08	61
62	55.96	69.50	79.02	86.14	104.94	62
63	60.53	75.26	85.53	93.21	113.43	63
64	65.64	81.69	92.86	101.14	122.93	64
65	71.34	88.84	101.00	109.98	133.50	65
66	77.62	96.73	109.95	119.67	145.13	66
67	84.47	105.35	119.77	130.29	157.82	67
68	91.46	114.13	129.74	141.04	170.73	68
69	99.15	123.82	140.76	152.92	184.99	69
70	107.71	134.57	153.01	166.13	200.85	70
71	117.21	146.55	166.70	180.85	218.50	71
72	127.84	159.95	181.93	197.31	238.22	72
73	140.63	176.15	200.42	217.33	262.32	73
74	154.55	193.77	220.54	239.06	288.45	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.22	5.49	6.42	7.13	9.71	18-34
35-39	5.55	7.20	8.39	9.28	12.47	35-39
40-44	7.69	9.92	11.53	12.73	16.83	40-44
45-49	11.01	14.15	16.41	18.02	23.51	45-49
50	13.64	17.52	20.28	22.25	28.83	50
51	14.67	18.85	21.79	23.88	30.88	51
52	15.77	20.27	23.40	25.66	33.07	52
53	17.06	21.88	25.24	27.66	35.52	53
54	18.40	23.60	27.21	29.79	38.08	54
55	19.86	25.40	29.30	32.01	40.80	55
56	21.35	27.31	31.47	34.35	43.59	56
57	22.93	29.29	33.72	36.78	46.50	57
58	24.36	31.09	35.74	38.97	49.06	58
59	25.87	32.97	37.89	41.28	51.78	59
60	27.52	35.07	40.25	43.81	54.76	60
61	29.38	37.40	42.88	46.64	58.10	61
62	31.49	40.02	45.87	49.84	61.87	62
63	34.01	43.22	49.49	53.73	66.44	63
64	36.83	46.78	53.50	58.07	71.58	64
65	39.96	50.71	57.95	62.85	77.26	65
66	43.39	55.00	62.84	68.11	83.48	66
67	47.11	59.72	68.19	73.87	90.32	67
68	50.29	63.71	72.67	78.68	96.03	68
69	54.00	68.36	77.99	84.39	102.80	69
70	58.49	74.01	84.39	91.30	111.01	70
71	63.96	80.94	92.27	99.79	121.17	71
72	70.69	89.43	101.93	110.22	133.65	72
73	80.61	102.02	116.29	125.75	152.49	73
74	91.76	116.19	132.45	143.23	173.68	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.61	12.70	14.36	15.95	19.98	18-34
35-39	13.07	15.73	17.80	19.69	24.55	35-39
40-44	17.01	20.62	23.38	25.78	32.01	40-44
45-49	23.42	28.54	32.41	35.61	44.03	45-49
50	31.47	38.40	43.54	47.78	58.87	50
51	34.57	42.19	47.82	52.47	64.58	51
52	37.70	46.09	52.31	57.36	70.51	52
53	40.70	49.85	56.54	62.01	76.20	53
54	43.76	53.71	60.95	66.77	82.02	54
55	46.90	57.67	65.49	71.73	88.01	55
56	50.16	61.79	70.18	76.79	94.23	56
57	53.52	66.07	75.08	82.09	100.64	57
58	56.66	70.00	79.54	86.94	106.47	58
59	59.98	74.25	84.37	92.20	112.76	59
60	63.72	78.97	89.77	97.97	119.70	60
61	67.93	84.26	95.80	104.50	127.50	61
62	72.75	90.34	102.72	111.26	136.41	62
63	78.68	97.83	111.18	121.19	147.46	63
64	85.35	106.19	120.72	131.48	159.81	64
65	92.75	115.48	131.29	142.97	173.56	65
66	100.92	125.74	142.93	155.56	188.66	66
67	109.82	136.96	155.70	169.39	205.17	67
68	118.89	148.38	168.67	183.35	221.96	68
69	128.89	160.96	182.99	198.80	240.49	69
70	140.03	174.96	198.93	215.97	261.10	70
71	152.36	190.52	216.71	235.11	284.07	71
72	166.19	207.93	236.51	256.52	309.67	72
73	182.81	229.01	260.54	282.54	341.01	73
74	200.93	251.90	286.72	310.77	374.99	74
75	220.28	276.44	310.65	330.47	411.21	75
76	240.74	302.38	325.23	345.98	446.19	76
77	262.19	318.10	339.81	361.48	482.78	77
78	283.82	353.27	380.15	404.43	528.48	78
79	306.28	385.49	420.21	447.33	569.15	79
80	329.55	414.99	455.09	487.90	610.97	80
81	353.67	445.54	489.64	524.77	654.02	81
82	378.56	477.11	524.01	561.35	698.23	82
83	404.24	509.70	558.08	597.63	743.69	83
84	430.79	543.33	591.88	633.58	790.33	84
85	458.14	576.28	625.38	669.29	838.18	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
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18-34	5.50	7.15	8.36	9.28	12.64	18-34
35-39	7.23	9.35	10.92	12.05	16.22	35-39
40-44	10.00	12.89	14.99	16.56	21.88	40-44
45-49	14.33	18.39	21.34	23.44	30.56	45-49
50	17.72	22.79	26.36	28.91	37.47	50
51	19.08	24.50	28.32	31.05	40.16	51
52	20.50	26.36	30.41	33.36	42.99	52
53	22.18	28.45	32.81	35.95	46.19	53
54	23.92	30.68	35.39	38.72	49.51	54
55	25.83	33.04	38.09	41.61	53.04	55
56	27.76	35.50	40.92	44.64	56.68	56
57	29.80	38.08	43.83	47.83	60.46	57
58	31.67	40.42	46.46	50.66	63.78	58
59	33.63	42.87	49.27	53.66	67.33	59
60	35.78	45.59	52.33	56.96	71.20	60
61	38.18	48.62	55.74	60.63	75.54	61
62	40.95	52.02	59.64	64.79	80.44	62
63	44.23	56.18	64.33	69.84	86.38	63
64	47.88	60.81	69.55	75.48	93.06	64
65	51.94	65.91	75.34	81.70	100.43	65
66	56.41	71.50	81.69	88.55	108.52	66
67	61.26	77.62	88.66	96.03	117.42	67
68	65.39	82.81	94.48	102.28	124.84	68
69	70.20	88.87	101.38	109.70	133.65	69
70	76.03	96.21	109.70	118.70	144.32	70
71	83.15	105.22	119.96	129.72	157.51	71
72	91.89	116.26	132.50	143.28	173.76	72
73	104.80	132.62	151.19	163.49	198.23	73
74	119.30	151.04	172.18	185.41	225.78	74
75	135.12	171.17	193.16	205.49	255.79	75
76	152.03	192.66	207.47	220.69	285.99	76
77	169.72	207.59	221.77	235.92	317.64	77
78	186.85	231.08	248.10	263.96	352.61	78
79	204.42	253.09	274.43	291.96	385.06	79
80	222.52	274.92	299.86	319.97	418.21	80
81	241.19	296.69	323.45	347.22	452.11	81
82	260.29	318.32	346.91	372.38	486.74	82
83	279.97	339.82	370.23	397.32	522.12	83
84	297.62	361.19	393.38	422.14	558.24	84
85	315.18	382.46	416.45	446.82	590.96	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.09	10.96	12.42	13.74	17.34	18-34
35-39	11.28	13.64	15.49	17.09	21.44	35-39
40-44	14.74	17.96	20.43	22.46	28.07	40-44
45-49	20.30	24.85	28.30	31.04	38.58	45-49
50	26.95	33.02	37.55	41.14	51.00	50
51	29.50	36.18	41.11	45.05	55.78	51
52	32.12	39.44	44.88	49.14	60.75	52
53	34.66	42.66	48.51	53.11	65.65	53
54	37.29	45.95	52.30	57.22	70.71	54
55	39.99	49.38	56.19	61.49	75.89	55
56	42.77	52.90	60.23	65.86	81.24	56
57	45.64	56.55	64.41	70.39	86.76	57
58	48.27	59.86	68.17	74.46	91.69	58
59	51.04	63.40	72.22	78.86	96.95	59
60	54.14	67.33	76.71	83.67	102.76	60
61	57.64	71.73	81.74	89.11	109.28	61
62	61.62	76.78	87.49	95.34	116.72	62
63	66.57	83.04	94.57	103.03	126.00	63
64	72.09	90.00	102.53	111.64	136.36	64
65	78.23	97.72	111.34	121.22	147.86	65
66	84.97	106.21	120.99	131.68	160.47	66
67	92.29	115.45	131.54	143.11	174.18	67
68	99.70	124.79	142.16	154.61	188.05	68
69	107.82	135.06	153.86	167.28	203.32	69
70	116.84	146.42	166.83	181.33	220.26	70
71	126.82	159.05	181.30	196.94	239.05	71
72	137.98	173.16	197.36	214.36	260.00	72
73	151.44	190.27	216.93	235.59	285.66	73
74	166.07	208.84	238.19	258.57	313.41	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.77	6.21	7.27	8.08	11.06	18-34
35-39	6.30	8.18	9.54	10.56	14.26	35-39
40-44	8.72	11.26	13.10	14.48	19.23	40-44
45-49	12.43	15.99	18.57	20.41	26.75	45-49
50	15.35	19.74	22.88	25.13	32.71	50
51	16.49	21.22	24.56	26.94	35.00	51
52	17.70	22.79	26.34	28.92	37.44	52
53	19.13	24.57	28.38	31.14	40.17	53
54	20.60	26.47	30.56	33.50	43.01	54
55	22.21	28.45	32.87	35.95	46.03	55
56	23.84	30.55	35.26	38.53	49.11	56
57	25.57	32.72	37.73	41.20	52.32	57
58	27.13	34.69	39.94	43.60	55.13	58
59	28.77	36.73	42.28	46.12	58.10	59
60	30.55	39.01	44.84	48.87	61.35	60
61	32.56	41.53	47.69	51.94	64.99	61
62	34.84	44.36	50.93	55.41	69.09	62
63	37.56	47.83	54.86	59.64	74.07	63
64	40.60	51.68	59.20	64.35	79.67	64
65	43.97	55.92	64.01	69.52	85.84	65
66	47.65	60.53	69.28	75.20	92.58	66
67	51.63	65.60	75.04	81.41	99.98	67
68	55.04	69.89	79.86	86.59	106.16	68
69	59.00	74.86	85.57	92.73	113.46	69
70	63.77	80.88	92.40	100.12	122.27	70
71	69.56	88.24	100.79	109.17	133.15	71
72	76.67	97.23	111.04	120.26	146.47	72
73	87.14	110.56	126.28	136.77	166.60	73
74	98.88	125.53	143.39	155.31	189.19	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	11.82	14.23	16.14	17.86	22.54	18-34
35-39	14.67	17.75	20.14	22.21	27.88	35-39
40-44	19.17	23.35	26.55	29.20	36.48	40-44
45-49	26.40	32.31	36.79	40.34	50.17	45-49
50	35.03	42.94	48.82	53.47	66.29	50
51	38.37	47.04	53.45	58.55	72.51	51
52	41.74	51.26	58.34	63.87	78.99	52
53	45.07	55.45	63.05	69.06	85.37	53
54	48.48	59.76	67.98	74.39	91.91	54
55	51.98	64.18	73.06	79.95	98.64	55
56	55.61	68.77	78.29	85.60	105.62	56
57	59.33	73.52	83.74	91.50	112.78	57
58	62.76	77.81	88.61	96.81	119.18	58
59	66.35	82.43	93.87	102.54	126.05	59
60	70.39	87.54	99.73	108.79	133.60	60
61	74.92	93.24	106.25	115.85	142.06	61
62	80.11	99.80	113.73	123.22	151.72	62
63	86.53	107.94	122.93	133.96	163.80	63
64	93.74	116.99	133.29	145.13	177.27	64
65	101.71	127.02	144.73	157.58	192.23	65
66	110.48	138.06	157.28	171.17	208.60	66
67	119.99	150.09	171.00	186.06	226.44	67
68	129.60	162.24	184.82	200.99	244.48	68
69	140.16	175.57	200.02	217.47	264.32	69
70	151.90	190.37	216.90	235.73	286.33	70
71	164.85	206.77	235.69	256.03	310.79	71
72	179.37	225.10	256.57	278.69	337.98	72
73	196.86	247.37	282.00	306.28	371.35	73
74	215.91	271.49	309.67	336.13	407.44	74
75	236.18	297.29	334.67	356.02	445.78	75
76	257.55	324.47	349.26	371.54	481.79	76
77	279.88	340.60	363.85	387.05	519.33	77
78	302.23	377.57	407.04	433.04	568.73	78
79	325.35	410.71	449.86	478.97	610.87	79
80	349.22	441.06	485.77	521.79	654.00	80
81	373.89	472.39	521.24	559.68	698.22	81
82	399.26	504.66	556.47	597.18	743.44	82
83	425.35	537.87	591.30	634.28	789.78	83
84	452.27	572.05	625.77	670.94	837.14	84
85	479.92	605.48	659.84	707.28	885.57	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2015

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.22	8.09	9.47	10.52	14.40	18-34
35-39	8.21	10.62	12.42	13.71	18.55	35-39
40-44	11.34	14.63	17.03	18.84	25.00	40-44
45-49	16.18	20.78	24.15	26.55	34.77	45-49
50	19.94	25.68	29.74	32.65	42.51	50
51	21.45	27.58	31.92	35.03	45.52	51
52	23.01	29.64	34.23	37.60	48.67	52
53	24.87	31.95	36.89	40.47	52.24	53
54	26.78	34.41	39.75	43.54	55.92	54
55	28.89	37.01	42.73	46.73	59.84	55
56	31.00	39.71	45.85	50.07	63.86	56
57	33.23	42.54	49.04	53.58	68.03	57
58	35.27	45.10	51.92	56.68	71.67	58
59	37.40	47.76	54.98	59.95	75.55	59
60	39.72	50.71	58.30	63.54	79.77	60
61	42.31	53.99	61.99	67.52	84.50	61
62	45.31	57.66	66.22	72.03	89.83	62
63	48.85	62.17	71.31	77.52	96.30	63
64	52.78	67.18	76.96	83.64	103.58	64
65	57.15	72.68	83.22	90.37	111.58	65
66	61.95	78.69	90.06	97.77	120.35	66
67	67.14	85.26	97.57	105.83	129.98	67
68	71.57	90.84	103.83	112.56	138.01	68
69	76.70	97.32	111.23	120.54	147.51	69
70	82.89	105.14	120.11	130.17	158.96	70
71	90.43	114.71	131.04	141.91	173.08	71
72	99.66	126.40	144.34	156.33	190.43	72
73	113.29	143.72	164.18	177.82	216.57	73
74	128.56	163.18	186.40	200.85	245.94	74
75	145.18	184.40	208.17	221.46	277.86	75
76	162.91	207.00	222.99	237.19	309.43	76
77	181.41	222.58	237.79	252.96	342.47	77
78	199.23	247.46	266.02	283.03	380.14	78
79	217.43	270.37	294.25	313.05	414.12	79
80	236.14	293.04	321.28	343.08	448.70	80
81	255.40	315.63	345.86	372.10	483.95	81
82	275.03	338.03	370.26	398.33	519.84	82
83	295.23	360.26	394.48	424.27	556.40	83
84	313.35	382.32	418.47	450.05	593.61	84
85	331.35	404.24	442.35	475.64	627.33	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

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Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.52	8.74	9.72	11.00	13.24	18-34
35-39	8.90	10.42	11.61	13.06	15.68	35-39
40-44	11.34	13.38	14.94	16.72	20.03	40-44
45-49	15.60	18.55	20.75	23.07	27.58	45-49
50	22.39	26.68	29.83	33.07	39.42	50
51	24.95	29.76	33.31	36.86	43.93	51
52	27.55	32.93	36.85	40.74	48.54	52
53	29.71	35.59	39.86	44.00	52.43	53
54	31.88	38.29	42.92	47.29	56.38	54
55	34.09	41.08	46.07	50.69	60.44	55
56	36.41	43.99	49.38	54.24	64.68	56
57	38.86	47.08	52.88	58.00	69.16	57
58	41.31	50.15	56.35	61.74	73.60	58
59	44.02	53.54	60.17	65.88	78.50	59
60	47.07	57.36	64.50	69.89	84.00	60
61	50.57	61.73	68.28	72.64	90.27	61
62	54.57	66.34	70.86	75.38	97.44	62
63	59.37	72.69	79.91	85.01	106.01	63
64	64.81	79.46	88.96	94.63	115.70	64
65	70.94	87.08	97.97	104.26	126.59	65
66	77.80	95.61	107.05	113.88	138.75	66
67	85.41	105.07	116.10	123.51	152.24	67
68	93.44	115.01	129.47	140.28	166.28	68
69	102.40	126.14	142.04	153.78	182.00	69
70	112.45	138.63	156.17	168.74	199.67	70
71	123.73	152.67	172.06	185.61	219.59	71
72	136.39	168.45	189.90	204.62	242.03	72
73	151.48	187.31	209.49	222.86	269.22	73
74	167.99	207.98	224.03	238.34	299.00	74
75	185.85	223.36	238.59	253.82	331.16	75
76	199.28	236.99	253.14	269.30	363.24	76
77	210.73	250.60	267.69	284.77	381.21	77
78	235.76	280.37	299.48	318.60	426.48	78
79	260.78	310.11	331.26	352.41	471.75	79
80	285.81	339.88	363.05	386.23	517.02	80
81	310.83	369.64	394.84	420.04	561.53	81
82	335.86	399.40	426.63	453.86	605.88	82
83	360.89	429.16	458.42	487.68	651.99	83
84	385.91	458.91	490.21	521.50	698.10	84
85	410.94	488.68	522.00	555.32	743.37	85
86*	452.56	565.31	638.61	687.06	800.98	86*
87*	483.18	603.82	682.14	733.78	854.18	87*
88*	514.88	643.69	727.19	782.14	909.16	88*
89*	547.64	684.92	773.77	832.13	965.89	89*
90*	581.46	727.50	821.87	883.75	1,024.41	90*
91*	616.36	771.44	871.51	937.01	1,084.69	91*
92*	652.34	816.73	922.68	991.90	1,146.74	92*
93*	689.39	863.38	975.38	1,048.43	1,210.57	93*
94*	727.51	911.39	1,029.60	1,106.59	1,276.16	94*
95+*	766.70	960.75	1,085.36	1,166.38	1,343.51	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.60	4.66	5.42	5.99	7.92	18-34
35-39	4.62	5.96	6.92	7.62	9.94	35-39
40-44	6.44	8.26	9.55	10.47	13.48	40-44
45-49	9.45	12.08	13.90	15.19	19.31	45-49
50	11.91	15.20	17.47	19.05	24.07	50
51	12.89	16.44	18.87	20.58	25.93	51
52	13.97	17.79	20.41	22.23	27.94	52
53	15.19	19.33	22.15	24.11	30.20	53
54	16.52	20.99	24.02	26.12	32.61	54
55	17.93	22.75	26.03	28.27	35.15	55
56	19.43	24.63	28.14	30.53	37.84	56
57	21.01	26.60	30.37	32.93	40.66	57
58	22.47	28.41	32.40	35.11	43.19	58
59	24.04	30.37	34.61	37.46	45.95	59
60	25.80	32.55	37.07	40.08	48.99	60
61	27.78	35.01	39.83	42.44	52.40	61
62	30.02	37.80	41.35	43.99	56.29	62
63	32.70	41.15	46.33	49.29	60.97	63
64	35.73	44.91	50.96	54.58	66.23	64
65	39.10	49.11	55.68	59.87	72.13	65
66	42.85	53.77	60.93	65.16	78.65	66
67	46.97	58.91	66.23	70.46	85.88	67
68	50.46	63.24	71.54	76.93	91.90	68
69	54.60	68.40	77.35	83.12	99.15	69
70	59.71	74.76	84.50	90.78	108.12	70
71	66.02	82.66	93.39	100.31	119.32	71
72	73.85	92.44	104.44	112.14	133.27	72
73	85.43	106.96	120.85	129.77	154.22	73
74	98.56	123.44	135.33	143.97	178.01	74
75	113.01	138.67	148.13	157.58	204.16	75
76	126.68	150.64	160.91	171.19	230.49	76
77	136.75	162.62	173.71	184.80	247.10	77
78	152.99	181.94	194.34	206.75	276.44	78
79	169.22	201.25	214.97	228.69	305.79	79
80	185.47	220.56	235.60	250.64	335.13	80
81	201.71	239.87	256.22	272.58	364.47	81
82	217.95	259.19	276.86	294.53	393.81	82
83	234.19	278.50	297.48	316.47	423.16	83
84	250.43	297.80	318.11	338.41	452.50	84
85	266.67	317.12	338.75	360.36	481.85	85
86*	314.73	396.33	448.27	480.75	560.84	86*
87*	336.90	424.41	480.05	514.75	599.42	87*
88*	359.72	453.35	512.79	549.78	639.07	88*
89*	383.21	483.13	546.50	585.84	679.80	89*
90*	407.34	513.76	581.17	622.93	721.60	90*
91*	432.15	545.24	616.81	661.04	764.46	91*
92*	457.62	577.57	653.41	700.17	808.40	92*
93*	483.74	610.75	690.97	740.32	853.41	93*
94*	510.54	644.78	729.50	781.51	899.50	94*
95+*	537.98	679.67	768.98	823.70	946.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	295.74	372.32	397.70	423.09	560.81	75
76	319.63	384.72	410.95	437.17	597.48	76
77	333.93	397.10	424.18	451.26	615.25	77
78	368.24	444.25	474.55	504.84	688.32	78
79	392.69	491.42	524.92	558.43	740.11	79
80	417.59	528.44	575.29	612.02	784.67	80
81	442.95	560.80	625.66	665.59	829.57	81
82	468.76	593.73	676.04	719.18	874.80	82
83	495.03	627.24	715.12	772.77	920.37	83
84	521.75	661.35	753.70	814.02	966.28	84
85	548.94	696.04	792.92	855.68	1,012.52	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	13.29	17.18	20.01	22.06	29.44	18-34
35-39	17.14	22.09	25.66	28.25	37.27	35-39
40-44	22.37	28.77	33.35	36.61	47.75	40-44
45-49	29.62	38.01	43.93	48.13	62.06	45-49
50	35.06	44.95	51.90	56.78	72.83	50
51	37.11	47.57	54.89	60.03	76.86	51
52	39.31	50.36	58.09	63.50	81.12	52
53	41.80	53.51	61.68	67.41	85.86	53
54	44.41	56.83	65.46	71.50	90.80	54
55	47.12	60.26	69.38	75.74	95.90	55
56	49.92	63.80	73.40	80.08	101.11	56
57	52.77	67.38	77.49	84.49	106.36	57
58	55.17	70.42	80.93	88.20	110.73	58
59	57.71	73.60	84.55	92.08	115.26	59
60	60.45	77.04	88.45	96.28	120.18	60
61	63.48	80.86	92.78	100.93	125.62	61
62	66.89	85.16	97.65	106.18	131.80	62
63	71.16	90.55	103.77	112.76	139.59	63
64	75.91	96.53	110.56	120.08	148.29	64
65	81.10	103.10	118.03	128.13	157.85	65
66	86.77	110.25	126.15	136.89	168.29	66
67	92.88	117.98	134.95	146.37	179.61	67
68	97.99	124.42	142.24	154.22	188.92	68
69	103.89	131.87	150.72	163.37	199.79	69
70	110.95	140.81	160.90	174.37	212.94	70
71	119.53	151.70	173.32	187.78	229.07	71
72	129.98	164.99	188.50	204.22	248.86	72
73	145.56	184.86	211.26	228.91	279.05	73
74	162.99	207.12	232.39	247.23	312.83	74
75	181.90	231.28	247.15	262.92	349.41	75
76	201.94	245.19	261.90	278.62	382.61	76
77	217.79	259.00	276.66	294.31	403.68	77
78	242.38	289.75	309.50	329.26	451.62	78
79	262.43	320.50	342.36	364.21	499.55	79
80	282.86	351.25	375.20	399.16	540.15	80
81	303.66	382.00	408.06	434.10	578.44	81
82	324.84	412.77	440.90	469.05	617.15	82
83	346.40	442.19	473.76	504.00	656.28	83
84	368.33	470.39	506.62	538.95	695.81	84
85	390.63	499.09	539.46	573.90	617.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	271.45	335.66	358.69	381.57	504.41	75
76	289.78	349.44	373.29	397.10	541.24	76
77	305.33	363.10	387.89	412.62	563.96	77
78	334.86	406.27	433.93	461.65	630.93	78
79	363.48	445.91	479.96	510.61	696.40	79
80	391.71	480.23	526.05	559.63	748.72	80
81	419.68	514.19	564.99	607.99	799.53	81
82	447.31	547.75	601.43	646.76	849.33	82
83	474.59	580.86	637.27	685.03	900.14	83
84	501.56	613.56	672.71	722.70	950.15	84
85	528.19	645.88	707.55	759.87	998.52	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	167.21	208.92	223.18	237.43	314.51	75
76	185.28	223.24	238.51	253.69	347.69	76
77	199.70	237.57	253.81	270.00	371.25	77
78	219.64	265.84	283.94	302.10	415.34	78
79	239.27	294.05	314.07	334.14	459.44	79
80	258.82	318.16	344.20	366.19	499.28	80
81	278.21	341.87	374.37	398.23	535.92	81
82	297.35	365.29	402.56	430.38	572.01	82
83	316.39	388.55	428.03	461.57	607.76	83
84	335.13	411.55	453.21	488.71	642.95	84
85	353.77	434.37	478.20	515.56	677.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	288.57	358.12	382.71	407.12	539.06	75
76	307.88	371.93	397.32	422.66	576.84	76
77	324.25	385.60	411.93	438.19	600.51	77
78	354.68	431.45	460.82	490.26	671.82	78
79	384.02	473.07	509.70	542.25	741.33	79
80	412.89	508.30	558.65	594.31	795.06	80
81	441.45	543.10	599.02	645.58	847.13	81
82	469.60	577.42	636.39	685.34	898.02	82
83	497.33	611.20	673.04	724.50	949.77	83
84	524.69	644.49	709.21	762.94	1,000.56	84
85	551.64	677.32	744.66	800.78	1,049.55	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.22	10.72	12.56	13.97	19.26	18-34
35-39	10.92	14.18	16.58	18.36	25.00	35-39
40-44	15.08	19.54	22.75	25.17	33.64	40-44
45-49	21.39	27.56	32.02	35.29	46.55	45-49
50	26.25	33.86	39.31	43.23	56.65	50
51	28.19	36.36	42.15	46.26	60.55	51
52	30.17	38.97	45.13	49.59	64.66	52
53	32.59	41.95	48.55	53.33	69.26	53
54	35.00	45.11	52.16	57.26	74.01	54
55	37.67	48.37	56.03	61.39	79.07	55
56	40.37	51.87	60.00	65.63	84.22	56
57	43.21	55.40	64.03	70.07	89.56	57
58	45.75	58.65	67.68	73.99	94.19	58
59	48.40	61.93	71.51	78.14	99.05	59
60	51.24	65.67	75.65	82.56	104.37	60
61	54.48	69.69	80.21	86.96	110.30	61
62	58.16	74.28	83.83	90.79	116.95	62
63	62.52	79.85	91.45	98.91	125.05	63
64	67.41	86.07	98.84	107.32	134.21	64
65	72.76	92.85	106.56	115.91	144.19	65
66	78.61	100.21	115.05	124.74	155.09	66
67	84.95	108.29	123.77	133.82	167.00	67
68	90.36	115.14	131.96	143.35	176.98	68
69	96.60	123.00	141.01	153.20	188.67	69
70	104.05	132.48	151.76	164.88	202.68	70
71	113.06	143.98	164.97	179.09	219.94	71
72	124.07	157.96	180.94	196.50	240.73	72
73	140.27	178.72	204.79	219.17	269.96	73
74	158.38	201.92	222.39	236.61	302.09	74
75	178.05	222.97	238.19	253.40	336.58	75
76	197.00	237.76	254.03	270.19	371.13	76
77	212.29	252.56	269.83	287.04	396.08	77
78	232.97	282.62	301.86	321.17	443.12	78
79	253.28	312.61	333.89	355.23	490.17	79
80	273.49	337.68	365.92	389.30	532.11	80
81	293.51	362.27	398.00	423.36	570.21	81
82	313.23	386.51	427.70	457.55	607.65	82
83	332.83	410.56	454.14	490.59	644.68	83
84	352.07	434.30	480.23	518.77	681.04	84
85	371.19	457.82	506.09	546.60	716.87	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
New Increased Rates effective 1/1/2016

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.30	7.42	8.31	9.33	11.43	18-34
35-39	7.59	8.99	10.09	11.27	13.76	35-39
40-44	9.76	11.66	13.11	14.57	17.75	40-44
45-49	13.43	16.15	18.19	20.12	24.42	45-49
50	18.73	22.55	25.37	28.00	33.87	50
51	20.74	24.99	28.12	31.01	37.48	51
52	22.79	27.50	30.96	34.11	41.19	52
53	24.58	29.73	33.48	36.85	44.50	53
54	26.40	32.00	36.07	39.64	47.88	54
55	28.26	34.35	38.73	42.53	51.35	55
56	30.20	36.79	41.51	45.52	54.96	56
57	32.23	39.36	44.43	48.67	58.74	57
58	34.20	41.83	47.23	51.69	62.35	58
59	36.34	44.53	50.29	55.01	66.29	59
60	38.75	47.56	53.73	58.71	70.69	60
61	41.50	51.00	57.62	62.92	75.68	61
62	44.64	54.94	62.08	67.74	81.38	62
63	48.45	59.70	67.45	73.57	88.29	63
64	52.74	65.07	73.52	80.14	96.07	64
65	57.56	71.08	80.32	87.50	104.78	65
66	62.92	77.77	87.87	95.65	114.45	66
67	68.83	85.15	96.23	104.65	125.10	67
68	74.98	92.81	104.90	113.90	136.09	68
69	81.81	101.34	114.56	124.20	148.33	69
70	89.45	110.87	125.37	135.73	162.03	70
71	97.99	121.55	137.50	148.67	177.40	71
72	107.56	133.53	151.07	163.21	194.66	72
73	119.01	147.91	167.40	180.81	215.64	73
74	131.51	163.63	185.24	200.04	238.53	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.12	4.05	4.72	5.23	7.01	18-34
35-39	4.05	5.24	6.09	6.72	8.89	35-39
40-44	5.63	7.24	8.39	9.23	12.03	40-44
45-49	8.17	10.47	12.09	13.24	17.03	45-49
50	10.22	13.08	15.08	16.49	21.07	50
51	11.03	14.11	16.25	17.76	22.64	51
52	11.91	15.23	17.52	19.14	24.33	52
53	12.92	16.50	18.96	20.70	26.22	53
54	14.00	17.86	20.51	22.37	28.22	54
55	15.16	19.30	22.16	24.13	30.34	55
56	16.37	20.83	23.89	25.99	32.55	56
57	17.65	22.43	25.70	27.94	34.86	57
58	18.82	23.89	27.34	29.71	36.92	58
59	20.07	25.45	29.11	31.60	39.14	59
60	21.46	27.19	31.07	33.69	41.58	60
61	23.02	29.14	33.26	36.04	44.32	61
62	24.79	31.34	35.75	38.70	47.43	62
63	26.91	34.00	38.75	41.91	51.18	63
64	29.29	36.98	42.10	45.51	55.40	64
65	31.94	40.29	45.83	49.51	60.10	65
66	34.87	43.94	49.96	53.93	65.28	66
67	38.07	47.96	54.49	58.79	71.00	67
68	40.79	51.35	58.29	62.86	75.77	68
69	44.00	55.36	62.83	67.71	81.48	69
70	47.93	60.27	68.37	73.66	88.49	70
71	52.76	66.34	75.23	81.03	97.21	71
72	58.73	73.83	83.71	90.14	108.01	72
73	67.55	84.94	96.31	103.71	124.27	73
74	77.52	97.51	110.57	119.07	142.66	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.82	10.39	11.64	13.06	16.00	18-34
35-39	10.62	12.59	14.13	15.78	19.26	35-39
40-44	13.66	16.32	18.36	20.40	24.85	40-44
45-49	18.81	22.61	25.47	28.17	34.19	45-49
50	26.23	31.57	35.51	39.20	47.41	50
51	29.04	34.98	39.37	43.41	52.47	51
52	31.90	38.50	43.35	47.75	57.67	52
53	34.41	41.62	46.87	51.59	62.30	53
54	36.96	44.80	50.49	55.49	67.03	54
55	39.56	48.09	54.22	59.54	71.89	55
56	42.28	51.51	58.12	63.73	76.94	56
57	45.12	55.10	62.20	68.14	82.24	57
58	47.88	58.56	66.12	72.37	87.29	58
59	50.88	62.35	70.40	77.01	92.81	59
60	54.25	66.59	75.22	81.54	98.97	60
61	58.10	71.40	79.54	84.86	105.95	61
62	62.49	76.53	82.72	88.26	113.93	62
63	67.83	83.58	92.57	98.76	123.61	63
64	73.84	91.09	102.50	109.33	134.50	64
65	80.59	99.51	112.45	120.00	146.69	65
66	88.09	108.88	122.51	130.69	160.23	66
67	96.36	119.21	132.58	141.46	175.14	67
68	104.98	129.93	146.86	159.28	190.53	68
69	114.54	141.88	160.38	173.88	207.66	69
70	125.23	155.22	175.52	190.02	226.84	70
71	137.18	170.17	192.50	208.14	248.36	71
72	150.59	186.94	211.50	228.49	272.52	72
73	166.61	207.08	232.60	248.40	301.90	73
74	184.12	229.08	248.04	263.89	332.71	74
75	202.97	245.82	262.61	279.37	365.81	75
76	217.38	259.48	277.17	294.86	398.84	76
77	229.65	273.10	291.73	310.34	417.76	77
78	255.58	305.55	326.37	347.21	467.37	78
79	281.32	337.27	361.00	384.05	516.68	79
80	306.99	367.95	395.65	420.91	563.36	80
81	332.60	398.55	428.87	457.63	609.13	81
82	358.15	429.07	461.59	492.44	654.57	82
83	383.63	459.50	494.19	527.15	701.62	83
84	409.04	489.84	526.71	561.74	748.51	84
85	434.39	520.12	559.11	596.23	794.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 1% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.37	5.67	6.61	7.32	9.81	18-34
35-39	5.67	7.33	8.53	9.41	12.45	35-39
40-44	7.88	10.14	11.75	12.92	16.84	40-44
45-49	11.44	14.66	16.92	18.54	23.85	45-49
50	14.30	18.31	21.11	23.08	29.50	50
51	15.44	19.76	22.75	24.86	31.70	51
52	16.67	21.32	24.53	26.79	34.06	52
53	18.09	23.10	26.55	28.98	36.71	53
54	19.60	25.01	28.71	31.31	39.51	54
55	21.22	27.02	31.03	33.79	42.47	55
56	22.92	29.17	33.45	36.38	45.57	56
57	24.71	31.40	35.98	39.12	48.81	57
58	26.35	33.45	38.28	41.59	51.69	58
59	28.10	35.63	40.76	44.24	54.80	59
60	30.04	38.07	43.50	47.16	58.22	60
61	32.23	40.79	46.56	49.86	62.05	61
62	34.71	43.88	48.43	51.79	66.40	62
63	37.67	47.60	53.85	57.56	71.65	63
64	41.01	51.77	58.94	63.37	77.56	64
65	44.71	56.40	64.16	69.21	84.14	65
66	48.81	61.51	69.95	75.09	91.39	66
67	53.30	67.14	75.82	81.02	99.40	67
68	57.11	71.89	81.61	88.00	106.08	68
69	61.60	77.50	87.96	94.80	114.07	69
70	67.10	84.38	95.71	103.13	123.88	70
71	73.86	92.88	105.32	113.44	136.09	71
72	82.22	103.36	117.19	126.20	151.18	72
73	94.57	118.92	134.84	144.67	173.51	73
74	108.53	136.52	149.84	159.41	198.69	74
75	123.85	152.72	163.14	173.55	226.23	75
76	138.40	165.16	176.43	187.69	253.93	76
77	149.34	177.61	189.73	201.84	271.93	77
78	166.32	198.72	212.26	225.82	304.22	78
79	183.23	219.81	234.79	249.78	336.52	79
80	200.14	240.08	257.32	273.75	367.96	80
81	217.01	260.27	279.85	297.71	398.76	81
82	233.83	280.41	302.00	321.70	429.45	82
83	250.63	300.51	323.59	345.49	460.08	83
84	267.37	320.55	345.13	368.47	490.59	84
85	284.09	340.57	366.64	391.40	521.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.23	8.60	9.68	10.80	13.40	18-34
35-39	8.82	10.54	11.89	13.21	16.32	35-39
40-44	11.42	13.76	15.55	17.20	21.19	40-44
45-49	15.72	19.05	21.56	23.76	29.14	45-49
50	21.47	26.04	29.43	32.38	39.58	50
51	23.66	28.72	32.45	35.69	43.58	51
52	25.90	31.48	35.60	39.12	47.71	52
53	27.94	34.04	38.49	42.27	51.55	53
54	30.03	36.65	41.48	45.50	55.49	54
55	32.17	39.36	44.55	48.85	59.53	55
56	34.39	42.16	47.75	52.30	63.72	56
57	36.70	45.09	51.09	55.91	68.08	57
58	38.89	47.84	54.21	59.28	72.13	58
59	41.24	50.82	57.60	62.96	76.51	59
60	43.88	54.15	61.39	67.03	81.38	60
61	46.88	57.91	65.66	71.65	86.88	61
62	50.30	62.22	70.55	76.94	93.16	62
63	54.49	67.48	76.49	83.39	100.86	63
64	59.19	73.38	83.19	90.64	109.50	64
65	64.45	79.96	90.66	98.74	119.14	65
66	70.27	87.25	98.91	107.66	129.79	66
67	76.65	95.25	108.00	117.47	141.46	67
68	83.22	103.47	117.32	127.47	153.41	68
69	90.48	112.58	127.66	138.56	166.66	69
70	98.58	122.72	139.19	150.93	181.44	70
71	107.60	134.05	152.10	164.76	197.95	71
72	117.70	146.74	166.50	180.26	216.44	72
73	129.82	162.03	183.91	199.07	238.98	73
74	143.03	178.70	202.89	219.55	263.49	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	3.67	4.77	5.57	6.18	8.36	18-34
35-39	4.80	6.22	7.24	8.00	10.68	35-39
40-44	6.66	8.58	9.96	10.98	14.43	40-44
45-49	9.59	12.31	14.25	15.63	20.27	45-49
50	11.93	15.30	17.68	19.37	24.95	50
51	12.85	16.48	19.02	20.82	26.76	51
52	13.84	17.75	20.46	22.40	28.70	52
53	14.99	19.19	22.10	24.18	30.87	53
54	16.20	20.73	23.86	26.08	33.15	54
55	17.51	22.35	25.73	28.07	35.57	55
56	18.86	24.07	27.68	30.17	38.07	56
57	20.29	25.86	29.71	32.36	40.68	57
58	21.59	27.49	31.54	34.34	42.99	58
59	22.97	29.21	33.50	36.44	45.46	59
60	24.49	31.13	35.66	38.75	48.17	60
61	26.20	33.27	38.07	41.34	51.21	61
62	28.14	35.68	40.81	44.27	54.65	62
63	30.46	38.61	44.12	47.82	58.81	63
64	33.06	41.88	47.80	51.79	63.49	64
65	35.95	45.50	51.89	56.18	68.68	65
66	39.13	49.47	56.40	61.02	74.38	66
67	42.59	53.84	61.34	66.33	80.66	67
68	45.54	57.53	65.48	70.77	85.90	68
69	49.00	61.86	70.41	76.05	92.14	69
70	53.21	67.14	76.38	82.48	99.75	70
71	58.36	73.64	83.75	90.41	109.19	71
72	64.71	81.63	92.82	100.18	120.83	72
73	74.08	93.48	106.30	114.73	138.38	73
74	84.64	106.85	121.51	131.15	158.17	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	10.12	12.04	13.56	15.12	18.76	18-34
35-39	12.34	14.76	16.65	18.50	22.84	35-39
40-44	15.98	19.26	21.78	24.08	29.67	40-44
45-49	22.02	26.67	30.19	33.27	40.80	45-49
50	30.07	36.46	41.19	45.33	55.40	50
51	33.13	40.20	45.43	49.96	61.01	51
52	36.25	44.07	49.85	54.76	66.80	52
53	39.11	47.65	53.88	59.18	72.17	53
54	42.04	51.31	58.06	63.69	77.68	54
55	45.03	55.10	62.37	68.39	83.34	55
56	48.15	59.03	66.86	73.22	89.20	56
57	51.38	63.12	71.52	78.28	95.32	57
58	54.45	66.97	75.89	83.00	100.98	58
59	57.74	71.16	80.63	88.14	107.12	59
60	61.43	75.82	85.94	93.19	113.94	60
61	65.63	81.07	90.80	97.08	121.63	61
62	70.41	86.72	94.58	101.14	130.42	62
63	76.29	94.47	105.23	112.51	141.21	63
64	82.87	102.72	116.04	124.03	153.30	64
65	90.24	111.94	126.93	135.74	166.79	65
66	98.38	122.15	137.97	147.50	181.71	66
67	107.31	133.35	149.06	159.41	198.04	67
68	116.52	144.85	164.25	178.28	214.78	68
69	126.68	157.62	178.72	193.98	233.32	69
70	138.01	171.81	194.87	211.30	254.01	70
71	150.63	187.67	212.94	230.67	277.13	71
72	164.79	205.43	233.10	252.36	303.01	72
73	181.74	226.85	255.71	273.94	334.58	73
74	200.25	250.18	272.05	289.44	366.42	74
75	220.09	268.28	286.63	304.92	400.46	75
76	235.48	281.97	301.20	320.42	434.44	76
77	248.57	295.60	315.77	335.91	454.31	77
78	275.40	330.73	353.26	375.82	508.26	78
79	301.86	364.43	390.74	415.69	561.61	79
80	328.17	396.02	428.25	455.59	609.70	80
81	354.37	427.46	462.90	495.22	656.73	81
82	380.44	458.74	496.55	531.02	703.26	82
83	406.37	489.84	529.96	566.62	751.25	83
84	432.17	520.77	563.21	601.98	798.92	84
85	457.84	551.56	596.22	637.14	845.43	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 2% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.14	6.68	7.80	8.65	11.70	18-34
35-39	6.72	8.70	10.14	11.20	14.96	35-39
40-44	9.32	12.02	13.95	15.37	20.20	40-44
45-49	13.43	17.24	19.94	21.89	28.39	45-49
50	16.69	21.42	24.75	27.11	34.93	50
51	17.99	23.08	26.63	29.14	37.47	51
52	19.37	24.85	28.65	31.35	40.18	52
53	20.99	26.87	30.95	33.85	43.22	53
54	22.68	29.03	33.40	36.50	46.41	54
55	24.51	31.29	36.03	39.31	49.79	55
56	26.41	33.71	38.76	42.23	53.30	56
57	28.41	36.20	41.59	45.31	56.96	57
58	30.23	38.49	44.16	48.07	60.19	58
59	32.16	40.89	46.91	51.02	63.65	59
60	34.28	43.59	49.93	54.24	67.45	60
61	36.68	46.57	53.29	57.28	71.70	61
62	39.40	49.96	55.51	59.59	76.51	62
63	42.64	54.05	61.37	65.83	82.33	63
64	46.29	58.63	66.92	72.16	88.89	64
65	50.32	63.69	72.64	78.55	96.15	65
66	54.77	69.25	78.97	85.02	104.13	66
67	59.63	75.37	85.41	91.58	112.92	67
68	63.76	80.54	91.68	99.07	120.26	68
69	68.60	86.60	98.57	106.48	128.99	69
70	74.49	94.00	106.92	115.48	139.64	70
71	81.70	103.10	117.25	126.57	152.86	71
72	90.59	114.28	129.94	140.26	169.09	72
73	103.71	130.88	148.83	159.57	192.80	73
74	118.50	149.60	164.35	174.85	219.37	74
75	134.69	166.77	178.15	189.52	248.30	75
76	150.12	179.68	191.95	204.19	277.37	76
77	161.93	192.60	205.75	218.88	296.76	77
78	179.65	215.50	230.18	244.89	332.00	78
79	197.24	238.37	254.61	270.87	367.25	79
80	214.81	259.60	279.04	296.86	400.79	80
81	232.31	280.67	303.48	322.84	433.05	81
82	249.71	301.63	327.14	348.87	465.09	82
83	267.07	322.52	349.70	374.51	497.00	83
84	284.31	343.30	372.15	398.53	528.68	84
85	301.51	364.02	394.53	422.44	560.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	8.16	9.78	11.05	12.27	15.37	18-34
35-39	10.05	12.09	13.69	15.15	18.88	35-39
40-44	13.08	15.86	17.99	19.83	24.63	40-44
45-49	18.01	21.95	24.93	27.40	33.86	45-49
50	24.21	29.53	33.49	36.76	45.29	50
51	26.58	32.45	36.78	40.37	49.68	51
52	29.01	35.46	40.24	44.13	54.23	52
53	31.30	38.35	43.50	47.69	58.60	53
54	33.66	41.30	46.89	51.36	63.10	54
55	36.08	44.37	50.37	55.17	67.71	55
56	38.58	47.53	53.99	59.08	72.48	56
57	41.17	50.82	57.75	63.15	77.42	57
58	43.58	53.85	61.19	66.87	81.91	58
59	46.14	57.11	64.91	70.91	86.73	59
60	49.01	60.74	69.05	75.35	92.07	60
61	52.26	64.82	73.70	80.38	98.08	61
62	55.96	69.50	79.02	86.14	104.94	62
63	60.53	75.26	85.53	93.21	113.43	63
64	65.64	81.69	92.86	101.14	122.93	64
65	71.34	88.84	101.00	109.98	133.50	65
66	77.62	96.73	109.95	119.67	145.13	66
67	84.47	105.35	119.77	130.29	157.82	67
68	91.46	114.13	129.74	141.04	170.73	68
69	99.15	123.82	140.76	152.92	184.99	69
70	107.71	134.57	153.01	166.13	200.85	70
71	117.21	146.55	166.70	180.85	218.50	71
72	127.84	159.95	181.93	197.31	238.22	72
73	140.63	176.15	200.42	217.33	262.32	73
74	154.55	193.77	220.54	239.06	288.45	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.22	5.49	6.42	7.13	9.71	18-34
35-39	5.55	7.20	8.39	9.28	12.47	35-39
40-44	7.69	9.92	11.53	12.73	16.83	40-44
45-49	11.01	14.15	16.41	18.02	23.51	45-49
50	13.64	17.52	20.28	22.25	28.83	50
51	14.67	18.85	21.79	23.88	30.88	51
52	15.77	20.27	23.40	25.66	33.07	52
53	17.06	21.88	25.24	27.66	35.52	53
54	18.40	23.60	27.21	29.79	38.08	54
55	19.86	25.40	29.30	32.01	40.80	55
56	21.35	27.31	31.47	34.35	43.59	56
57	22.93	29.29	33.72	36.78	46.50	57
58	24.36	31.09	35.74	38.97	49.06	58
59	25.87	32.97	37.89	41.28	51.78	59
60	27.52	35.07	40.25	43.81	54.76	60
61	29.38	37.40	42.88	46.64	58.10	61
62	31.49	40.02	45.87	49.84	61.87	62
63	34.01	43.22	49.49	53.73	66.44	63
64	36.83	46.78	53.50	58.07	71.58	64
65	39.96	50.71	57.95	62.85	77.26	65
66	43.39	55.00	62.84	68.11	83.48	66
67	47.11	59.72	68.19	73.87	90.32	67
68	50.29	63.71	72.67	78.68	96.03	68
69	54.00	68.36	77.99	84.39	102.80	69
70	58.49	74.01	84.39	91.30	111.01	70
71	63.96	80.94	92.27	99.79	121.17	71
72	70.69	89.43	101.93	110.22	133.65	72
73	80.61	102.02	116.29	125.75	152.49	73
74	91.76	116.19	132.45	143.23	173.68	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	11.42	13.69	15.48	17.18	21.52	18-34
35-39	14.06	16.93	19.17	21.22	26.42	35-39
40-44	18.30	22.20	25.20	27.76	34.49	40-44
45-49	25.23	30.73	34.91	38.37	47.41	45-49
50	33.91	41.35	46.87	51.46	63.39	50
51	37.22	45.42	51.49	56.51	69.55	51
52	40.60	49.64	56.35	61.77	75.93	52
53	43.81	53.68	60.89	66.77	82.04	53
54	47.12	57.82	65.63	71.89	88.33	54
55	50.50	62.11	70.52	77.24	94.79	55
56	54.02	66.55	75.60	82.71	101.46	56
57	57.64	71.14	80.84	88.42	108.40	57
58	61.02	75.38	85.66	93.63	114.67	58
59	64.60	79.97	90.86	99.27	121.43	59
60	68.61	85.05	96.66	104.84	128.91	60
61	73.16	90.74	102.06	109.30	137.31	61
62	78.33	96.91	106.44	114.02	146.91	62
63	84.75	105.36	117.89	126.26	158.81	63
64	91.90	114.35	129.58	138.73	172.10	64
65	99.89	124.37	141.41	151.48	186.89	65
66	108.67	135.42	153.43	164.31	203.19	66
67	118.26	147.49	165.54	177.36	220.94	67
68	128.06	159.77	181.64	197.28	239.03	68
69	138.82	173.36	197.06	214.08	258.98	69
70	150.79	188.40	214.22	232.58	281.18	70
71	164.08	205.17	233.38	253.20	305.90	71
72	178.99	223.92	254.70	276.23	333.50	72
73	196.87	246.62	278.82	299.48	367.26	73
74	216.38	271.28	296.06	314.99	400.13	74
75	237.21	290.74	310.65	330.47	435.11	75
76	253.58	304.46	325.23	345.98	470.04	76
77	267.49	318.10	339.81	361.48	490.86	77
78	295.22	355.91	380.15	404.43	549.15	78
79	322.40	391.59	420.48	447.33	606.54	79
80	349.35	424.09	460.85	490.27	656.04	80
81	376.14	456.37	496.93	532.81	704.33	81
82	402.73	488.41	531.51	569.60	751.95	82
83	429.11	520.18	565.73	606.09	800.88	83
84	455.30	551.70	599.71	642.22	849.33	84
85	481.29	583.00	633.33	678.05	896.46	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	5.91	7.69	8.99	9.98	13.59	18-34
35-39	7.77	10.07	11.75	12.99	17.47	35-39
40-44	10.76	13.90	16.15	17.82	23.56	40-44
45-49	15.42	19.82	22.96	25.24	32.93	45-49
50	19.08	24.53	28.39	31.14	40.36	50
51	20.54	26.40	30.51	33.42	43.24	51
52	22.07	28.38	32.77	35.91	46.30	52
53	23.89	30.64	35.35	38.72	49.73	53
54	25.76	33.05	38.09	41.69	53.31	54
55	27.80	35.56	41.03	44.83	57.11	55
56	29.90	38.25	44.07	48.08	61.03	56
57	32.11	41.00	47.20	51.50	65.11	57
58	34.11	43.53	50.04	54.55	68.69	58
59	36.22	46.15	53.06	57.80	72.50	59
60	38.52	49.11	56.36	61.32	76.68	60
61	41.13	52.35	60.02	64.70	81.35	61
62	44.09	56.04	62.59	67.39	86.62	62
63	47.61	60.50	68.89	74.10	93.01	63
64	51.57	65.49	74.90	80.95	100.22	64
65	55.93	70.98	81.12	87.89	108.16	65
66	60.73	76.99	87.99	94.95	116.87	66
67	65.96	83.60	95.00	102.14	126.44	67
68	70.41	89.19	101.75	110.14	134.44	68
69	75.60	95.70	109.18	118.16	143.91	69
70	81.88	103.62	118.13	127.83	155.40	70
71	89.54	113.32	129.18	139.70	169.63	71
72	98.96	125.20	142.69	154.32	187.00	72
73	112.85	142.84	162.82	174.47	212.09	73
74	128.47	162.68	178.86	190.29	240.05	74
75	145.53	180.82	193.16	205.49	270.37	75
76	161.84	194.20	207.47	220.69	300.81	76
77	174.52	207.59	221.77	235.92	321.59	77
78	192.98	232.28	248.10	263.96	359.78	78
79	211.25	256.93	274.43	291.96	397.98	79
80	229.48	279.12	300.76	319.97	433.62	80
81	247.61	301.07	327.11	347.97	467.34	81
82	265.59	322.85	352.28	376.04	500.73	82
83	283.51	344.53	375.81	403.53	533.92	83
84	301.25	366.05	399.17	428.59	566.77	84
85	318.93	387.47	422.42	453.48	599.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	9.09	10.96	12.42	13.74	17.34	18-34
35-39	11.28	13.64	15.49	17.09	21.44	35-39
40-44	14.74	17.96	20.43	22.46	28.07	40-44
45-49	20.30	24.85	28.30	31.04	38.58	45-49
50	26.95	33.02	37.55	41.14	51.00	50
51	29.50	36.18	41.11	45.05	55.78	51
52	32.12	39.44	44.88	49.14	60.75	52
53	34.66	42.66	48.51	53.11	65.65	53
54	37.29	45.95	52.30	57.22	70.71	54
55	39.99	49.38	56.19	61.49	75.89	55
56	42.77	52.90	60.23	65.86	81.24	56
57	45.64	56.55	64.41	70.39	86.76	57
58	48.27	59.86	68.17	74.46	91.69	58
59	51.04	63.40	72.22	78.86	96.95	59
60	54.14	67.33	76.71	83.67	102.76	60
61	57.64	71.73	81.74	89.11	109.28	61
62	61.62	76.78	87.49	95.34	116.72	62
63	66.57	83.04	94.57	103.03	126.00	63
64	72.09	90.00	102.53	111.64	136.36	64
65	78.23	97.72	111.34	121.22	147.86	65
66	84.97	106.21	120.99	131.68	160.47	66
67	92.29	115.45	131.54	143.11	174.18	67
68	99.70	124.79	142.16	154.61	188.05	68
69	107.82	135.06	153.86	167.28	203.32	69
70	116.84	146.42	166.83	181.33	220.26	70
71	126.82	159.05	181.30	196.94	239.05	71
72	137.98	173.16	197.36	214.36	260.00	72
73	151.44	190.27	216.93	235.59	285.66	73
74	166.07	208.84	238.19	258.57	313.41	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	4.77	6.21	7.27	8.08	11.06	18-34
35-39	6.30	8.18	9.54	10.56	14.26	35-39
40-44	8.72	11.26	13.10	14.48	19.23	40-44
45-49	12.43	15.99	18.57	20.41	26.75	45-49
50	15.35	19.74	22.88	25.13	32.71	50
51	16.49	21.22	24.56	26.94	35.00	51
52	17.70	22.79	26.34	28.92	37.44	52
53	19.13	24.57	28.38	31.14	40.17	53
54	20.60	26.47	30.56	33.50	43.01	54
55	22.21	28.45	32.87	35.95	46.03	55
56	23.84	30.55	35.26	38.53	49.11	56
57	25.57	32.72	37.73	41.20	52.32	57
58	27.13	34.69	39.94	43.60	55.13	58
59	28.77	36.73	42.28	46.12	58.10	59
60	30.55	39.01	44.84	48.87	61.35	60
61	32.56	41.53	47.69	51.94	64.99	61
62	34.84	44.36	50.93	55.41	69.09	62
63	37.56	47.83	54.86	59.64	74.07	63
64	40.60	51.68	59.20	64.35	79.67	64
65	43.97	55.92	64.01	69.52	85.84	65
66	47.65	60.53	69.28	75.20	92.58	66
67	51.63	65.60	75.04	81.41	99.98	67
68	55.04	69.89	79.86	86.59	106.16	68
69	59.00	74.86	85.57	92.73	113.46	69
70	63.77	80.88	92.40	100.12	122.27	70
71	69.56	88.24	100.79	109.17	133.15	71
72	76.67	97.23	111.04	120.26	146.47	72
73	87.14	110.56	126.28	136.77	166.60	73
74	98.88	125.53	143.39	155.31	189.19	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	12.72	15.34	17.40	19.24	24.28	18-34
35-39	15.78	19.10	21.69	23.94	30.00	35-39
40-44	20.62	25.14	28.62	31.44	39.31	40-44
45-49	28.44	34.79	39.63	43.47	54.02	45-49
50	37.75	46.24	52.55	57.59	71.38	50
51	41.31	50.64	57.55	63.06	78.09	51
52	44.95	55.21	62.85	68.78	85.06	52
53	48.51	59.71	67.90	74.36	91.91	53
54	52.20	64.33	73.20	80.09	98.98	54
55	55.97	69.12	78.67	86.09	106.24	55
56	59.89	74.07	84.34	92.20	113.72	56
57	63.90	79.16	90.16	98.56	121.48	57
58	67.59	83.79	95.43	104.26	128.36	58
59	71.46	88.78	101.09	110.40	135.74	59
60	75.79	94.28	107.38	116.49	143.88	60
61	80.69	100.41	113.32	121.52	152.99	61
62	86.25	107.10	118.30	126.90	163.40	62
63	93.21	116.25	130.55	140.01	176.41	63
64	100.93	125.98	143.12	153.43	190.90	64
65	109.54	136.80	155.89	167.22	206.99	65
66	118.96	148.69	168.89	181.12	224.67	66
67	129.21	161.63	182.02	195.31	243.84	67
68	139.60	174.69	199.03	216.28	263.28	68
69	150.96	189.10	215.40	234.18	284.64	69
70	163.57	204.99	233.57	253.86	308.35	70
71	177.53	222.67	253.82	275.73	334.67	71
72	193.19	242.41	276.30	300.10	363.99	72
73	212.00	266.39	301.93	325.02	399.94	73
74	232.51	292.38	320.07	340.54	433.84	74
75	254.33	313.20	334.67	356.02	469.76	75
76	271.68	326.95	349.26	371.54	505.64	76
77	286.41	340.60	363.85	387.05	527.41	77
78	315.04	381.09	407.04	433.04	590.04	78
79	342.94	418.75	450.22	478.97	651.47	79
80	370.53	452.16	493.45	524.95	702.38	80
81	397.91	485.28	530.96	570.40	751.93	81
82	425.02	518.08	566.47	608.18	800.64	82
83	451.85	550.52	601.50	645.56	850.51	83
84	478.43	582.63	636.21	682.46	899.74	84
85	504.74	614.44	670.44	718.96	947.49	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates effective 1/1/2016

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	6.68	8.70	10.18	11.31	15.48	18-34
35-39	8.82	11.44	13.36	14.78	19.98	35-39
40-44	12.20	15.78	18.35	20.27	26.92	40-44
45-49	17.41	22.40	25.98	28.59	37.47	45-49
50	21.47	27.64	32.03	35.17	45.79	50
51	23.09	29.72	34.39	37.70	49.01	51
52	24.77	31.91	36.89	40.47	52.42	52
53	26.79	34.41	39.75	43.59	56.24	53
54	28.84	37.07	42.78	46.88	60.21	54
55	31.09	39.83	46.03	50.35	64.43	55
56	33.39	42.79	49.38	53.93	68.76	56
57	35.81	45.80	52.81	57.69	73.26	57
58	37.99	48.57	55.92	61.03	77.19	58
59	40.28	51.41	59.21	64.58	81.35	59
60	42.76	54.63	62.79	68.40	85.91	60
61	45.58	58.13	66.75	72.12	91.00	61
62	48.78	62.12	69.67	75.19	96.73	62
63	52.58	66.95	76.41	82.37	103.69	63
64	56.85	72.35	82.88	89.74	111.55	64
65	61.54	78.27	89.60	97.23	120.17	65
66	66.69	84.73	97.01	104.88	129.61	66
67	72.29	91.83	104.59	112.70	139.96	67
68	77.06	97.84	111.82	121.21	148.62	68
69	82.60	104.80	119.79	129.84	158.83	69
70	89.27	113.24	129.34	140.18	171.16	70
71	97.38	123.54	141.11	152.83	186.40	71
72	107.33	136.12	155.44	168.38	204.91	72
73	121.99	154.80	176.81	189.37	231.38	73
74	138.44	175.76	193.37	205.73	260.73	74
75	156.37	194.87	208.17	221.46	292.44	75
76	173.56	208.72	222.99	237.19	324.25	76
77	187.11	222.58	237.79	252.96	346.42	77
78	206.31	249.06	266.02	283.03	387.56	78
79	225.26	275.49	294.25	313.05	428.71	79
80	244.15	298.64	322.48	343.08	466.45	80
81	262.91	321.47	350.74	373.10	501.63	81
82	281.47	344.07	377.42	403.21	536.37	82
83	299.95	366.54	401.92	432.55	570.84	83
84	318.19	388.80	426.19	458.65	604.86	84
85	336.35	410.92	450.31	484.52	638.53	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

New York Life - Actual to Expected Voluntary Lapse Rates

Count Based & Calendar Years 2008 & Later

Policy	Issue Ages <35				Issue Ages 35-39				Issue Ages 40-44				Issue Ages 45-49				Issue Ages 50+				Aggregate			
Duration	Actual	Actual Lapse	Expected	A to E	Actual	ctual Lapse	Expected	A to E	Actual	Actual Lapse	Expected	A to E	Actual	Actual Lapse	Expected	A to E	Actual	Actual Lapse	Expected	A to E	Actual	Actual Lapse	Expected	A to E
1	23.89%	580	26.15%	91.34%	11.93%	208	12.63%	94.48%	11.99%	261	12.37%	96.95%	7.80%	350	7.63%	102.22%	6.73%	1,165	6.67%	100.92%	9.11%	2,564	9.18%	99.18%
2	20.02%	367	18.25%	109.74%	11.31%	187	10.15%	111.42%	10.08%	216	9.39%	107.27%	6.32%	284	6.13%	103.12%	5.66%	973	5.17%	109.44%	7.42%	2,027	6.77%	109.67%
3	10.71%	165	12.33%	86.89%	8.27%	129	7.89%	104.75%	6.97%	152	6.88%	101.30%	5.15%	225	4.88%	105.54%	3.88%	658	4.18%	92.88%	4.99%	1,329	5.19%	96.30%
4	7.23%	99	8.14%	88.87%	5.95%	79	6.17%	96.38%	5.15%	107	4.90%	105.16%	3.67%	144	3.89%	94.27%	2.96%	460	3.20%	92.44%	3.66%	889	3.89%	94.17%
5	5.65%	66	5.59%	100.97%	4.12%	48	4.72%	87.27%	2.91%	56	3.43%	85.02%	3.07%	107	2.93%	104.66%	2.51%	359	2.47%	101.73%	2.89%	636	2.91%	99.28%
6	5.14%	52	4.36%	118.07%	2.92%	31	3.53%	82.58%	2.59%	50	2.49%	104.25%	2.52%	86	2.48%	101.59%	2.03%	292	1.76%	115.53%	2.34%	511	2.14%	109.51%
7	2.80%	24	3.35%	83.46%	3.18%	31	2.79%	113.92%	1.93%	35	2.02%	95.52%	1.70%	56	1.77%	96.27%	1.34%	213	1.28%	104.38%	1.57%	359	1.55%	101.23%
8	3.21%	22	2.84%	113.32%	2.19%	17	2.03%	107.93%	2.35%	38	1.52%	154.28%	1.64%	50	1.52%	108.10%	0.89%	144	1.04%	85.72%	1.21%	271	1.23%	98.95%
9	2.39%	12	2.07%	115.61%	2.18%	14	1.76%	123.79%	1.07%	14	1.27%	84.44%	1.42%	35	1.27%	111.88%	0.91%	134	1.04%	87.61%	1.07%	209	1.13%	93.96%
10	1.83%	7	1.59%	115.36%	1.59%	9	1.52%	104.71%	0.85%	9	1.02%	82.76%	0.56%	11	1.02%	55.20%	0.86%	114	0.78%	109.43%	0.87%	150	0.87%	100.24%
11	1.60%	6	1.05%	151.67%	1.69%	9	1.26%	134.46%	0.94%	9	0.76%	122.92%	1.09%	18	0.76%	143.58%	0.66%	79	0.78%	84.84%	0.78%	121	0.80%	97.88%
12	1.37%	3	0.79%	174.49%	0.69%	2	1.00%	69.12%	0.51%	3	0.76%	66.93%	0.70%	7	0.75%	93.74%	0.71%	65	0.77%	92.28%	0.71%	80	0.77%	91.95%
13	0.00%	-	0.69%	0.00%	0.00%	-	0.66%	0.00%	0.00%	-	0.66%	0.00%	0.45%	2	0.64%	70.44%	0.66%	43	0.65%	101.74%	0.62%	45	0.65%	95.02%
14+	0.00%	-	0.76%	0.00%	0.00%	-	0.66%	0.00%	0.14%	1	0.65%	22.35%	0.22%	3	0.64%	35.08%	0.63%	133	0.64%	97.59%	0.58%	137	0.64%	90.91%
Total	11.25%	1,403	11.29%	99.71%	6.10%	764	6.00%	101.67%	4.60%	951	4.50%	102.30%	3.50%	1,378	3.43%	102.15%	2.36%	4,832	2.34%	100.77%	3.22%	9,328	3.17%	101.60%

New York Life Insurance Company
Address: 6200 Bridge Point Parkway, Suite 400, Austin, TX 78730

Actuarial Memorandum
August 26, 2013

Product	Number
Comprehensive	ILTC-4300, et al.
Nursing Home Only	INH-4300, et al.

These policy forms were issued in Virginia by New York Life Insurance Company (New York Life) from July 1998 through November 2004 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated lifetime loss ratio, with the requested rate increase, of the above-listed forms meets the minimum requirements of this jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-4300 benefits were also available for home and community based care expenses up to a percentage of the nursing home daily benefit. Under form series INH-4300 no home health care benefits could be selected, but they could be added by rider after purchase (with underwriting).

At issue the insured may have had the option to choose between three inflation options: a simple inflation option, a compound inflation option, or a future purchase option. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by 5% of the current amount annually for the life of the policy. The future purchase option provides an option to purchase 5% annual increases in daily and policy maximums, without additional underwriting. This option allows up to four refusals, after which no future purchase options are allowed.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider. A rider providing that the policy becomes paid upon the death of the insured's spouse if certain conditions are satisfied may also have been available to insureds.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies issued on or after October 1, 2003. The above-listed policy forms are no longer being sold in any jurisdiction. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including future purchase option elections). The premium rate increase shall also apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

a. Morbidity. Expected claim costs were developed from the *Milliman Long Term Care Cost Guidelines (LTCCGs)*, adjusted for New York Life's current experience relative to the *LTCCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.

b. Voluntary Termination Rates Vary by duration as developed from historical experience and are shown in the following table:

Voluntary Lapse Rates by Duration and Issue Age					
Policy Duration	**Issue Age**				
	< 35	**35-39**	**40-44**	**45-49**	**50 +**
1	24.75%	12.75%	12.50%	7.75%	6.75%
2	17.50	10.25	9.50	6.25	5.25
3	12.00	8.00	7.00	5.00	4.25
4	8.00	6.25	5.00	4.00	3.25
5	5.50	4.75	3.50	3.00	2.50
6	4.25	3.50	2.50	2.50	1.75
7	3.25	2.75	2.00	1.75	1.25
8	2.75	2.00	1.50	1.50	1.00
9	2.00	1.75	1.25	1.25	1.00
10	1.50	1.50	1.00	1.00	0.75
11	1.00	1.25	0.75	0.75	0.75
12	0.75	1.00	0.75	0.75	0.75
13+	0.65%	0.65%	0.65%	0.65%	0.65%

The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 2.4%.

c. Mortality. 1994 Group Annuitant Mortality (94GAM) with selection factors. Improvement is assumed through the valuation date.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.

The above assumptions are based on the experience of New York Life, industry experience, and judgment. The assumptions used in pricing other forms currently available for sale use similar assumptions to those in this filing and were also based on the experience of New York Life, industry experience, and judgment. The experience period is inception through December 31, 2011. These assumptions are based on the nationwide experience of the particular policy forms in this filing and similar nationwide forms and are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate of the most likely outcome and do not include a margin for moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policies were taken into consideration.

Exhibit I provides justification for the voluntary lapse, mortality, and morbidity assumptions used in this filing.

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits VIII ,IX, and X. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms for policies issued on or after October 1, 2003, the effective date of rate stability regulation in Virginia, is shown in Exhibit II and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience for these policy forms is shown in Exhibit III for policies issued on or after October 1, 2003. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_j Pmt_t^k * v^{t-k} + \sum_k ({}_j CR_{ValDate}^k + {}_j IBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = incurred loss ratio for year *j*

${}_jPmt_t^k$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.065 = 0.938967

Exhibits II and III also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits II and III provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted at 6.5%, an interest rate consistent with that assumed at pricing in the determination of premiums, as required by Virginia regulation.

Exhibits IV and V provide a comparison of actual to expected nationwide and Virginia-specific historical and projected values for earned premiums, incurred claims, and loss ratios on a calendar year basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The actual and projected experience in Exhibits IV and V reflect actual historical experience through 2011 and projected experience using the current assumptions described in section 5 of this memorandum. The expected pricing experience in Exhibits IV and V reflect the actual mix of business sold and pricing assumptions from inception.

Exhibits VI and VII provide nationwide and Virginia-specific experience, respectively, with past experience restated to the proposed premium rate basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

The interest rate used for discounting and accumulating actual/projected and expected pricing values in Exhibits IV through VII is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit VIII shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IX provides similar information on a Virginia-specific basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. History of Previous Rate Revisions

There have been no previous rate revisions on these policy forms.

16. Analysis Performed to Consider a Rate Increase

The initial premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 6% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	10.0%
2	8.0%
3	6.0%
4+	5.0%

c. Original Pricing Expected Mortality. Blended 1983 Individual Annuity Mortality Table with selection factors.

At the time the product was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05.

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual persistency has been higher than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 31.5% on the above-listed policy forms for policies issued on or after October 1, 2003. A separate filing is being made for polices issued prior to October 1, 2003 on the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. The company is requesting a 40% rate increase for policyholders with an attained age under 75 and a 0% rate increase for policyholders with an attained age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including future purchase option elections). The premium rate increase will apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date. The 40% requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in Virginia by New York Life.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize insureds with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

This approach, which is in the best interests of our insureds, deviates from Actuarial Standards of Practice #12, section 3.2.1.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits I and II. As shown in Exhibits II and III, the expected lifetime loss ratios with and without the requested rate increase exceed the 60% minimum required by loss ratio regulation.

Exhibit X provides the Nationwide and Virginia-specific anticipated loss ratios where the numerator is equal to the anticipated incurred claims less the policy reserves and the denominator is equal to the anticipated earned premium. The interest rate used for discounting values in Exhibit X is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit XI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The historical and future projected incurred claims were increased by 5% from the best-estimate projections in Exhibit II to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit XI are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 5.5%. An interest rate of 4.0% was used to discount claim payments and reserves in calculation of the historical incurred claims. The values shown in Exhibit XI do not tie to those in Exhibit II because of differences in the interest rates used and because the incurred claims in Exhibit XI are increased by 5% to reflect moderately adverse experience.

Exhibit XII provides the status of the current nationwide rate increase on the above-referenced policy forms by jurisdiction.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibit XIII. The originally filed rate tables that will continue to apply for policyholders with attained age 75 and over are enclosed with this memorandum in Exhibit XIV.

Please note that the actual rates implemented may vary from those in Exhibits XIII and XIV slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force Policies Issued on or after October 1, 2003)

Before Increase $1,387
After Increase* $1,824
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date on or after at least a 60-day policyholder notification period following approval.

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force as of December 31, 2011 in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
Virginia	1,616	$1,903,620	544	$1,276,923	2,160	$3,180,543
Subject to Loss Ratio Regulation	1,389	$1,622,462	514	$1,201,674	1,903	$2,824,136
Subject to Rate Stability Regulation	227	$281,158	30	$75,250	257	$356,408
Nationwide	27,631	$31,673,890	12,042	$27,837,000	39,673	$59,510,889

**Assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age*

21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

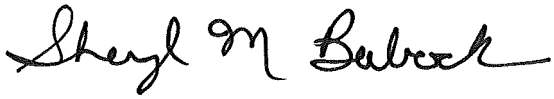
This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau.

I hereby certify that:

1) to the best of my knowledge and judgment, this rate submission is in compliance with the provisions in 14 VAC5-200-153B2 and
2) if the rate increase is granted and the assumptions are realized, then no further premium rate schedule increases are anticipated.



Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: August 26, 2013

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.52	8.74	9.72	11.00	13.24	18-34
35-39	8.90	10.42	11.61	13.06	15.68	35-39
40-44	11.34	13.38	14.94	16.72	20.03	40-44
45-49	15.60	18.55	20.75	23.07	27.58	45-49
50	22.39	26.68	29.83	33.07	39.42	50
51	24.95	29.76	33.31	36.86	43.93	51
52	27.55	32.93	36.85	40.74	48.54	52
53	29.71	35.59	39.86	44.00	52.43	53
54	31.88	38.29	42.92	47.29	56.38	54
55	34.09	41.08	46.07	50.69	60.44	55
56	36.41	43.99	49.38	54.24	64.68	56
57	38.86	47.08	52.88	58.00	69.16	57
58	41.31	50.15	56.35	61.74	73.60	58
59	44.02	53.54	60.17	65.88	78.50	59
60	47.07	57.36	64.50	69.89	84.00	60
61	50.57	61.73	68.28	72.64	90.27	61
62	54.57	66.34	70.86	75.38	97.44	62
63	59.37	72.69	79.91	85.01	106.01	63
64	64.81	79.46	88.96	94.63	115.70	64
65	70.94	87.08	97.97	104.26	126.59	65
66	77.80	95.61	107.05	113.88	138.75	66
67	85.41	105.07	116.10	123.51	152.24	67
68	93.44	115.01	129.47	140.28	166.28	68
69	102.40	126.14	142.04	153.78	182.00	69
70	112.45	138.63	156.17	168.74	199.67	70
71	123.73	152.67	172.06	185.61	219.59	71
72	136.39	168.45	189.90	204.62	242.03	72
73	151.48	187.31	209.49	222.86	269.22	73
74	167.99	207.98	224.03	238.34	299.00	74
75	185.85	223.36	238.59	253.82	331.16	75
76	199.28	236.99	253.14	269.30	363.24	76
77	210.73	250.60	267.69	284.77	381.21	77
78	235.76	280.37	299.48	318.60	426.48	78
79	260.78	310.11	331.26	352.41	471.75	79
80	285.81	339.88	363.05	386.23	517.02	80
81	310.83	369.64	394.84	420.04	561.53	81
82	335.86	399.40	426.63	453.86	605.88	82
83	360.89	429.16	458.42	487.68	651.99	83
84	385.91	458.91	490.21	521.50	698.10	84
85	410.94	488.68	522.00	555.32	743.37	85
86*	452.56	565.31	638.61	687.06	800.98	86*
87*	483.18	603.82	682.14	733.78	854.18	87*
88*	514.88	643.69	727.19	782.14	909.16	88*
89*	547.64	684.92	773.77	832.13	965.89	89*
90*	581.46	727.50	821.87	883.75	1,024.41	90*
91*	616.36	771.44	871.51	937.01	1,084.69	91*
92*	652.34	816.73	922.68	991.90	1,146.74	92*
93*	689.39	863.38	975.38	1,048.43	1,210.57	93*
94*	727.51	911.39	1,029.60	1,106.59	1,276.16	94*
95+*	766.70	960.75	1,085.36	1,166.38	1,343.51	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.60	4.66	5.42	5.99	7.92	18-34
35-39	4.62	5.96	6.92	7.62	9.94	35-39
40-44	6.44	8.26	9.55	10.47	13.48	40-44
45-49	9.45	12.08	13.90	15.19	19.31	45-49
50	11.91	15.20	17.47	19.05	24.07	50
51	12.89	16.44	18.87	20.58	25.93	51
52	13.97	17.79	20.41	22.23	27.94	52
53	15.19	19.33	22.15	24.11	30.20	53
54	16.52	20.99	24.02	26.12	32.61	54
55	17.93	22.75	26.03	28.27	35.15	55
56	19.43	24.63	28.14	30.53	37.84	56
57	21.01	26.60	30.37	32.93	40.66	57
58	22.47	28.41	32.40	35.11	43.19	58
59	24.04	30.37	34.61	37.46	45.95	59
60	25.80	32.55	37.07	40.08	48.99	60
61	27.78	35.01	39.83	42.44	52.40	61
62	30.02	37.80	41.35	43.99	56.29	62
63	32.70	41.15	46.33	49.29	60.97	63
64	35.73	44.91	50.96	54.58	66.23	64
65	39.10	49.11	55.68	59.87	72.13	65
66	42.85	53.77	60.93	65.16	78.65	66
67	46.97	58.91	66.23	70.46	85.88	67
68	50.46	63.24	71.54	76.93	91.90	68
69	54.60	68.40	77.35	83.12	99.15	69
70	59.71	74.76	84.50	90.78	108.12	70
71	66.02	82.66	93.39	100.31	119.32	71
72	73.85	92.44	104.44	112.14	133.27	72
73	85.43	106.96	120.85	129.77	154.22	73
74	98.56	123.44	135.33	143.97	178.01	74
75	113.01	138.67	148.13	157.58	204.16	75
76	126.68	150.64	160.91	171.19	230.49	76
77	136.75	162.62	173.71	184.80	247.10	77
78	152.99	181.94	194.34	206.75	276.44	78
79	169.22	201.25	214.97	228.69	305.79	79
80	185.47	220.56	235.60	250.64	335.13	80
81	201.71	239.87	256.22	272.58	364.47	81
82	217.95	259.19	276.86	294.53	393.81	82
83	234.19	278.50	297.48	316.47	423.16	83
84	250.43	297.80	318.11	338.41	452.50	84
85	266.67	317.12	338.75	360.36	481.85	85
86*	314.73	396.33	448.27	480.75	560.84	86*
87*	336.90	424.41	480.05	514.75	599.42	87*
88*	359.72	453.35	512.79	549.78	639.07	88*
89*	383.21	483.13	546.50	585.84	679.80	89*
90*	407.34	513.76	581.17	622.93	721.60	90*
91*	432.15	545.24	616.81	661.04	764.46	91*
92*	457.62	577.57	653.41	700.17	808.40	92*
93*	483.74	610.75	690.97	740.32	853.41	93*
94*	510.54	644.78	729.50	781.51	899.50	94*
95+*	537.98	679.67	768.98	823.70	946.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	295.74	372.32	397.70	423.09	560.81	75
76	319.63	384.72	410.95	437.17	597.48	76
77	333.93	397.10	424.18	451.26	615.25	77
78	368.24	444.25	474.55	504.84	688.32	78
79	392.69	491.42	524.92	558.43	740.11	79
80	417.59	528.44	575.29	612.02	784.67	80
81	442.95	560.80	625.66	665.59	829.57	81
82	468.76	593.73	676.04	719.18	874.80	82
83	495.03	627.24	715.12	772.77	920.37	83
84	521.75	661.35	753.70	814.02	966.28	84
85	548.94	696.04	792.92	855.68	1,012.52	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	13.29	17.18	20.01	22.06	29.44	18-34
35-39	17.14	22.09	25.66	28.25	37.27	35-39
40-44	22.37	28.77	33.35	36.61	47.75	40-44
45-49	29.62	38.01	43.93	48.13	62.06	45-49
50	35.06	44.95	51.90	56.78	72.83	50
51	37.11	47.57	54.89	60.03	76.86	51
52	39.31	50.36	58.09	63.50	81.12	52
53	41.80	53.51	61.68	67.41	85.86	53
54	44.41	56.83	65.46	71.50	90.80	54
55	47.12	60.26	69.38	75.74	95.90	55
56	49.92	63.80	73.40	80.08	101.11	56
57	52.77	67.38	77.49	84.49	106.36	57
58	55.17	70.42	80.93	88.20	110.73	58
59	57.71	73.60	84.55	92.08	115.26	59
60	60.45	77.04	88.45	96.28	120.18	60
61	63.48	80.86	92.78	100.93	125.62	61
62	66.89	85.16	97.65	106.18	131.80	62
63	71.16	90.55	103.77	112.76	139.59	63
64	75.91	96.53	110.56	120.08	148.29	64
65	81.10	103.10	118.03	128.13	157.85	65
66	86.77	110.25	126.15	136.89	168.29	66
67	92.88	117.98	134.95	146.37	179.61	67
68	97.99	124.42	142.24	154.22	188.92	68
69	103.89	131.87	150.72	163.37	199.79	69
70	110.95	140.81	160.90	174.37	212.94	70
71	119.53	151.70	173.32	187.78	229.07	71
72	129.98	164.99	188.50	204.22	248.86	72
73	145.56	184.86	211.26	228.91	279.05	73
74	162.99	207.12	232.39	247.23	312.83	74
75	181.90	231.28	247.15	262.92	349.41	75
76	201.94	245.19	261.90	278.62	382.61	76
77	217.79	259.00	276.66	294.31	403.68	77
78	242.38	289.75	309.50	329.26	451.62	78
79	262.43	320.50	342.36	364.21	499.55	79
80	282.86	351.25	375.20	399.16	540.15	80
81	303.66	382.00	408.06	434.10	578.44	81
82	324.84	412.77	440.90	469.05	617.15	82
83	346.40	442.19	473.76	504.00	656.28	83
84	368.33	470.39	506.62	538.95	695.81	84
85	390.63	499.09	539.46	573.90	617.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.82	10.39	11.64	13.06	16.00	18-34
35-39	10.62	12.59	14.13	15.78	19.26	35-39
40-44	13.66	16.32	18.36	20.40	24.85	40-44
45-49	18.81	22.61	25.47	28.17	34.19	45-49
50	26.23	31.57	35.51	39.20	47.41	50
51	29.04	34.98	39.37	43.41	52.47	51
52	31.90	38.50	43.35	47.75	57.67	52
53	34.41	41.62	46.87	51.59	62.30	53
54	36.96	44.80	50.49	55.49	67.03	54
55	39.56	48.09	54.22	59.54	71.89	55
56	42.28	51.51	58.12	63.73	76.94	56
57	45.12	55.10	62.20	68.14	82.24	57
58	47.88	58.56	66.12	72.37	87.29	58
59	50.88	62.35	70.40	77.01	92.81	59
60	54.25	66.59	75.22	81.54	98.97	60
61	58.10	71.40	79.54	84.86	105.95	61
62	62.49	76.53	82.72	88.26	113.93	62
63	67.83	83.58	92.57	98.76	123.61	63
64	73.84	91.09	102.50	109.33	134.50	64
65	80.59	99.51	112.45	120.00	146.69	65
66	88.09	108.88	122.51	130.69	160.23	66
67	96.36	119.21	132.58	141.46	175.14	67
68	104.98	129.93	146.86	159.28	190.53	68
69	114.54	141.88	160.38	173.88	207.66	69
70	125.23	155.22	175.52	190.02	226.84	70
71	137.18	170.17	192.50	208.14	248.36	71
72	150.59	186.94	211.50	228.49	272.52	72
73	166.61	207.08	232.60	248.40	301.90	73
74	184.12	229.08	248.04	263.89	332.71	74
75	202.97	245.82	262.61	279.37	365.81	75
76	217.38	259.48	277.17	294.86	398.84	76
77	229.65	273.10	291.73	310.34	417.76	77
78	255.58	305.55	326.37	347.21	467.37	78
79	281.32	337.27	361.00	384.05	516.68	79
80	306.99	367.95	395.65	420.91	563.36	80
81	332.60	398.55	428.87	457.63	609.13	81
82	358.15	429.07	461.59	492.44	654.57	82
83	383.63	459.50	494.19	527.15	701.62	83
84	409.04	489.84	526.71	561.74	748.51	84
85	434.39	520.12	559.11	596.23	794.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	4.37	5.67	6.61	7.32	9.81	18-34
35-39	5.67	7.33	8.53	9.41	12.45	35-39
40-44	7.88	10.14	11.75	12.92	16.84	40-44
45-49	11.44	14.66	16.92	18.54	23.85	45-49
50	14.30	18.31	21.11	23.08	29.50	50
51	15.44	19.76	22.75	24.86	31.70	51
52	16.67	21.32	24.53	26.79	34.06	52
53	18.09	23.10	26.55	28.98	36.71	53
54	19.60	25.01	28.71	31.31	39.51	54
55	21.22	27.02	31.03	33.79	42.47	55
56	22.92	29.17	33.45	36.38	45.57	56
57	24.71	31.40	35.98	39.12	48.81	57
58	26.35	33.45	38.28	41.59	51.69	58
59	28.10	35.63	40.76	44.24	54.80	59
60	30.04	38.07	43.50	47.16	58.22	60
61	32.23	40.79	46.56	49.86	62.05	61
62	34.71	43.88	48.43	51.79	66.40	62
63	37.67	47.60	53.85	57.56	71.65	63
64	41.01	51.77	58.94	63.37	77.56	64
65	44.71	56.40	64.16	69.21	84.14	65
66	48.81	61.51	69.95	75.09	91.39	66
67	53.30	67.14	75.82	81.02	99.40	67
68	57.11	71.89	81.61	88.00	106.08	68
69	61.60	77.50	87.96	94.80	114.07	69
70	67.10	84.38	95.71	103.13	123.88	70
71	73.86	92.88	105.32	113.44	136.09	71
72	82.22	103.36	117.19	126.20	151.18	72
73	94.57	118.92	134.84	144.67	173.51	73
74	108.53	136.52	149.84	159.41	198.69	74
75	123.85	152.72	163.14	173.55	226.23	75
76	138.40	165.16	176.43	187.69	253.93	76
77	149.34	177.61	189.73	201.84	271.93	77
78	166.32	198.72	212.26	225.82	304.22	78
79	183.23	219.81	234.79	249.78	336.52	79
80	200.14	240.08	257.32	273.75	367.96	80
81	217.01	260.27	279.85	297.71	398.76	81
82	233.83	280.41	302.00	321.70	429.45	82
83	250.63	300.51	323.59	345.49	460.08	83
84	267.37	320.55	345.13	368.47	490.59	84
85	284.09	340.57	366.64	391.40	521.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.12	12.04	13.56	15.12	18.76	18-34
35-39	12.34	14.76	16.65	18.50	22.84	35-39
40-44	15.98	19.26	21.78	24.08	29.67	40-44
45-49	22.02	26.67	30.19	33.27	40.80	45-49
50	30.07	36.46	41.19	45.33	55.40	50
51	33.13	40.20	45.43	49.96	61.01	51
52	36.25	44.07	49.85	54.76	66.80	52
53	39.11	47.65	53.88	59.18	72.17	53
54	42.04	51.31	58.06	63.69	77.68	54
55	45.03	55.10	62.37	68.39	83.34	55
56	48.15	59.03	66.86	73.22	89.20	56
57	51.38	63.12	71.52	78.28	95.32	57
58	54.45	66.97	75.89	83.00	100.98	58
59	57.74	71.16	80.63	88.14	107.12	59
60	61.43	75.82	85.94	93.19	113.94	60
61	65.63	81.07	90.80	97.08	121.63	61
62	70.41	86.72	94.58	101.14	130.42	62
63	76.29	94.47	105.23	112.51	141.21	63
64	82.87	102.72	116.04	124.03	153.30	64
65	90.24	111.94	126.93	135.74	166.79	65
66	98.38	122.15	137.97	147.50	181.71	66
67	107.31	133.35	149.06	159.41	198.04	67
68	116.52	144.85	164.25	178.28	214.78	68
69	126.68	157.62	178.72	193.98	233.32	69
70	138.01	171.81	194.87	211.30	254.01	70
71	150.63	187.67	212.94	230.67	277.13	71
72	164.79	205.43	233.10	252.36	303.01	72
73	181.74	226.85	255.71	273.94	334.58	73
74	200.25	250.18	272.05	289.44	366.42	74
75	220.09	268.28	286.63	304.92	400.46	75
76	235.48	281.97	301.20	320.42	434.44	76
77	248.57	295.60	315.77	335.91	454.31	77
78	275.40	330.73	353.26	375.82	508.26	78
79	301.86	364.43	390.74	415.69	561.61	79
80	328.17	396.02	428.25	455.59	609.70	80
81	354.37	427.46	462.90	495.22	656.73	81
82	380.44	458.74	496.55	531.02	703.26	82
83	406.37	489.84	529.96	566.62	751.25	83
84	432.17	520.77	563.21	601.98	798.92	84
85	457.84	551.56	596.22	637.14	845.43	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.14	6.68	7.80	8.65	11.70	18-34
35-39	6.72	8.70	10.14	11.20	14.96	35-39
40-44	9.32	12.02	13.95	15.37	20.20	40-44
45-49	13.43	17.24	19.94	21.89	28.39	45-49
50	16.69	21.42	24.75	27.11	34.93	50
51	17.99	23.08	26.63	29.14	37.47	51
52	19.37	24.85	28.65	31.35	40.18	52
53	20.99	26.87	30.95	33.85	43.22	53
54	22.68	29.03	33.40	36.50	46.41	54
55	24.51	31.29	36.03	39.31	49.79	55
56	26.41	33.71	38.76	42.23	53.30	56
57	28.41	36.20	41.59	45.31	56.96	57
58	30.23	38.49	44.16	48.07	60.19	58
59	32.16	40.89	46.91	51.02	63.65	59
60	34.28	43.59	49.93	54.24	67.45	60
61	36.68	46.57	53.29	57.28	71.70	61
62	39.40	49.96	55.51	59.59	76.51	62
63	42.64	54.05	61.37	65.83	82.33	63
64	46.29	58.63	66.92	72.16	88.89	64
65	50.32	63.69	72.64	78.55	96.15	65
66	54.77	69.25	78.97	85.02	104.13	66
67	59.63	75.37	85.41	91.58	112.92	67
68	63.76	80.54	91.68	99.07	120.26	68
69	68.60	86.60	98.57	106.48	128.99	69
70	74.49	94.00	106.92	115.48	139.64	70
71	81.70	103.10	117.25	126.57	152.86	71
72	90.59	114.28	129.94	140.26	169.09	72
73	103.71	130.88	148.83	159.57	192.80	73
74	118.50	149.60	164.35	174.85	219.37	74
75	134.69	166.77	178.15	189.52	248.30	75
76	150.12	179.68	191.95	204.19	277.37	76
77	161.93	192.60	205.75	218.88	296.76	77
78	179.65	215.50	230.18	244.89	332.00	78
79	197.24	238.37	254.61	270.87	367.25	79
80	214.81	259.60	279.04	296.86	400.79	80
81	232.31	280.67	303.48	322.84	433.05	81
82	249.71	301.63	327.14	348.87	465.09	82
83	267.07	322.52	349.70	374.51	497.00	83
84	284.31	343.30	372.15	398.53	528.68	84
85	301.51	364.02	394.53	422.44	560.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	11.42	13.69	15.48	17.18	21.52	18-34
35-39	14.06	16.93	19.17	21.22	26.42	35-39
40-44	18.30	22.20	25.20	27.76	34.49	40-44
45-49	25.23	30.73	34.91	38.37	47.41	45-49
50	33.91	41.35	46.87	51.46	63.39	50
51	37.22	45.42	51.49	56.51	69.55	51
52	40.60	49.64	56.35	61.77	75.93	52
53	43.81	53.68	60.89	66.77	82.04	53
54	47.12	57.82	65.63	71.89	88.33	54
55	50.50	62.11	70.52	77.24	94.79	55
56	54.02	66.55	75.60	82.71	101.46	56
57	57.64	71.14	80.84	88.42	108.40	57
58	61.02	75.38	85.66	93.63	114.67	58
59	64.60	79.97	90.86	99.27	121.43	59
60	68.61	85.05	96.66	104.84	128.91	60
61	73.16	90.74	102.06	109.30	137.31	61
62	78.33	96.91	106.44	114.02	146.91	62
63	84.75	105.36	117.89	126.26	158.81	63
64	91.90	114.35	129.58	138.73	172.10	64
65	99.89	124.37	141.41	151.48	186.89	65
66	108.67	135.42	153.43	164.31	203.19	66
67	118.26	147.49	165.54	177.36	220.94	67
68	128.06	159.77	181.64	197.28	239.03	68
69	138.82	173.36	197.06	214.08	258.98	69
70	150.79	188.40	214.22	232.58	281.18	70
71	164.08	205.17	233.38	253.20	305.90	71
72	178.99	223.92	254.70	276.23	333.50	72
73	196.87	246.62	278.82	299.48	367.26	73
74	216.38	271.28	296.06	314.99	400.13	74
75	237.21	290.74	310.65	330.47	435.11	75
76	253.58	304.46	325.23	345.98	470.04	76
77	267.49	318.10	339.81	361.48	490.86	77
78	295.22	355.91	380.15	404.43	549.15	78
79	322.40	391.59	420.48	447.33	606.54	79
80	349.35	424.09	460.85	490.27	656.04	80
81	376.14	456.37	496.93	532.81	704.33	81
82	402.73	488.41	531.51	569.60	751.95	82
83	429.11	520.18	565.73	606.09	800.88	83
84	455.30	551.70	599.71	642.22	849.33	84
85	481.29	583.00	633.33	678.05	896.46	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.91	7.69	8.99	9.98	13.59	18-34
35-39	7.77	10.07	11.75	12.99	17.47	35-39
40-44	10.76	13.90	16.15	17.82	23.56	40-44
45-49	15.42	19.82	22.96	25.24	32.93	45-49
50	19.08	24.53	28.39	31.14	40.36	50
51	20.54	26.40	30.51	33.42	43.24	51
52	22.07	28.38	32.77	35.91	46.30	52
53	23.89	30.64	35.35	38.72	49.73	53
54	25.76	33.05	38.09	41.69	53.31	54
55	27.80	35.56	41.03	44.83	57.11	55
56	29.90	38.25	44.07	48.08	61.03	56
57	32.11	41.00	47.20	51.50	65.11	57
58	34.11	43.53	50.04	54.55	68.69	58
59	36.22	46.15	53.06	57.80	72.50	59
60	38.52	49.11	56.36	61.32	76.68	60
61	41.13	52.35	60.02	64.70	81.35	61
62	44.09	56.04	62.59	67.39	86.62	62
63	47.61	60.50	68.89	74.10	93.01	63
64	51.57	65.49	74.90	80.95	100.22	64
65	55.93	70.98	81.12	87.89	108.16	65
66	60.73	76.99	87.99	94.95	116.87	66
67	65.96	83.60	95.00	102.14	126.44	67
68	70.41	89.19	101.75	110.14	134.44	68
69	75.60	95.70	109.18	118.16	143.91	69
70	81.88	103.62	118.13	127.83	155.40	70
71	89.54	113.32	129.18	139.70	169.63	71
72	98.96	125.20	142.69	154.32	187.00	72
73	112.85	142.84	162.82	174.47	212.09	73
74	128.47	162.68	178.86	190.29	240.05	74
75	145.53	180.82	193.16	205.49	270.37	75
76	161.84	194.20	207.47	220.69	300.81	76
77	174.52	207.59	221.77	235.92	321.59	77
78	192.98	232.28	248.10	263.96	359.78	78
79	211.25	256.93	274.43	291.96	397.98	79
80	229.48	279.12	300.76	319.97	433.62	80
81	247.61	301.07	327.11	347.97	467.34	81
82	265.59	322.85	352.28	376.04	500.73	82
83	283.51	344.53	375.81	403.53	533.92	83
84	301.25	366.05	399.17	428.59	566.77	84
85	318.93	387.47	422.42	453.48	599.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	12.72	15.34	17.40	19.24	24.28	18-34
35-39	15.78	19.10	21.69	23.94	30.00	35-39
40-44	20.62	25.14	28.62	31.44	39.31	40-44
45-49	28.44	34.79	39.63	43.47	54.02	45-49
50	37.75	46.24	52.55	57.59	71.38	50
51	41.31	50.64	57.55	63.06	78.09	51
52	44.95	55.21	62.85	68.78	85.06	52
53	48.51	59.71	67.90	74.36	91.91	53
54	52.20	64.33	73.20	80.09	98.98	54
55	55.97	69.12	78.67	86.09	106.24	55
56	59.89	74.07	84.34	92.20	113.72	56
57	63.90	79.16	90.16	98.56	121.48	57
58	67.59	83.79	95.43	104.26	128.36	58
59	71.46	88.78	101.09	110.40	135.74	59
60	75.79	94.28	107.38	116.49	143.88	60
61	80.69	100.41	113.32	121.52	152.99	61
62	86.25	107.10	118.30	126.90	163.40	62
63	93.21	116.25	130.55	140.01	176.41	63
64	100.93	125.98	143.12	153.43	190.90	64
65	109.54	136.80	155.89	167.22	206.99	65
66	118.96	148.69	168.89	181.12	224.67	66
67	129.21	161.63	182.02	195.31	243.84	67
68	139.60	174.69	199.03	216.28	263.28	68
69	150.96	189.10	215.40	234.18	284.64	69
70	163.57	204.99	233.57	253.86	308.35	70
71	177.53	222.67	253.82	275.73	334.67	71
72	193.19	242.41	276.30	300.10	363.99	72
73	212.00	266.39	301.93	325.02	399.94	73
74	232.51	292.38	320.07	340.54	433.84	74
75	254.33	313.20	334.67	356.02	469.76	75
76	271.68	326.95	349.26	371.54	505.64	76
77	286.41	340.60	363.85	387.05	527.41	77
78	315.04	381.09	407.04	433.04	590.04	78
79	342.94	418.75	450.22	478.97	651.47	79
80	370.53	452.16	493.45	524.95	702.38	80
81	397.91	485.28	530.96	570.40	751.93	81
82	425.02	518.08	566.47	608.18	800.64	82
83	451.85	550.52	601.50	645.56	850.51	83
84	478.43	582.63	636.21	682.46	899.74	84
85	504.74	614.44	670.44	718.96	947.49	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.68	8.70	10.18	11.31	15.48	18-34
35-39	8.82	11.44	13.36	14.78	19.98	35-39
40-44	12.20	15.78	18.35	20.27	26.92	40-44
45-49	17.41	22.40	25.98	28.59	37.47	45-49
50	21.47	27.64	32.03	35.17	45.79	50
51	23.09	29.72	34.39	37.70	49.01	51
52	24.77	31.91	36.89	40.47	52.42	52
53	26.79	34.41	39.75	43.59	56.24	53
54	28.84	37.07	42.78	46.88	60.21	54
55	31.09	39.83	46.03	50.35	64.43	55
56	33.39	42.79	49.38	53.93	68.76	56
57	35.81	45.80	52.81	57.69	73.26	57
58	37.99	48.57	55.92	61.03	77.19	58
59	40.28	51.41	59.21	64.58	81.35	59
60	42.76	54.63	62.79	68.40	85.91	60
61	45.58	58.13	66.75	72.12	91.00	61
62	48.78	62.12	69.67	75.19	96.73	62
63	52.58	66.95	76.41	82.37	103.69	63
64	56.85	72.35	82.88	89.74	111.55	64
65	61.54	78.27	89.60	97.23	120.17	65
66	66.69	84.73	97.01	104.88	129.61	66
67	72.29	91.83	104.59	112.70	139.96	67
68	77.06	97.84	111.82	121.21	148.62	68
69	82.60	104.80	119.79	129.84	158.83	69
70	89.27	113.24	129.34	140.18	171.16	70
71	97.38	123.54	141.11	152.83	186.40	71
72	107.33	136.12	155.44	168.38	204.91	72
73	121.99	154.80	176.81	189.37	231.38	73
74	138.44	175.76	193.37	205.73	260.73	74
75	156.37	194.87	208.17	221.46	292.44	75
76	173.56	208.72	222.99	237.19	324.25	76
77	187.11	222.58	237.79	252.96	346.42	77
78	206.31	249.06	266.02	283.03	387.56	78
79	225.26	275.49	294.25	313.05	428.71	79
80	244.15	298.64	322.48	343.08	466.45	80
81	262.91	321.47	350.74	373.10	501.63	81
82	281.47	344.07	377.42	403.21	536.37	82
83	299.95	366.54	401.92	432.55	570.84	83
84	318.19	388.80	426.19	458.65	604.86	84
85	336.35	410.92	450.31	484.52	638.53	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	271.45	335.66	358.69	381.57	504.41	75
76	289.78	349.44	373.29	397.10	541.24	76
77	305.33	363.10	387.89	412.62	563.96	77
78	334.86	406.27	433.93	461.65	630.93	78
79	363.48	445.91	479.96	510.61	696.40	79
80	391.71	480.23	526.05	559.63	748.72	80
81	419.68	514.19	564.99	607.99	799.53	81
82	447.31	547.75	601.43	646.76	849.33	82
83	474.59	580.86	637.27	685.03	900.14	83
84	501.56	613.56	672.71	722.70	950.15	84
85	528.19	645.88	707.55	759.87	998.52	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	167.21	208.92	223.18	237.43	314.51	75
76	185.28	223.24	238.51	253.69	347.69	76
77	199.70	237.57	253.81	270.00	371.25	77
78	219.64	265.84	283.94	302.10	415.34	78
79	239.27	294.05	314.07	334.14	459.44	79
80	258.82	318.16	344.20	366.19	499.28	80
81	278.21	341.87	374.37	398.23	535.92	81
82	297.35	365.29	402.56	430.38	572.01	82
83	316.39	388.55	428.03	461.57	607.76	83
84	335.13	411.55	453.21	488.71	642.95	84
85	353.77	434.37	478.20	515.56	677.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	288.57	358.12	382.71	407.12	539.06	75
76	307.88	371.93	397.32	422.66	576.84	76
77	324.25	385.60	411.93	438.19	600.51	77
78	354.68	431.45	460.82	490.26	671.82	78
79	384.02	473.07	509.70	542.25	741.33	79
80	412.89	508.30	558.65	594.31	795.06	80
81	441.45	543.10	599.02	645.58	847.13	81
82	469.60	577.42	636.39	685.34	898.02	82
83	497.33	611.20	673.04	724.50	949.77	83
84	524.69	644.49	709.21	762.94	1,000.56	84
85	551.64	677.32	744.66	800.78	1,049.55	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.22	10.72	12.56	13.97	19.26	18-34
35-39	10.92	14.18	16.58	18.36	25.00	35-39
40-44	15.08	19.54	22.75	25.17	33.64	40-44
45-49	21.39	27.56	32.02	35.29	46.55	45-49
50	26.25	33.86	39.31	43.23	56.65	50
51	28.19	36.36	42.15	46.26	60.55	51
52	30.17	38.97	45.13	49.59	64.66	52
53	32.59	41.95	48.55	53.33	69.26	53
54	35.00	45.11	52.16	57.26	74.01	54
55	37.67	48.37	56.03	61.39	79.07	55
56	40.37	51.87	60.00	65.63	84.22	56
57	43.21	55.40	64.03	70.07	89.56	57
58	45.75	58.65	67.68	73.99	94.19	58
59	48.40	61.93	71.51	78.14	99.05	59
60	51.24	65.67	75.65	82.56	104.37	60
61	54.48	69.69	80.21	86.96	110.30	61
62	58.16	74.28	83.83	90.79	116.95	62
63	62.52	79.85	91.45	98.91	125.05	63
64	67.41	86.07	98.84	107.32	134.21	64
65	72.76	92.85	106.56	115.91	144.19	65
66	78.61	100.21	115.05	124.74	155.09	66
67	84.95	108.29	123.77	133.82	167.00	67
68	90.36	115.14	131.96	143.35	176.98	68
69	96.60	123.00	141.01	153.20	188.67	69
70	104.05	132.48	151.76	164.88	202.68	70
71	113.06	143.98	164.97	179.09	219.94	71
72	124.07	157.96	180.94	196.50	240.73	72
73	140.27	178.72	204.79	219.17	269.96	73
74	158.38	201.92	222.39	236.61	302.09	74
75	178.05	222.97	238.19	253.40	336.58	75
76	197.00	237.76	254.03	270.19	371.13	76
77	212.29	252.56	269.83	287.04	396.08	77
78	232.97	282.62	301.86	321.17	443.12	78
79	253.28	312.61	333.89	355.23	490.17	79
80	273.49	337.68	365.92	389.30	532.11	80
81	293.51	362.27	398.00	423.36	570.21	81
82	313.23	386.51	427.70	457.55	607.65	82
83	332.83	410.56	454.14	490.59	644.68	83
84	352.07	434.30	480.23	518.77	681.04	84
85	371.19	457.82	506.09	546.60	716.87	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
New Increased Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.30	7.42	8.31	9.33	11.43	18-34
35-39	7.59	8.99	10.09	11.27	13.76	35-39
40-44	9.76	11.66	13.11	14.57	17.75	40-44
45-49	13.43	16.15	18.19	20.12	24.42	45-49
50	18.73	22.55	25.37	28.00	33.87	50
51	20.74	24.99	28.12	31.01	37.48	51
52	22.79	27.50	30.96	34.11	41.19	52
53	24.58	29.73	33.48	36.85	44.50	53
54	26.40	32.00	36.07	39.64	47.88	54
55	28.26	34.35	38.73	42.53	51.35	55
56	30.20	36.79	41.51	45.52	54.96	56
57	32.23	39.36	44.43	48.67	58.74	57
58	34.20	41.83	47.23	51.69	62.35	58
59	36.34	44.53	50.29	55.01	66.29	59
60	38.75	47.56	53.73	58.71	70.69	60
61	41.50	51.00	57.62	62.92	75.68	61
62	44.64	54.94	62.08	67.74	81.38	62
63	48.45	59.70	67.45	73.57	88.29	63
64	52.74	65.07	73.52	80.14	96.07	64
65	57.56	71.08	80.32	87.50	104.78	65
66	62.92	77.77	87.87	95.65	114.45	66
67	68.83	85.15	96.23	104.65	125.10	67
68	74.98	92.81	104.90	113.90	136.09	68
69	81.81	101.34	114.56	124.20	148.33	69
70	89.45	110.87	125.37	135.73	162.03	70
71	97.99	121.55	137.50	148.67	177.40	71
72	107.56	133.53	151.07	163.21	194.66	72
73	119.01	147.91	167.40	180.81	215.64	73
74	131.51	163.63	185.24	200.04	238.53	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.12	4.05	4.72	5.23	7.01	18-34
35-39	4.05	5.24	6.09	6.72	8.89	35-39
40-44	5.63	7.24	8.39	9.23	12.03	40-44
45-49	8.17	10.47	12.09	13.24	17.03	45-49
50	10.22	13.08	15.08	16.49	21.07	50
51	11.03	14.11	16.25	17.76	22.64	51
52	11.91	15.23	17.52	19.14	24.33	52
53	12.92	16.50	18.96	20.70	26.22	53
54	14.00	17.86	20.51	22.37	28.22	54
55	15.16	19.30	22.16	24.13	30.34	55
56	16.37	20.83	23.89	25.99	32.55	56
57	17.65	22.43	25.70	27.94	34.86	57
58	18.82	23.89	27.34	29.71	36.92	58
59	20.07	25.45	29.11	31.60	39.14	59
60	21.46	27.19	31.07	33.69	41.58	60
61	23.02	29.14	33.26	36.04	44.32	61
62	24.79	31.34	35.75	38.70	47.43	62
63	26.91	34.00	38.75	41.91	51.18	63
64	29.29	36.98	42.10	45.51	55.40	64
65	31.94	40.29	45.83	49.51	60.10	65
66	34.87	43.94	49.96	53.93	65.28	66
67	38.07	47.96	54.49	58.79	71.00	67
68	40.79	51.35	58.29	62.86	75.77	68
69	44.00	55.36	62.83	67.71	81.48	69
70	47.93	60.27	68.37	73.66	88.49	70
71	52.76	66.34	75.23	81.03	97.21	71
72	58.73	73.83	83.71	90.14	108.01	72
73	67.55	84.94	96.31	103.71	124.27	73
74	77.52	97.51	110.57	119.07	142.66	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.23	8.60	9.68	10.80	13.40	18-34
35-39	8.82	10.54	11.89	13.21	16.32	35-39
40-44	11.42	13.76	15.55	17.20	21.19	40-44
45-49	15.72	19.05	21.56	23.76	29.14	45-49
50	21.47	26.04	29.43	32.38	39.58	50
51	23.66	28.72	32.45	35.69	43.58	51
52	25.90	31.48	35.60	39.12	47.71	52
53	27.94	34.04	38.49	42.27	51.55	53
54	30.03	36.65	41.48	45.50	55.49	54
55	32.17	39.36	44.55	48.85	59.53	55
56	34.39	42.16	47.75	52.30	63.72	56
57	36.70	45.09	51.09	55.91	68.08	57
58	38.89	47.84	54.21	59.28	72.13	58
59	41.24	50.82	57.60	62.96	76.51	59
60	43.88	54.15	61.39	67.03	81.38	60
61	46.88	57.91	65.66	71.65	86.88	61
62	50.30	62.22	70.55	76.94	93.16	62
63	54.49	67.48	76.49	83.39	100.86	63
64	59.19	73.38	83.19	90.64	109.50	64
65	64.45	79.96	90.66	98.74	119.14	65
66	70.27	87.25	98.91	107.66	129.79	66
67	76.65	95.25	108.00	117.47	141.46	67
68	83.22	103.47	117.32	127.47	153.41	68
69	90.48	112.58	127.66	138.56	166.66	69
70	98.58	122.72	139.19	150.93	181.44	70
71	107.60	134.05	152.10	164.76	197.95	71
72	117.70	146.74	166.50	180.26	216.44	72
73	129.82	162.03	183.91	199.07	238.98	73
74	143.03	178.70	202.89	219.55	263.49	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.67	4.77	5.57	6.18	8.36	18-34
35-39	4.80	6.22	7.24	8.00	10.68	35-39
40-44	6.66	8.58	9.96	10.98	14.43	40-44
45-49	9.59	12.31	14.25	15.63	20.27	45-49
50	11.93	15.30	17.68	19.37	24.95	50
51	12.85	16.48	19.02	20.82	26.76	51
52	13.84	17.75	20.46	22.40	28.70	52
53	14.99	19.19	22.10	24.18	30.87	53
54	16.20	20.73	23.86	26.08	33.15	54
55	17.51	22.35	25.73	28.07	35.57	55
56	18.86	24.07	27.68	30.17	38.07	56
57	20.29	25.86	29.71	32.36	40.68	57
58	21.59	27.49	31.54	34.34	42.99	58
59	22.97	29.21	33.50	36.44	45.46	59
60	24.49	31.13	35.66	38.75	48.17	60
61	26.20	33.27	38.07	41.34	51.21	61
62	28.14	35.68	40.81	44.27	54.65	62
63	30.46	38.61	44.12	47.82	58.81	63
64	33.06	41.88	47.80	51.79	63.49	64
65	35.95	45.50	51.89	56.18	68.68	65
66	39.13	49.47	56.40	61.02	74.38	66
67	42.59	53.84	61.34	66.33	80.66	67
68	45.54	57.53	65.48	70.77	85.90	68
69	49.00	61.86	70.41	76.05	92.14	69
70	53.21	67.14	76.38	82.48	99.75	70
71	58.36	73.64	83.75	90.41	109.19	71
72	64.71	81.63	92.82	100.18	120.83	72
73	74.08	93.48	106.30	114.73	138.38	73
74	84.64	106.85	121.51	131.15	158.17	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.16	9.78	11.05	12.27	15.37	18-34
35-39	10.05	12.09	13.69	15.15	18.88	35-39
40-44	13.08	15.86	17.99	19.83	24.63	40-44
45-49	18.01	21.95	24.93	27.40	33.86	45-49
50	24.21	29.53	33.49	36.76	45.29	50
51	26.58	32.45	36.78	40.37	49.68	51
52	29.01	35.46	40.24	44.13	54.23	52
53	31.30	38.35	43.50	47.69	58.60	53
54	33.66	41.30	46.89	51.36	63.10	54
55	36.08	44.37	50.37	55.17	67.71	55
56	38.58	47.53	53.99	59.08	72.48	56
57	41.17	50.82	57.75	63.15	77.42	57
58	43.58	53.85	61.19	66.87	81.91	58
59	46.14	57.11	64.91	70.91	86.73	59
60	49.01	60.74	69.05	75.35	92.07	60
61	52.26	64.82	73.70	80.38	98.08	61
62	55.96	69.50	79.02	86.14	104.94	62
63	60.53	75.26	85.53	93.21	113.43	63
64	65.64	81.69	92.86	101.14	122.93	64
65	71.34	88.84	101.00	109.98	133.50	65
66	77.62	96.73	109.95	119.67	145.13	66
67	84.47	105.35	119.77	130.29	157.82	67
68	91.46	114.13	129.74	141.04	170.73	68
69	99.15	123.82	140.76	152.92	184.99	69
70	107.71	134.57	153.01	166.13	200.85	70
71	117.21	146.55	166.70	180.85	218.50	71
72	127.84	159.95	181.93	197.31	238.22	72
73	140.63	176.15	200.42	217.33	262.32	73
74	154.55	193.77	220.54	239.06	288.45	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	4.22	5.49	6.42	7.13	9.71	18-34
35-39	5.55	7.20	8.39	9.28	12.47	35-39
40-44	7.69	9.92	11.53	12.73	16.83	40-44
45-49	11.01	14.15	16.41	18.02	23.51	45-49
50	13.64	17.52	20.28	22.25	28.83	50
51	14.67	18.85	21.79	23.88	30.88	51
52	15.77	20.27	23.40	25.66	33.07	52
53	17.06	21.88	25.24	27.66	35.52	53
54	18.40	23.60	27.21	29.79	38.08	54
55	19.86	25.40	29.30	32.01	40.80	55
56	21.35	27.31	31.47	34.35	43.59	56
57	22.93	29.29	33.72	36.78	46.50	57
58	24.36	31.09	35.74	38.97	49.06	58
59	25.87	32.97	37.89	41.28	51.78	59
60	27.52	35.07	40.25	43.81	54.76	60
61	29.38	37.40	42.88	46.64	58.10	61
62	31.49	40.02	45.87	49.84	61.87	62
63	34.01	43.22	49.49	53.73	66.44	63
64	36.83	46.78	53.50	58.07	71.58	64
65	39.96	50.71	57.95	62.85	77.26	65
66	43.39	55.00	62.84	68.11	83.48	66
67	47.11	59.72	68.19	73.87	90.32	67
68	50.29	63.71	72.67	78.68	96.03	68
69	54.00	68.36	77.99	84.39	102.80	69
70	58.49	74.01	84.39	91.30	111.01	70
71	63.96	80.94	92.27	99.79	121.17	71
72	70.69	89.43	101.93	110.22	133.65	72
73	80.61	102.02	116.29	125.75	152.49	73
74	91.76	116.19	132.45	143.23	173.68	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.09	10.96	12.42	13.74	17.34	18-34
35-39	11.28	13.64	15.49	17.09	21.44	35-39
40-44	14.74	17.96	20.43	22.46	28.07	40-44
45-49	20.30	24.85	28.30	31.04	38.58	45-49
50	26.95	33.02	37.55	41.14	51.00	50
51	29.50	36.18	41.11	45.05	55.78	51
52	32.12	39.44	44.88	49.14	60.75	52
53	34.66	42.66	48.51	53.11	65.65	53
54	37.29	45.95	52.30	57.22	70.71	54
55	39.99	49.38	56.19	61.49	75.89	55
56	42.77	52.90	60.23	65.86	81.24	56
57	45.64	56.55	64.41	70.39	86.76	57
58	48.27	59.86	68.17	74.46	91.69	58
59	51.04	63.40	72.22	78.86	96.95	59
60	54.14	67.33	76.71	83.67	102.76	60
61	57.64	71.73	81.74	89.11	109.28	61
62	61.62	76.78	87.49	95.34	116.72	62
63	66.57	83.04	94.57	103.03	126.00	63
64	72.09	90.00	102.53	111.64	136.36	64
65	78.23	97.72	111.34	121.22	147.86	65
66	84.97	106.21	120.99	131.68	160.47	66
67	92.29	115.45	131.54	143.11	174.18	67
68	99.70	124.79	142.16	154.61	188.05	68
69	107.82	135.06	153.86	167.28	203.32	69
70	116.84	146.42	166.83	181.33	220.26	70
71	126.82	159.05	181.30	196.94	239.05	71
72	137.98	173.16	197.36	214.36	260.00	72
73	151.44	190.27	216.93	235.59	285.66	73
74	166.07	208.84	238.19	258.57	313.41	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	4.77	6.21	7.27	8.08	11.06	18-34
35-39	6.30	8.18	9.54	10.56	14.26	35-39
40-44	8.72	11.26	13.10	14.48	19.23	40-44
45-49	12.43	15.99	18.57	20.41	26.75	45-49
50	15.35	19.74	22.88	25.13	32.71	50
51	16.49	21.22	24.56	26.94	35.00	51
52	17.70	22.79	26.34	28.92	37.44	52
53	19.13	24.57	28.38	31.14	40.17	53
54	20.60	26.47	30.56	33.50	43.01	54
55	22.21	28.45	32.87	35.95	46.03	55
56	23.84	30.55	35.26	38.53	49.11	56
57	25.57	32.72	37.73	41.20	52.32	57
58	27.13	34.69	39.94	43.60	55.13	58
59	28.77	36.73	42.28	46.12	58.10	59
60	30.55	39.01	44.84	48.87	61.35	60
61	32.56	41.53	47.69	51.94	64.99	61
62	34.84	44.36	50.93	55.41	69.09	62
63	37.56	47.83	54.86	59.64	74.07	63
64	40.60	51.68	59.20	64.35	79.67	64
65	43.97	55.92	64.01	69.52	85.84	65
66	47.65	60.53	69.28	75.20	92.58	66
67	51.63	65.60	75.04	81.41	99.98	67
68	55.04	69.89	79.86	86.59	106.16	68
69	59.00	74.86	85.57	92.73	113.46	69
70	63.77	80.88	92.40	100.12	122.27	70
71	69.56	88.24	100.79	109.17	133.15	71
72	76.67	97.23	111.04	120.26	146.47	72
73	87.14	110.56	126.28	136.77	166.60	73
74	98.88	125.53	143.39	155.31	189.19	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

03.05.13 **DRAFT**

[client name]
[address 1]
[address 2]
[address 3]
[policy number]

Dear valued policyholder:

Thank you for selecting New York Life Insurance Company (New York Life) to be the provider of your long-term care insurance coverage. On your next policy anniversary, [anniversary date], your long-term care insurance premium is scheduled to increase to [$amount] [mode]. In advance of this increase, I want to share with you more about this change and our overall commitment to serving your long-term care insurance needs.

We began offering this valuable coverage in 1988 and since entering this market, we had never raised rates on existing policies. However, New York Life, like the rest of the industry, is experiencing a rise in costs associated with higher than expected claims. To meet these rising costs, we applied for and were granted a rate change by the department of insurance in [State], the issuing state for your policy. While we do not anticipate any further rate increase on these policies, in accordance with the terms of your policy, we reserve the right to increase premiums in the future.

Long-term care insurance continues to provide important financial protection for you and your loved ones from the potential risks associated with long-term care costs. The benefit levels you chose for your policy are summarized below. In light of the premium increase, we are offering you two options.

1. **Maintain your current benefit levels at the increased premium rate:**

- Annual Premium on your next anniversary $[amount] [time period]
- Current Policy Lifetime Maximum $[amount]
- Current Nursing Home Daily Maximum Benefit $[amount]
- Current Benefit Period [# of years or unlimited]

2. **Reduce coverage to keep your premium close to its current level. For example, you can do this by:**

- Reducing your daily maximum benefit,
- Reducing the benefit period, or
- Cancelling any riders you may have purchased.

To discuss the options available to you before your new premium is implemented, call your agent, [agent name] at [agent phone number], or our Policy Owner Services team at 1-800-224-4582 [Option 1, Option 1] Monday to Friday, 8am – 5pm CST. If you have an automatic payment method in place, through a checking account or payroll deduction, for example, you may need to make changes to ensure the correct premium amount is funded. Information on how to adjust payment amounts and other information you may find helpful is included with this letter.

Your decision to entrust New York Life with your long-term care insurance coverage is not one we take lightly. We appreciate the opportunity to serve your long-term care insurance needs and remain committed to helping you achieve long-term financial security for many years to come.

On behalf of New York Life,

Troy E. Glover
Senior Vice President

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.52	8.74	9.72	11.00	13.24	18-34
35-39	8.90	10.42	11.61	13.06	15.68	35-39
40-44	11.34	13.38	14.94	16.72	20.03	40-44
45-49	15.60	18.55	20.75	23.07	27.58	45-49
50	22.39	26.68	29.83	33.07	39.42	50
51	24.95	29.76	33.31	36.86	43.93	51
52	27.55	32.93	36.85	40.74	48.54	52
53	29.71	35.59	39.86	44.00	52.43	53
54	31.88	38.29	42.92	47.29	56.38	54
55	34.09	41.08	46.07	50.69	60.44	55
56	36.41	43.99	49.38	54.24	64.68	56
57	38.86	47.08	52.88	58.00	69.16	57
58	41.31	50.15	56.35	61.74	73.60	58
59	44.02	53.54	60.17	65.88	78.50	59
60	47.07	57.36	64.50	69.89	84.00	60
61	50.57	61.73	68.28	72.64	90.27	61
62	54.57	66.34	70.86	75.38	97.44	62
63	59.37	72.69	79.91	85.01	106.01	63
64	64.81	79.46	88.96	94.63	115.70	64
65	70.94	87.08	97.97	104.26	126.59	65
66	77.80	95.61	107.05	113.88	138.75	66
67	85.41	105.07	116.10	123.51	152.24	67
68	93.44	115.01	129.47	140.28	166.28	68
69	102.40	126.14	142.04	153.78	182.00	69
70	112.45	138.63	156.17	168.74	199.67	70
71	123.73	152.67	172.06	185.61	219.59	71
72	136.39	168.45	189.90	204.62	242.03	72
73	151.48	187.31	209.49	222.86	269.22	73
74	167.99	207.98	224.03	238.34	299.00	74
75	185.85	223.36	238.59	253.82	331.16	75
76	199.28	236.99	253.14	269.30	363.24	76
77	210.73	250.60	267.69	284.77	381.21	77
78	235.76	280.37	299.48	318.60	426.48	78
79	260.78	310.11	331.26	352.41	471.75	79
80	285.81	339.88	363.05	386.23	517.02	80
81	310.83	369.64	394.84	420.04	561.53	81
82	335.86	399.40	426.63	453.86	605.88	82
83	360.89	429.16	458.42	487.68	651.99	83
84	385.91	458.91	490.21	521.50	698.10	84
85	410.94	488.68	522.00	555.32	743.37	85
86*	452.56	565.31	638.61	687.06	800.98	86*
87*	483.18	603.82	682.14	733.78	854.18	87*
88*	514.88	643.69	727.19	782.14	909.16	88*
89*	547.64	684.92	773.77	832.13	965.89	89*
90*	581.46	727.50	821.87	883.75	1,024.41	90*
91*	616.36	771.44	871.51	937.01	1,084.69	91*
92*	652.34	816.73	922.68	991.90	1,146.74	92*
93*	689.39	863.38	975.38	1,048.43	1,210.57	93*
94*	727.51	911.39	1,029.60	1,106.59	1,276.16	94*
95+*	766.70	960.75	1,085.36	1,166.38	1,343.51	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.60	4.66	5.42	5.99	7.92	18-34
35-39	4.62	5.96	6.92	7.62	9.94	35-39
40-44	6.44	8.26	9.55	10.47	13.48	40-44
45-49	9.45	12.08	13.90	15.19	19.31	45-49
50	11.91	15.20	17.47	19.05	24.07	50
51	12.89	16.44	18.87	20.58	25.93	51
52	13.97	17.79	20.41	22.23	27.94	52
53	15.19	19.33	22.15	24.11	30.20	53
54	16.52	20.99	24.02	26.12	32.61	54
55	17.93	22.75	26.03	28.27	35.15	55
56	19.43	24.63	28.14	30.53	37.84	56
57	21.01	26.60	30.37	32.93	40.66	57
58	22.47	28.41	32.40	35.11	43.19	58
59	24.04	30.37	34.61	37.46	45.95	59
60	25.80	32.55	37.07	40.08	48.99	60
61	27.78	35.01	39.83	42.44	52.40	61
62	30.02	37.80	41.35	43.99	56.29	62
63	32.70	41.15	46.33	49.29	60.97	63
64	35.73	44.91	50.96	54.58	66.23	64
65	39.10	49.11	55.68	59.87	72.13	65
66	42.85	53.77	60.93	65.16	78.65	66
67	46.97	58.91	66.23	70.46	85.88	67
68	50.46	63.24	71.54	76.93	91.90	68
69	54.60	68.40	77.35	83.12	99.15	69
70	59.71	74.76	84.50	90.78	108.12	70
71	66.02	82.66	93.39	100.31	119.32	71
72	73.85	92.44	104.44	112.14	133.27	72
73	85.43	106.96	120.85	129.77	154.22	73
74	98.56	123.44	135.33	143.97	178.01	74
75	113.01	138.67	148.13	157.58	204.16	75
76	126.68	150.64	160.91	171.19	230.49	76
77	136.75	162.62	173.71	184.80	247.10	77
78	152.99	181.94	194.34	206.75	276.44	78
79	169.22	201.25	214.97	228.69	305.79	79
80	185.47	220.56	235.60	250.64	335.13	80
81	201.71	239.87	256.22	272.58	364.47	81
82	217.95	259.19	276.86	294.53	393.81	82
83	234.19	278.50	297.48	316.47	423.16	83
84	250.43	297.80	318.11	338.41	452.50	84
85	266.67	317.12	338.75	360.36	481.85	85
86*	314.73	396.33	448.27	480.75	560.84	86*
87*	336.90	424.41	480.05	514.75	599.42	87*
88*	359.72	453.35	512.79	549.78	639.07	88*
89*	383.21	483.13	546.50	585.84	679.80	89*
90*	407.34	513.76	581.17	622.93	721.60	90*
91*	432.15	545.24	616.81	661.04	764.46	91*
92*	457.62	577.57	653.41	700.17	808.40	92*
93*	483.74	610.75	690.97	740.32	853.41	93*
94*	510.54	644.78	729.50	781.51	899.50	94*
95+*	537.98	679.67	768.98	823.70	946.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	295.74	372.32	397.70	423.09	560.81	75
76	319.63	384.72	410.95	437.17	597.48	76
77	333.93	397.10	424.18	451.26	615.25	77
78	368.24	444.25	474.55	504.84	688.32	78
79	392.69	491.42	524.92	558.43	740.11	79
80	417.59	528.44	575.29	612.02	784.67	80
81	442.95	560.80	625.66	665.59	829.57	81
82	468.76	593.73	676.04	719.18	874.80	82
83	495.03	627.24	715.12	772.77	920.37	83
84	521.75	661.35	753.70	814.02	966.28	84
85	548.94	696.04	792.92	855.68	1,012.52	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	13.29	17.18	20.01	22.06	29.44	18-34
35-39	17.14	22.09	25.66	28.25	37.27	35-39
40-44	22.37	28.77	33.35	36.61	47.75	40-44
45-49	29.62	38.01	43.93	48.13	62.06	45-49
50	35.06	44.95	51.90	56.78	72.83	50
51	37.11	47.57	54.89	60.03	76.86	51
52	39.31	50.36	58.09	63.50	81.12	52
53	41.80	53.51	61.68	67.41	85.86	53
54	44.41	56.83	65.46	71.50	90.80	54
55	47.12	60.26	69.38	75.74	95.90	55
56	49.92	63.80	73.40	80.08	101.11	56
57	52.77	67.38	77.49	84.49	106.36	57
58	55.17	70.42	80.93	88.20	110.73	58
59	57.71	73.60	84.55	92.08	115.26	59
60	60.45	77.04	88.45	96.28	120.18	60
61	63.48	80.86	92.78	100.93	125.62	61
62	66.89	85.16	97.65	106.18	131.80	62
63	71.16	90.55	103.77	112.76	139.59	63
64	75.91	96.53	110.56	120.08	148.29	64
65	81.10	103.10	118.03	128.13	157.85	65
66	86.77	110.25	126.15	136.89	168.29	66
67	92.88	117.98	134.95	146.37	179.61	67
68	97.99	124.42	142.24	154.22	188.92	68
69	103.89	131.87	150.72	163.37	199.79	69
70	110.95	140.81	160.90	174.37	212.94	70
71	119.53	151.70	173.32	187.78	229.07	71
72	129.98	164.99	188.50	204.22	248.86	72
73	145.56	184.86	211.26	228.91	279.05	73
74	162.99	207.12	232.39	247.23	312.83	74
75	181.90	231.28	247.15	262.92	349.41	75
76	201.94	245.19	261.90	278.62	382.61	76
77	217.79	259.00	276.66	294.31	403.68	77
78	242.38	289.75	309.50	329.26	451.62	78
79	262.43	320.50	342.36	364.21	499.55	79
80	282.86	351.25	375.20	399.16	540.15	80
81	303.66	382.00	408.06	434.10	578.44	81
82	324.84	412.77	440.90	469.05	617.15	82
83	346.40	442.19	473.76	504.00	656.28	83
84	368.33	470.39	506.62	538.95	695.81	84
85	390.63	499.09	539.46	573.90	617.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.82	10.39	11.64	13.06	16.00	18-34
35-39	10.62	12.59	14.13	15.78	19.26	35-39
40-44	13.66	16.32	18.36	20.40	24.85	40-44
45-49	18.81	22.61	25.47	28.17	34.19	45-49
50	26.23	31.57	35.51	39.20	47.41	50
51	29.04	34.98	39.37	43.41	52.47	51
52	31.90	38.50	43.35	47.75	57.67	52
53	34.41	41.62	46.87	51.59	62.30	53
54	36.96	44.80	50.49	55.49	67.03	54
55	39.56	48.09	54.22	59.54	71.89	55
56	42.28	51.51	58.12	63.73	76.94	56
57	45.12	55.10	62.20	68.14	82.24	57
58	47.88	58.56	66.12	72.37	87.29	58
59	50.88	62.35	70.40	77.01	92.81	59
60	54.25	66.59	75.22	81.54	98.97	60
61	58.10	71.40	79.54	84.86	105.95	61
62	62.49	76.53	82.72	88.26	113.93	62
63	67.83	83.58	92.57	98.76	123.61	63
64	73.84	91.09	102.50	109.33	134.50	64
65	80.59	99.51	112.45	120.00	146.69	65
66	88.09	108.88	122.51	130.69	160.23	66
67	96.36	119.21	132.58	141.46	175.14	67
68	104.98	129.93	146.86	159.28	190.53	68
69	114.54	141.88	160.38	173.88	207.66	69
70	125.23	155.22	175.52	190.02	226.84	70
71	137.18	170.17	192.50	208.14	248.36	71
72	150.59	186.94	211.50	228.49	272.52	72
73	166.61	207.08	232.60	248.40	301.90	73
74	184.12	229.08	248.04	263.89	332.71	74
75	202.97	245.82	262.61	279.37	365.81	75
76	217.38	259.48	277.17	294.86	398.84	76
77	229.65	273.10	291.73	310.34	417.76	77
78	255.58	305.55	326.37	347.21	467.37	78
79	281.32	337.27	361.00	384.05	516.68	79
80	306.99	367.95	395.65	420.91	563.36	80
81	332.60	398.55	428.87	457.63	609.13	81
82	358.15	429.07	461.59	492.44	654.57	82
83	383.63	459.50	494.19	527.15	701.62	83
84	409.04	489.84	526.71	561.74	748.51	84
85	434.39	520.12	559.11	596.23	794.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	4.37	5.67	6.61	7.32	9.81	18-34
35-39	5.67	7.33	8.53	9.41	12.45	35-39
40-44	7.88	10.14	11.75	12.92	16.84	40-44
45-49	11.44	14.66	16.92	18.54	23.85	45-49
50	14.30	18.31	21.11	23.08	29.50	50
51	15.44	19.76	22.75	24.86	31.70	51
52	16.67	21.32	24.53	26.79	34.06	52
53	18.09	23.10	26.55	28.98	36.71	53
54	19.60	25.01	28.71	31.31	39.51	54
55	21.22	27.02	31.03	33.79	42.47	55
56	22.92	29.17	33.45	36.38	45.57	56
57	24.71	31.40	35.98	39.12	48.81	57
58	26.35	33.45	38.28	41.59	51.69	58
59	28.10	35.63	40.76	44.24	54.80	59
60	30.04	38.07	43.50	47.16	58.22	60
61	32.23	40.79	46.56	49.86	62.05	61
62	34.71	43.88	48.43	51.79	66.40	62
63	37.67	47.60	53.85	57.56	71.65	63
64	41.01	51.77	58.94	63.37	77.56	64
65	44.71	56.40	64.16	69.21	84.14	65
66	48.81	61.51	69.95	75.09	91.39	66
67	53.30	67.14	75.82	81.02	99.40	67
68	57.11	71.89	81.61	88.00	106.08	68
69	61.60	77.50	87.96	94.80	114.07	69
70	67.10	84.38	95.71	103.13	123.88	70
71	73.86	92.88	105.32	113.44	136.09	71
72	82.22	103.36	117.19	126.20	151.18	72
73	94.57	118.92	134.84	144.67	173.51	73
74	108.53	136.52	149.84	159.41	198.69	74
75	123.85	152.72	163.14	173.55	226.23	75
76	138.40	165.16	176.43	187.69	253.93	76
77	149.34	177.61	189.73	201.84	271.93	77
78	166.32	198.72	212.26	225.82	304.22	78
79	183.23	219.81	234.79	249.78	336.52	79
80	200.14	240.08	257.32	273.75	367.96	80
81	217.01	260.27	279.85	297.71	398.76	81
82	233.83	280.41	302.00	321.70	429.45	82
83	250.63	300.51	323.59	345.49	460.08	83
84	267.37	320.55	345.13	368.47	490.59	84
85	284.09	340.57	366.64	391.40	521.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.12	12.04	13.56	15.12	18.76	18-34
35-39	12.34	14.76	16.65	18.50	22.84	35-39
40-44	15.98	19.26	21.78	24.08	29.67	40-44
45-49	22.02	26.67	30.19	33.27	40.80	45-49
50	30.07	36.46	41.19	45.33	55.40	50
51	33.13	40.20	45.43	49.96	61.01	51
52	36.25	44.07	49.85	54.76	66.80	52
53	39.11	47.65	53.88	59.18	72.17	53
54	42.04	51.31	58.06	63.69	77.68	54
55	45.03	55.10	62.37	68.39	83.34	55
56	48.15	59.03	66.86	73.22	89.20	56
57	51.38	63.12	71.52	78.28	95.32	57
58	54.45	66.97	75.89	83.00	100.98	58
59	57.74	71.16	80.63	88.14	107.12	59
60	61.43	75.82	85.94	93.19	113.94	60
61	65.63	81.07	90.80	97.08	121.63	61
62	70.41	86.72	94.58	101.14	130.42	62
63	76.29	94.47	105.23	112.51	141.21	63
64	82.87	102.72	116.04	124.03	153.30	64
65	90.24	111.94	126.93	135.74	166.79	65
66	98.38	122.15	137.97	147.50	181.71	66
67	107.31	133.35	149.06	159.41	198.04	67
68	116.52	144.85	164.25	178.28	214.78	68
69	126.68	157.62	178.72	193.98	233.32	69
70	138.01	171.81	194.87	211.30	254.01	70
71	150.63	187.67	212.94	230.67	277.13	71
72	164.79	205.43	233.10	252.36	303.01	72
73	181.74	226.85	255.71	273.94	334.58	73
74	200.25	250.18	272.05	289.44	366.42	74
75	220.09	268.28	286.63	304.92	400.46	75
76	235.48	281.97	301.20	320.42	434.44	76
77	248.57	295.60	315.77	335.91	454.31	77
78	275.40	330.73	353.26	375.82	508.26	78
79	301.86	364.43	390.74	415.69	561.61	79
80	328.17	396.02	428.25	455.59	609.70	80
81	354.37	427.46	462.90	495.22	656.73	81
82	380.44	458.74	496.55	531.02	703.26	82
83	406.37	489.84	529.96	566.62	751.25	83
84	432.17	520.77	563.21	601.98	798.92	84
85	457.84	551.56	596.22	637.14	845.43	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.14	6.68	7.80	8.65	11.70	18-34
35-39	6.72	8.70	10.14	11.20	14.96	35-39
40-44	9.32	12.02	13.95	15.37	20.20	40-44
45-49	13.43	17.24	19.94	21.89	28.39	45-49
50	16.69	21.42	24.75	27.11	34.93	50
51	17.99	23.08	26.63	29.14	37.47	51
52	19.37	24.85	28.65	31.35	40.18	52
53	20.99	26.87	30.95	33.85	43.22	53
54	22.68	29.03	33.40	36.50	46.41	54
55	24.51	31.29	36.03	39.31	49.79	55
56	26.41	33.71	38.76	42.23	53.30	56
57	28.41	36.20	41.59	45.31	56.96	57
58	30.23	38.49	44.16	48.07	60.19	58
59	32.16	40.89	46.91	51.02	63.65	59
60	34.28	43.59	49.93	54.24	67.45	60
61	36.68	46.57	53.29	57.28	71.70	61
62	39.40	49.96	55.51	59.59	76.51	62
63	42.64	54.05	61.37	65.83	82.33	63
64	46.29	58.63	66.92	72.16	88.89	64
65	50.32	63.69	72.64	78.55	96.15	65
66	54.77	69.25	78.97	85.02	104.13	66
67	59.63	75.37	85.41	91.58	112.92	67
68	63.76	80.54	91.68	99.07	120.26	68
69	68.60	86.60	98.57	106.48	128.99	69
70	74.49	94.00	106.92	115.48	139.64	70
71	81.70	103.10	117.25	126.57	152.86	71
72	90.59	114.28	129.94	140.26	169.09	72
73	103.71	130.88	148.83	159.57	192.80	73
74	118.50	149.60	164.35	174.85	219.37	74
75	134.69	166.77	178.15	189.52	248.30	75
76	150.12	179.68	191.95	204.19	277.37	76
77	161.93	192.60	205.75	218.88	296.76	77
78	179.65	215.50	230.18	244.89	332.00	78
79	197.24	238.37	254.61	270.87	367.25	79
80	214.81	259.60	279.04	296.86	400.79	80
81	232.31	280.67	303.48	322.84	433.05	81
82	249.71	301.63	327.14	348.87	465.09	82
83	267.07	322.52	349.70	374.51	497.00	83
84	284.31	343.30	372.15	398.53	528.68	84
85	301.51	364.02	394.53	422.44	560.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	11.42	13.69	15.48	17.18	21.52	18-34
35-39	14.06	16.93	19.17	21.22	26.42	35-39
40-44	18.30	22.20	25.20	27.76	34.49	40-44
45-49	25.23	30.73	34.91	38.37	47.41	45-49
50	33.91	41.35	46.87	51.46	63.39	50
51	37.22	45.42	51.49	56.51	69.55	51
52	40.60	49.64	56.35	61.77	75.93	52
53	43.81	53.68	60.89	66.77	82.04	53
54	47.12	57.82	65.63	71.89	88.33	54
55	50.50	62.11	70.52	77.24	94.79	55
56	54.02	66.55	75.60	82.71	101.46	56
57	57.64	71.14	80.84	88.42	108.40	57
58	61.02	75.38	85.66	93.63	114.67	58
59	64.60	79.97	90.86	99.27	121.43	59
60	68.61	85.05	96.66	104.84	128.91	60
61	73.16	90.74	102.06	109.30	137.31	61
62	78.33	96.91	106.44	114.02	146.91	62
63	84.75	105.36	117.89	126.26	158.81	63
64	91.90	114.35	129.58	138.73	172.10	64
65	99.89	124.37	141.41	151.48	186.89	65
66	108.67	135.42	153.43	164.31	203.19	66
67	118.26	147.49	165.54	177.36	220.94	67
68	128.06	159.77	181.64	197.28	239.03	68
69	138.82	173.36	197.06	214.08	258.98	69
70	150.79	188.40	214.22	232.58	281.18	70
71	164.08	205.17	233.38	253.20	305.90	71
72	178.99	223.92	254.70	276.23	333.50	72
73	196.87	246.62	278.82	299.48	367.26	73
74	216.38	271.28	296.06	314.99	400.13	74
75	237.21	290.74	310.65	330.47	435.11	75
76	253.58	304.46	325.23	345.98	470.04	76
77	267.49	318.10	339.81	361.48	490.86	77
78	295.22	355.91	380.15	404.43	549.15	78
79	322.40	391.59	420.48	447.33	606.54	79
80	349.35	424.09	460.85	490.27	656.04	80
81	376.14	456.37	496.93	532.81	704.33	81
82	402.73	488.41	531.51	569.60	751.95	82
83	429.11	520.18	565.73	606.09	800.88	83
84	455.30	551.70	599.71	642.22	849.33	84
85	481.29	583.00	633.33	678.05	896.46	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.91	7.69	8.99	9.98	13.59	18-34
35-39	7.77	10.07	11.75	12.99	17.47	35-39
40-44	10.76	13.90	16.15	17.82	23.56	40-44
45-49	15.42	19.82	22.96	25.24	32.93	45-49
50	19.08	24.53	28.39	31.14	40.36	50
51	20.54	26.40	30.51	33.42	43.24	51
52	22.07	28.38	32.77	35.91	46.30	52
53	23.89	30.64	35.35	38.72	49.73	53
54	25.76	33.05	38.09	41.69	53.31	54
55	27.80	35.56	41.03	44.83	57.11	55
56	29.90	38.25	44.07	48.08	61.03	56
57	32.11	41.00	47.20	51.50	65.11	57
58	34.11	43.53	50.04	54.55	68.69	58
59	36.22	46.15	53.06	57.80	72.50	59
60	38.52	49.11	56.36	61.32	76.68	60
61	41.13	52.35	60.02	64.70	81.35	61
62	44.09	56.04	62.59	67.39	86.62	62
63	47.61	60.50	68.89	74.10	93.01	63
64	51.57	65.49	74.90	80.95	100.22	64
65	55.93	70.98	81.12	87.89	108.16	65
66	60.73	76.99	87.99	94.95	116.87	66
67	65.96	83.60	95.00	102.14	126.44	67
68	70.41	89.19	101.75	110.14	134.44	68
69	75.60	95.70	109.18	118.16	143.91	69
70	81.88	103.62	118.13	127.83	155.40	70
71	89.54	113.32	129.18	139.70	169.63	71
72	98.96	125.20	142.69	154.32	187.00	72
73	112.85	142.84	162.82	174.47	212.09	73
74	128.47	162.68	178.86	190.29	240.05	74
75	145.53	180.82	193.16	205.49	270.37	75
76	161.84	194.20	207.47	220.69	300.81	76
77	174.52	207.59	221.77	235.92	321.59	77
78	192.98	232.28	248.10	263.96	359.78	78
79	211.25	256.93	274.43	291.96	397.98	79
80	229.48	279.12	300.76	319.97	433.62	80
81	247.61	301.07	327.11	347.97	467.34	81
82	265.59	322.85	352.28	376.04	500.73	82
83	283.51	344.53	375.81	403.53	533.92	83
84	301.25	366.05	399.17	428.59	566.77	84
85	318.93	387.47	422.42	453.48	599.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	12.72	15.34	17.40	19.24	24.28	18-34
35-39	15.78	19.10	21.69	23.94	30.00	35-39
40-44	20.62	25.14	28.62	31.44	39.31	40-44
45-49	28.44	34.79	39.63	43.47	54.02	45-49
50	37.75	46.24	52.55	57.59	71.38	50
51	41.31	50.64	57.55	63.06	78.09	51
52	44.95	55.21	62.85	68.78	85.06	52
53	48.51	59.71	67.90	74.36	91.91	53
54	52.20	64.33	73.20	80.09	98.98	54
55	55.97	69.12	78.67	86.09	106.24	55
56	59.89	74.07	84.34	92.20	113.72	56
57	63.90	79.16	90.16	98.56	121.48	57
58	67.59	83.79	95.43	104.26	128.36	58
59	71.46	88.78	101.09	110.40	135.74	59
60	75.79	94.28	107.38	116.49	143.88	60
61	80.69	100.41	113.32	121.52	152.99	61
62	86.25	107.10	118.30	126.90	163.40	62
63	93.21	116.25	130.55	140.01	176.41	63
64	100.93	125.98	143.12	153.43	190.90	64
65	109.54	136.80	155.89	167.22	206.99	65
66	118.96	148.69	168.89	181.12	224.67	66
67	129.21	161.63	182.02	195.31	243.84	67
68	139.60	174.69	199.03	216.28	263.28	68
69	150.96	189.10	215.40	234.18	284.64	69
70	163.57	204.99	233.57	253.86	308.35	70
71	177.53	222.67	253.82	275.73	334.67	71
72	193.19	242.41	276.30	300.10	363.99	72
73	212.00	266.39	301.93	325.02	399.94	73
74	232.51	292.38	320.07	340.54	433.84	74
75	254.33	313.20	334.67	356.02	469.76	75
76	271.68	326.95	349.26	371.54	505.64	76
77	286.41	340.60	363.85	387.05	527.41	77
78	315.04	381.09	407.04	433.04	590.04	78
79	342.94	418.75	450.22	478.97	651.47	79
80	370.53	452.16	493.45	524.95	702.38	80
81	397.91	485.28	530.96	570.40	751.93	81
82	425.02	518.08	566.47	608.18	800.64	82
83	451.85	550.52	601.50	645.56	850.51	83
84	478.43	582.63	636.21	682.46	899.74	84
85	504.74	614.44	670.44	718.96	947.49	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.68	8.70	10.18	11.31	15.48	18-34
35-39	8.82	11.44	13.36	14.78	19.98	35-39
40-44	12.20	15.78	18.35	20.27	26.92	40-44
45-49	17.41	22.40	25.98	28.59	37.47	45-49
50	21.47	27.64	32.03	35.17	45.79	50
51	23.09	29.72	34.39	37.70	49.01	51
52	24.77	31.91	36.89	40.47	52.42	52
53	26.79	34.41	39.75	43.59	56.24	53
54	28.84	37.07	42.78	46.88	60.21	54
55	31.09	39.83	46.03	50.35	64.43	55
56	33.39	42.79	49.38	53.93	68.76	56
57	35.81	45.80	52.81	57.69	73.26	57
58	37.99	48.57	55.92	61.03	77.19	58
59	40.28	51.41	59.21	64.58	81.35	59
60	42.76	54.63	62.79	68.40	85.91	60
61	45.58	58.13	66.75	72.12	91.00	61
62	48.78	62.12	69.67	75.19	96.73	62
63	52.58	66.95	76.41	82.37	103.69	63
64	56.85	72.35	82.88	89.74	111.55	64
65	61.54	78.27	89.60	97.23	120.17	65
66	66.69	84.73	97.01	104.88	129.61	66
67	72.29	91.83	104.59	112.70	139.96	67
68	77.06	97.84	111.82	121.21	148.62	68
69	82.60	104.80	119.79	129.84	158.83	69
70	89.27	113.24	129.34	140.18	171.16	70
71	97.38	123.54	141.11	152.83	186.40	71
72	107.33	136.12	155.44	168.38	204.91	72
73	121.99	154.80	176.81	189.37	231.38	73
74	138.44	175.76	193.37	205.73	260.73	74
75	156.37	194.87	208.17	221.46	292.44	75
76	173.56	208.72	222.99	237.19	324.25	76
77	187.11	222.58	237.79	252.96	346.42	77
78	206.31	249.06	266.02	283.03	387.56	78
79	225.26	275.49	294.25	313.05	428.71	79
80	244.15	298.64	322.48	343.08	466.45	80
81	262.91	321.47	350.74	373.10	501.63	81
82	281.47	344.07	377.42	403.21	536.37	82
83	299.95	366.54	401.92	432.55	570.84	83
84	318.19	388.80	426.19	458.65	604.86	84
85	336.35	410.92	450.31	484.52	638.53	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	271.45	335.66	358.69	381.57	504.41	75
76	289.78	349.44	373.29	397.10	541.24	76
77	305.33	363.10	387.89	412.62	563.96	77
78	334.86	406.27	433.93	461.65	630.93	78
79	363.48	445.91	479.96	510.61	696.40	79
80	391.71	480.23	526.05	559.63	748.72	80
81	419.68	514.19	564.99	607.99	799.53	81
82	447.31	547.75	601.43	646.76	849.33	82
83	474.59	580.86	637.27	685.03	900.14	83
84	501.56	613.56	672.71	722.70	950.15	84
85	528.19	645.88	707.55	759.87	998.52	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	167.21	208.92	223.18	237.43	314.51	75
76	185.28	223.24	238.51	253.69	347.69	76
77	199.70	237.57	253.81	270.00	371.25	77
78	219.64	265.84	283.94	302.10	415.34	78
79	239.27	294.05	314.07	334.14	459.44	79
80	258.82	318.16	344.20	366.19	499.28	80
81	278.21	341.87	374.37	398.23	535.92	81
82	297.35	365.29	402.56	430.38	572.01	82
83	316.39	388.55	428.03	461.57	607.76	83
84	335.13	411.55	453.21	488.71	642.95	84
85	353.77	434.37	478.20	515.56	677.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	288.57	358.12	382.71	407.12	539.06	75
76	307.88	371.93	397.32	422.66	576.84	76
77	324.25	385.60	411.93	438.19	600.51	77
78	354.68	431.45	460.82	490.26	671.82	78
79	384.02	473.07	509.70	542.25	741.33	79
80	412.89	508.30	558.65	594.31	795.06	80
81	441.45	543.10	599.02	645.58	847.13	81
82	469.60	577.42	636.39	685.34	898.02	82
83	497.33	611.20	673.04	724.50	949.77	83
84	524.69	644.49	709.21	762.94	1,000.56	84
85	551.64	677.32	744.66	800.78	1,049.55	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.22	10.72	12.56	13.97	19.26	18-34
35-39	10.92	14.18	16.58	18.36	25.00	35-39
40-44	15.08	19.54	22.75	25.17	33.64	40-44
45-49	21.39	27.56	32.02	35.29	46.55	45-49
50	26.25	33.86	39.31	43.23	56.65	50
51	28.19	36.36	42.15	46.26	60.55	51
52	30.17	38.97	45.13	49.59	64.66	52
53	32.59	41.95	48.55	53.33	69.26	53
54	35.00	45.11	52.16	57.26	74.01	54
55	37.67	48.37	56.03	61.39	79.07	55
56	40.37	51.87	60.00	65.63	84.22	56
57	43.21	55.40	64.03	70.07	89.56	57
58	45.75	58.65	67.68	73.99	94.19	58
59	48.40	61.93	71.51	78.14	99.05	59
60	51.24	65.67	75.65	82.56	104.37	60
61	54.48	69.69	80.21	86.96	110.30	61
62	58.16	74.28	83.83	90.79	116.95	62
63	62.52	79.85	91.45	98.91	125.05	63
64	67.41	86.07	98.84	107.32	134.21	64
65	72.76	92.85	106.56	115.91	144.19	65
66	78.61	100.21	115.05	124.74	155.09	66
67	84.95	108.29	123.77	133.82	167.00	67
68	90.36	115.14	131.96	143.35	176.98	68
69	96.60	123.00	141.01	153.20	188.67	69
70	104.05	132.48	151.76	164.88	202.68	70
71	113.06	143.98	164.97	179.09	219.94	71
72	124.07	157.96	180.94	196.50	240.73	72
73	140.27	178.72	204.79	219.17	269.96	73
74	158.38	201.92	222.39	236.61	302.09	74
75	178.05	222.97	238.19	253.40	336.58	75
76	197.00	237.76	254.03	270.19	371.13	76
77	212.29	252.56	269.83	287.04	396.08	77
78	232.97	282.62	301.86	321.17	443.12	78
79	253.28	312.61	333.89	355.23	490.17	79
80	273.49	337.68	365.92	389.30	532.11	80
81	293.51	362.27	398.00	423.36	570.21	81
82	313.23	386.51	427.70	457.55	607.65	82
83	332.83	410.56	454.14	490.59	644.68	83
84	352.07	434.30	480.23	518.77	681.04	84
85	371.19	457.82	506.09	546.60	716.87	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
New Increased Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.30	7.42	8.31	9.33	11.43	18-34
35-39	7.59	8.99	10.09	11.27	13.76	35-39
40-44	9.76	11.66	13.11	14.57	17.75	40-44
45-49	13.43	16.15	18.19	20.12	24.42	45-49
50	18.73	22.55	25.37	28.00	33.87	50
51	20.74	24.99	28.12	31.01	37.48	51
52	22.79	27.50	30.96	34.11	41.19	52
53	24.58	29.73	33.48	36.85	44.50	53
54	26.40	32.00	36.07	39.64	47.88	54
55	28.26	34.35	38.73	42.53	51.35	55
56	30.20	36.79	41.51	45.52	54.96	56
57	32.23	39.36	44.43	48.67	58.74	57
58	34.20	41.83	47.23	51.69	62.35	58
59	36.34	44.53	50.29	55.01	66.29	59
60	38.75	47.56	53.73	58.71	70.69	60
61	41.50	51.00	57.62	62.92	75.68	61
62	44.64	54.94	62.08	67.74	81.38	62
63	48.45	59.70	67.45	73.57	88.29	63
64	52.74	65.07	73.52	80.14	96.07	64
65	57.56	71.08	80.32	87.50	104.78	65
66	62.92	77.77	87.87	95.65	114.45	66
67	68.83	85.15	96.23	104.65	125.10	67
68	74.98	92.81	104.90	113.90	136.09	68
69	81.81	101.34	114.56	124.20	148.33	69
70	89.45	110.87	125.37	135.73	162.03	70
71	97.99	121.55	137.50	148.67	177.40	71
72	107.56	133.53	151.07	163.21	194.66	72
73	119.01	147.91	167.40	180.81	215.64	73
74	131.51	163.63	185.24	200.04	238.53	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.12	4.05	4.72	5.23	7.01	18-34
35-39	4.05	5.24	6.09	6.72	8.89	35-39
40-44	5.63	7.24	8.39	9.23	12.03	40-44
45-49	8.17	10.47	12.09	13.24	17.03	45-49
50	10.22	13.08	15.08	16.49	21.07	50
51	11.03	14.11	16.25	17.76	22.64	51
52	11.91	15.23	17.52	19.14	24.33	52
53	12.92	16.50	18.96	20.70	26.22	53
54	14.00	17.86	20.51	22.37	28.22	54
55	15.16	19.30	22.16	24.13	30.34	55
56	16.37	20.83	23.89	25.99	32.55	56
57	17.65	22.43	25.70	27.94	34.86	57
58	18.82	23.89	27.34	29.71	36.92	58
59	20.07	25.45	29.11	31.60	39.14	59
60	21.46	27.19	31.07	33.69	41.58	60
61	23.02	29.14	33.26	36.04	44.32	61
62	24.79	31.34	35.75	38.70	47.43	62
63	26.91	34.00	38.75	41.91	51.18	63
64	29.29	36.98	42.10	45.51	55.40	64
65	31.94	40.29	45.83	49.51	60.10	65
66	34.87	43.94	49.96	53.93	65.28	66
67	38.07	47.96	54.49	58.79	71.00	67
68	40.79	51.35	58.29	62.86	75.77	68
69	44.00	55.36	62.83	67.71	81.48	69
70	47.93	60.27	68.37	73.66	88.49	70
71	52.76	66.34	75.23	81.03	97.21	71
72	58.73	73.83	83.71	90.14	108.01	72
73	67.55	84.94	96.31	103.71	124.27	73
74	77.52	97.51	110.57	119.07	142.66	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.23	8.60	9.68	10.80	13.40	18-34
35-39	8.82	10.54	11.89	13.21	16.32	35-39
40-44	11.42	13.76	15.55	17.20	21.19	40-44
45-49	15.72	19.05	21.56	23.76	29.14	45-49
50	21.47	26.04	29.43	32.38	39.58	50
51	23.66	28.72	32.45	35.69	43.58	51
52	25.90	31.48	35.60	39.12	47.71	52
53	27.94	34.04	38.49	42.27	51.55	53
54	30.03	36.65	41.48	45.50	55.49	54
55	32.17	39.36	44.55	48.85	59.53	55
56	34.39	42.16	47.75	52.30	63.72	56
57	36.70	45.09	51.09	55.91	68.08	57
58	38.89	47.84	54.21	59.28	72.13	58
59	41.24	50.82	57.60	62.96	76.51	59
60	43.88	54.15	61.39	67.03	81.38	60
61	46.88	57.91	65.66	71.65	86.88	61
62	50.30	62.22	70.55	76.94	93.16	62
63	54.49	67.48	76.49	83.39	100.86	63
64	59.19	73.38	83.19	90.64	109.50	64
65	64.45	79.96	90.66	98.74	119.14	65
66	70.27	87.25	98.91	107.66	129.79	66
67	76.65	95.25	108.00	117.47	141.46	67
68	83.22	103.47	117.32	127.47	153.41	68
69	90.48	112.58	127.66	138.56	166.66	69
70	98.58	122.72	139.19	150.93	181.44	70
71	107.60	134.05	152.10	164.76	197.95	71
72	117.70	146.74	166.50	180.26	216.44	72
73	129.82	162.03	183.91	199.07	238.98	73
74	143.03	178.70	202.89	219.55	263.49	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.67	4.77	5.57	6.18	8.36	18-34
35-39	4.80	6.22	7.24	8.00	10.68	35-39
40-44	6.66	8.58	9.96	10.98	14.43	40-44
45-49	9.59	12.31	14.25	15.63	20.27	45-49
50	11.93	15.30	17.68	19.37	24.95	50
51	12.85	16.48	19.02	20.82	26.76	51
52	13.84	17.75	20.46	22.40	28.70	52
53	14.99	19.19	22.10	24.18	30.87	53
54	16.20	20.73	23.86	26.08	33.15	54
55	17.51	22.35	25.73	28.07	35.57	55
56	18.86	24.07	27.68	30.17	38.07	56
57	20.29	25.86	29.71	32.36	40.68	57
58	21.59	27.49	31.54	34.34	42.99	58
59	22.97	29.21	33.50	36.44	45.46	59
60	24.49	31.13	35.66	38.75	48.17	60
61	26.20	33.27	38.07	41.34	51.21	61
62	28.14	35.68	40.81	44.27	54.65	62
63	30.46	38.61	44.12	47.82	58.81	63
64	33.06	41.88	47.80	51.79	63.49	64
65	35.95	45.50	51.89	56.18	68.68	65
66	39.13	49.47	56.40	61.02	74.38	66
67	42.59	53.84	61.34	66.33	80.66	67
68	45.54	57.53	65.48	70.77	85.90	68
69	49.00	61.86	70.41	76.05	92.14	69
70	53.21	67.14	76.38	82.48	99.75	70
71	58.36	73.64	83.75	90.41	109.19	71
72	64.71	81.63	92.82	100.18	120.83	72
73	74.08	93.48	106.30	114.73	138.38	73
74	84.64	106.85	121.51	131.15	158.17	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.16	9.78	11.05	12.27	15.37	18-34
35-39	10.05	12.09	13.69	15.15	18.88	35-39
40-44	13.08	15.86	17.99	19.83	24.63	40-44
45-49	18.01	21.95	24.93	27.40	33.86	45-49
50	24.21	29.53	33.49	36.76	45.29	50
51	26.58	32.45	36.78	40.37	49.68	51
52	29.01	35.46	40.24	44.13	54.23	52
53	31.30	38.35	43.50	47.69	58.60	53
54	33.66	41.30	46.89	51.36	63.10	54
55	36.08	44.37	50.37	55.17	67.71	55
56	38.58	47.53	53.99	59.08	72.48	56
57	41.17	50.82	57.75	63.15	77.42	57
58	43.58	53.85	61.19	66.87	81.91	58
59	46.14	57.11	64.91	70.91	86.73	59
60	49.01	60.74	69.05	75.35	92.07	60
61	52.26	64.82	73.70	80.38	98.08	61
62	55.96	69.50	79.02	86.14	104.94	62
63	60.53	75.26	85.53	93.21	113.43	63
64	65.64	81.69	92.86	101.14	122.93	64
65	71.34	88.84	101.00	109.98	133.50	65
66	77.62	96.73	109.95	119.67	145.13	66
67	84.47	105.35	119.77	130.29	157.82	67
68	91.46	114.13	129.74	141.04	170.73	68
69	99.15	123.82	140.76	152.92	184.99	69
70	107.71	134.57	153.01	166.13	200.85	70
71	117.21	146.55	166.70	180.85	218.50	71
72	127.84	159.95	181.93	197.31	238.22	72
73	140.63	176.15	200.42	217.33	262.32	73
74	154.55	193.77	220.54	239.06	288.45	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	4.22	5.49	6.42	7.13	9.71	18-34
35-39	5.55	7.20	8.39	9.28	12.47	35-39
40-44	7.69	9.92	11.53	12.73	16.83	40-44
45-49	11.01	14.15	16.41	18.02	23.51	45-49
50	13.64	17.52	20.28	22.25	28.83	50
51	14.67	18.85	21.79	23.88	30.88	51
52	15.77	20.27	23.40	25.66	33.07	52
53	17.06	21.88	25.24	27.66	35.52	53
54	18.40	23.60	27.21	29.79	38.08	54
55	19.86	25.40	29.30	32.01	40.80	55
56	21.35	27.31	31.47	34.35	43.59	56
57	22.93	29.29	33.72	36.78	46.50	57
58	24.36	31.09	35.74	38.97	49.06	58
59	25.87	32.97	37.89	41.28	51.78	59
60	27.52	35.07	40.25	43.81	54.76	60
61	29.38	37.40	42.88	46.64	58.10	61
62	31.49	40.02	45.87	49.84	61.87	62
63	34.01	43.22	49.49	53.73	66.44	63
64	36.83	46.78	53.50	58.07	71.58	64
65	39.96	50.71	57.95	62.85	77.26	65
66	43.39	55.00	62.84	68.11	83.48	66
67	47.11	59.72	68.19	73.87	90.32	67
68	50.29	63.71	72.67	78.68	96.03	68
69	54.00	68.36	77.99	84.39	102.80	69
70	58.49	74.01	84.39	91.30	111.01	70
71	63.96	80.94	92.27	99.79	121.17	71
72	70.69	89.43	101.93	110.22	133.65	72
73	80.61	102.02	116.29	125.75	152.49	73
74	91.76	116.19	132.45	143.23	173.68	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.09	10.96	12.42	13.74	17.34	18-34
35-39	11.28	13.64	15.49	17.09	21.44	35-39
40-44	14.74	17.96	20.43	22.46	28.07	40-44
45-49	20.30	24.85	28.30	31.04	38.58	45-49
50	26.95	33.02	37.55	41.14	51.00	50
51	29.50	36.18	41.11	45.05	55.78	51
52	32.12	39.44	44.88	49.14	60.75	52
53	34.66	42.66	48.51	53.11	65.65	53
54	37.29	45.95	52.30	57.22	70.71	54
55	39.99	49.38	56.19	61.49	75.89	55
56	42.77	52.90	60.23	65.86	81.24	56
57	45.64	56.55	64.41	70.39	86.76	57
58	48.27	59.86	68.17	74.46	91.69	58
59	51.04	63.40	72.22	78.86	96.95	59
60	54.14	67.33	76.71	83.67	102.76	60
61	57.64	71.73	81.74	89.11	109.28	61
62	61.62	76.78	87.49	95.34	116.72	62
63	66.57	83.04	94.57	103.03	126.00	63
64	72.09	90.00	102.53	111.64	136.36	64
65	78.23	97.72	111.34	121.22	147.86	65
66	84.97	106.21	120.99	131.68	160.47	66
67	92.29	115.45	131.54	143.11	174.18	67
68	99.70	124.79	142.16	154.61	188.05	68
69	107.82	135.06	153.86	167.28	203.32	69
70	116.84	146.42	166.83	181.33	220.26	70
71	126.82	159.05	181.30	196.94	239.05	71
72	137.98	173.16	197.36	214.36	260.00	72
73	151.44	190.27	216.93	235.59	285.66	73
74	166.07	208.84	238.19	258.57	313.41	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	4.77	6.21	7.27	8.08	11.06	18-34
35-39	6.30	8.18	9.54	10.56	14.26	35-39
40-44	8.72	11.26	13.10	14.48	19.23	40-44
45-49	12.43	15.99	18.57	20.41	26.75	45-49
50	15.35	19.74	22.88	25.13	32.71	50
51	16.49	21.22	24.56	26.94	35.00	51
52	17.70	22.79	26.34	28.92	37.44	52
53	19.13	24.57	28.38	31.14	40.17	53
54	20.60	26.47	30.56	33.50	43.01	54
55	22.21	28.45	32.87	35.95	46.03	55
56	23.84	30.55	35.26	38.53	49.11	56
57	25.57	32.72	37.73	41.20	52.32	57
58	27.13	34.69	39.94	43.60	55.13	58
59	28.77	36.73	42.28	46.12	58.10	59
60	30.55	39.01	44.84	48.87	61.35	60
61	32.56	41.53	47.69	51.94	64.99	61
62	34.84	44.36	50.93	55.41	69.09	62
63	37.56	47.83	54.86	59.64	74.07	63
64	40.60	51.68	59.20	64.35	79.67	64
65	43.97	55.92	64.01	69.52	85.84	65
66	47.65	60.53	69.28	75.20	92.58	66
67	51.63	65.60	75.04	81.41	99.98	67
68	55.04	69.89	79.86	86.59	106.16	68
69	59.00	74.86	85.57	92.73	113.46	69
70	63.77	80.88	92.40	100.12	122.27	70
71	69.56	88.24	100.79	109.17	133.15	71
72	76.67	97.23	111.04	120.26	146.47	72
73	87.14	110.56	126.28	136.77	166.60	73
74	98.88	125.53	143.39	155.31	189.19	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

New York Life Insurance Company
Address: 6200 Bridge Point Parkway, Suite 400, Austin, TX 78730

Actuarial Memorandum
March 11, 2013

Product	Number
Comprehensive	ILTC-4300, et al.
Nursing Home Only	INH-4300, et al.

These policy forms were issued in Virginia by New York Life Insurance Company (New York Life) from July 1998 through November 2004 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated lifetime loss ratio, with the requested rate increase, of the above-listed forms meets the minimum requirements of this jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms providing benefits for confinement in a nursing home or an assisted living facility up to a daily maximum benefit amount. A daily maximum benefit, benefit period, and elimination period were selected at issue.

Under form series ILTC-4300 benefits were also available for home and community based care expenses up to a percentage of the nursing home daily benefit. Under form series INH-4300 no home health care benefits could be selected, but they could be added by rider after purchase (with underwriting).

At issue the insured may have had the option to choose between three inflation options: a simple inflation option, a compound inflation option, or a future purchase option. The simple inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by a fixed percentage (ranging from 1% to 6%) of the original amounts annually for the life of the policy. The compound inflation option provides for daily maximums and policy lifetime maximums that increase on each policy anniversary date by 5% of the current amount annually for the life of the policy. The future purchase option provides an option to purchase 5% annual increases in daily and policy maximums, without additional underwriting. This option allows up to four refusals, after which no future purchase options are allowed.

At issue, the insured may have had the option of selecting a nonforfeiture benefit rider. A rider providing that the policy becomes paid upon the death of the insured's spouse if certain conditions are satisfied may also have been available to insureds.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies issued on or after October 1, 2003. The above-listed policy forms are no longer being sold in any jurisdiction. The premium change will apply to the base forms and all riders associated with the base forms for policyholders with an attained age under 75. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive a rate increase on any portion of premium (including future purchase option elections). The premium rate increase shall also apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date.

5. Actuarial Assumptions

a. Morbidity. Expected claim costs were developed from the *Milliman Long Term Care Cost Guidelines (LTCCGs)*, adjusted for New York Life's current experience relative to the *LTCCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, salvage, and benefit eligibility standards.

b. Voluntary Termination Rates Vary by duration as developed from historical experience and are shown in the following table:

Voluntary Lapse Rates by Duration and Issue Age					
Policy Duration	**Issue Age**				
	< 35	**35-39**	**40-44**	**45-49**	**50 +**
1	24.75%	12.75%	12.50%	7.75%	6.75%
2	17.50	10.25	9.50	6.25	5.25
3	12.00	8.00	7.00	5.00	4.25
4	8.00	6.25	5.00	4.00	3.25
5	5.50	4.75	3.50	3.00	2.50
6	4.25	3.50	2.50	2.50	1.75
7	3.25	2.75	2.00	1.75	1.25
8	2.75	2.00	1.50	1.50	1.00
9	2.00	1.75	1.25	1.25	1.00
10	1.50	1.50	1.00	1.00	0.75
11	1.00	1.25	0.75	0.75	0.75
12	0.75	1.00	0.75	0.75	0.75
13+	0.65%	0.65%	0.65%	0.65%	0.65%

The lapse rates in the table above are multiplied by 1.25 or 0.90 for single and married policyholders, respectively.

In the year of rate increase notification to policyholders, a reduction in premiums and benefits is assumed due to reduced benefit option election. The impact of reduced benefit option election varies depending on the increase amount and averages 2.4%.

c. Mortality. 1994 Group Annuitant Mortality (94GAM) with selection factors. Improvement is assumed through the valuation date.

d. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal New York Life renewal commission rates will be applied on any increase in premium.

The above assumptions are based on the experience of New York Life, industry experience, and judgment. The assumptions used in pricing other forms currently available for sale use similar assumptions to those in this filing and were also based on the experience of New York Life, industry experience, and judgment. The experience period is inception through December 31, 2011. These assumptions are based on the nationwide experience of the particular policy forms in this filing and similar nationwide forms and are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate of the most likely outcome and do not include a margin for moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policies were taken into consideration.

Exhibit I provides justification for the voluntary lapse, mortality, and morbidity assumptions used in this filing.

6. Marketing Method

The above-listed policy forms were marketed by New York Life career agents and independent brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included face-to-face assessments and reviews of medical records. Four underwriting classes were utilized depending on the applicant's medical history.

8. Premiums

Premiums are unisex and payable for life except if the policy becomes paid up as described in Section 2 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, underwriting classification, benefit level, inflation option, premium mode, marital status, elimination period, benefit period, and optional coverages chosen.

A multi-life discount is also applied where policies were marketed on other than a one to one basis.

9. Issue Age Range

The issue ages are from 18 to 85.

10. Area Factors

Area factors were not used in pricing for the above-listed policy forms.

11. Premium Modalization

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00 * AP
Semi-Annual	0.51 * AP
Quarterly	0.26 * AP
Monthly	0.09 * AP

12. Reserves

Active life reserves have not been used in this rate increase analysis, except in the loss ratio calculations in Exhibits VIII ,IX, and X. Claim reserves as of December 31, 2011 have been discounted to the date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2011 have been allocated to a calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Past and Future Experience

Nationwide experience across the above-listed forms and the corresponding nationwide forms for policies issued on or after October 1, 2003, the effective date of rate stability regulation in Virginia, is shown in Exhibit II and includes earned premiums, paid claims, incurred claims, and loss ratios. Incurred claims are shown by incurral year, whereas paid claims are shown by the year in which the payments were made. The incurred loss ratio is equal to the incurred claims divided by earned premium.

Virginia-specific experience for these policy forms is shown in Exhibit III for policies issued on or after October 1, 2003. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_k \sum_t {}_j Pmt_t^k * v^{t-k} + \sum_k ({}_j CR_{ValDate}^k + {}_j IBNR_{ValDate}^k) * v^{ValDate-k}}{EP_j}$$

LR_j = incurred loss ratio for year *j*

${}_jPmt_t^k$ = claim payments at time *t* on claims incurred at time *k* in year *j*

${}_jCR_{ValDate}^k$ = open claim reserve held on December 31, 2011 for claims incurred at time *k* in year *j*

${}_jIBNR_{ValDate}^k$ = incurred but not reported reserve as of December 31, 2011 attributable to claims assumed incurred at time *k* in year *j*

EP_j = earned premium in year *j*

ValDate = December 31, 2011

j = year of claim incurral

k = date of claim incurral

t = actual date of claim payment

v = 1 / 1.065 = 0.938967

Exhibits II and III also show future anticipated experience for the remaining lifetime of the business, based on in-force experience as of December 31, 2011, using the assumptions in this filing.

Exhibits II and III provide historical and projected values for premium, claims and policy count. Accumulated past, discounted future, and lifetime values both without and with the proposed rate increase are shown. Historical and future values are accumulated and discounted at 6.5%, an interest rate consistent with that assumed at pricing in the determination of premiums, as required by Virginia regulation.

Exhibits IV and V provide a comparison of actual to expected nationwide and Virginia-specific historical and projected values for earned premiums, incurred claims, and loss ratios on a calendar year basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The actual and projected experience in Exhibits IV and V reflect actual historical experience through 2011 and projected experience using the current assumptions described in section 5 of this memorandum. The expected pricing experience in Exhibits IV and V reflect the actual mix of business sold and pricing assumptions from inception.

Exhibits VI and VII provide nationwide and Virginia-specific experience, respectively, with past experience restated to the proposed premium rate basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist.

The interest rate used for discounting and accumulating actual/projected and expected pricing values in Exhibits IV through VII is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit VIII shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit IX provides similar information on a Virginia-specific basis. Virginia-specific experience for the above-referenced forms is not considered credible, but is being provided as required by the rate revisions checklist. The incurred loss ratio is defined as the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

15. History of Previous Rate Revisions

There have been no previous rate revisions on these policy forms.

16. Analysis Performed to Consider a Rate Increase

The initial premium schedule was based on pricing assumptions believed to be appropriate, given industry experience available when the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Original Pricing Claim Costs. For nursing home and assisted living facilities, morbidity was based on data from the 1985 national nursing home survey, with adjustments to reflect anticipated insured experience. Home and community based care claim costs were estimated at varying percentages of the nursing home assumed claim costs, ranging from 135% at attained age 50 grading down to 60% at attained ages 75 and over. Selection factors were applied to the ultimate claim costs.

   The lifetime benefit period option incorporated an additional load of approximately 6% and the 20-day elimination option had an additional load of 20% to account for additional anti-selection expected from purchasers of these plans.

b. Original Pricing Expected Voluntary Termination Rates. Vary by duration as shown in the following table.

Duration	Voluntary Lapse Rate
1	10.0%
2	8.0%
3	6.0%
4+	5.0%

c. Original Pricing Expected Mortality. Blended 1983 Individual Annuity Mortality Table with selection factors.

At the time the product was priced, the management of New York Life determined that a rate schedule increase would be considered if the projected lifetime loss ratio exceeded a threshold equal to the pricing target lifetime loss ratio multiplied by 1.05.

As part of the in-force management of the business, New York Life monitors the performance of the business by completing periodic analysis of morbidity and persistency. An analysis of the projected lifetime loss ratio based on current assumptions compared to that assumed at the time of original pricing revealed that experience has deteriorated significantly.

The assumptions used in this filing (described in Section 5) are based on actual in-force experience of New York Life, industry experience, and judgment. Actual persistency has been higher than that assumed in original pricing.

17. Requested Rate Increase and Demonstration of Satisfaction of Rating Requirements

New York Life is requesting the approval of an average premium rate increase of 31.5% on the above-listed policy forms for policies issued on or after October 1, 2003. A separate filing is being made for polices issued prior to October 1, 2003 on the above-listed policy forms. The increase is needed due to higher than expected policy persistency, including both lower than expected mortality and lower than expected voluntary lapses. The company is requesting a 40% rate increase for policyholders with an attained age under 75 and a 0% rate increase for policyholders with an attained age of 75 or above. Policyholders who reach attained age 75 before their first policy anniversary on or after the rate increase implementation date will not receive an increase on any portion of premium (including future purchase option elections). The premium rate increase will apply to future purchase option elections for policyholders with an attained age under 75 at their first policy anniversary on or after the rate increase implementation date. The 40% requested increase will be reduced, as needed, so that the premium rate schedule will not exceed the premium rate schedule for a policy at the same issue age providing similar benefits that is currently marketed in Virginia by New York Life.

Although our analysis indicates that a rate increase is necessary at all ages, we have decided to forgo the increase for any of our insureds who have attained age 75 and above at the time of the increase. The company will be absorbing the cost of exempting those policyholders who have reached attained age 75 and the increases on those below age 75 have not been increased to subsidize insureds with attained ages 75 and higher. We believe that this approach makes for good public policy and is consistent with our corporate values.

This approach, which is in the best interests of our insureds, deviates from Actuarial Standards of Practice #12, section 3.2.1.

Projected experience assuming the requested rate increase is implemented is shown in Exhibits I and II. As shown in Exhibits II and III, the expected lifetime loss ratios with and without the requested rate increase exceed the 60% minimum required by loss ratio regulation.

Exhibit X provides the Nationwide and Virginia-specific anticipated loss ratios where the numerator is equal to the anticipated incurred claims less the policy reserves and the denominator is equal to the anticipated earned premium. The interest rate used for discounting values in Exhibit X is an interest rate consistent with that assumed at pricing in the determination of premiums.

Exhibit XI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The historical and future projected incurred claims were increased by 5% from the best-estimate projections in Exhibit II to reflect assumptions that include moderately adverse conditions (equates to a 5% deterioration in the lifetime loss ratio as described earlier in this memorandum). Present and accumulated values in Exhibit XI are determined at the maximum valuation interest rate for contract reserves over the issue period, which varies by issue year from 4.0% to 5.5%. An interest rate of 4.0% was used to discount claim payments and reserves in calculation of the historical incurred claims. The values shown in Exhibit XI do not tie to those in Exhibit II because of differences in the interest rates used and because the incurred claims in Exhibit XI are increased by 5% to reflect moderately adverse experience.

Exhibit XII provides the status of the current nationwide rate increase on the above-referenced policy forms by jurisdiction.

Corresponding rate tables, for policyholders with attained ages under age 75, reflecting the rate increase and new business caps are enclosed with this memorandum in Exhibit XIII. The originally filed rate tables that will continue to apply for policyholders with attained age 75 and over are enclosed with this memorandum in Exhibit XIV.

Please note that the actual rates implemented may vary from those in Exhibits XIII and XIV slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force Policies Issued on or after October 1, 2003)

Before Increase $1,387
After Increase* $1,824
**After increase average annual premium assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age and includes estimated new business rate caps*

19. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date on or after at least a 60-day policyholder notification period following approval.

20. Number of Insureds and Annualized Premium

The number of insureds and annualized premium in force as of December 31, 2011 in this jurisdiction and nationwide are:

	Attained Age* <75		Attained Age* 75+		Total	
Jurisdiction	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**	**Insured Count**	**Annualized Premium**
Virginia	1,616	$1,903,620	544	$1,276,923	2,160	$3,180,543
Subject to Loss Ratio Regulation	1,389	$1,622,462	514	$1,201,674	1,903	$2,824,136
Subject to Rate Stability Regulation	227	$281,158	30	$75,250	257	$356,408
Nationwide	27,631	$31,673,890	12,042	$27,837,000	39,673	$59,510,889

**Assumes rate increase implementation on policy anniversary date on or after 1/1/14 for determining attained age*

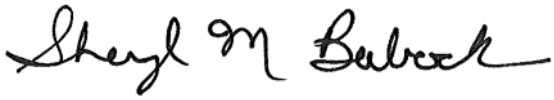
21. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP #8, with the exception that this filing deviates from ASOP #12, section 3.2.1 as noted above.

I have relied on projection information provided by Amy Pahl, FSA, MAAA of Milliman Inc., who used data and assumptions from New York Life in developing those projections.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the rules of the Bureau. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement. This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rates cannot be certified as required by regulation.



Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: March 11, 2013

Exhibit I
New York Life Insurance Company
Assumption Justification
Generation 4.0 Policy Forms

Voluntary Lapse

Table 1 below provides a summary of the actual lapse experience compared to the expected current lapse rate assumption (as shown in Section 5b of the Actuarial Memorandum), for calendar years 2008 and later:

Table 1: Actual to Expected Lapse Experience

Policy Duration	Actual Count	Actual to Expected
1	2,564	99.18%
2	2,027	109.67%
3	1,329	96.30%
4	889	94.17%
5	636	99.28%
6	511	109.51%
7	359	101.23%
8	271	98.95%
9	209	93.96%
10	150	100.24%
11	121	97.88%
12	80	91.95%
13	45	95.02%
14+	137	90.91%
Total	9,328	101.60%

Mortality

New York Life performed a mortality study including all historical long term care policies issued through March 31, 2011 with experience developed through September 30, 2011. Deaths for both active and disabled insureds were included in the study. The expected mortality table underlying the study was the sex distinct 1994 Group Annuitant Mortality (1994 GAM) table with selection factors.

The expected current mortality assumption is a good fit to the actual mortality experience since the actual to expected ratio of the mortality rates is close to 100%, as reflected in the Table 2 below:

Table 2: Actual to Expected Mortality Experience

Actual to Expected Mortality Rates by Policy Duration Count Based		
	All Issue Ages	
Policy Duration	Actual Deaths	Mortality Rate A to E
1	226	80%
2	332	99%
3	424	108%
4	516	115%
5	514	103%
6	554	99%
7	649	108%
8	614	96%
9	666	102%
10	609	94%
11	620	98%
12	564	95%
13	533	102%
14	483	102%
15+	1,473	98%
Total	8,777	100%

Morbidity Assumption

The morbidity assumption was developed based on claim costs derived from the 2009 Milliman Long Term Care Guidelines. Due to a lack in volume of experience and credibility in key cells (particularly in high durations and high ages), New York Life hired an external actuarial consulting firm, Milliman, to provide claim costs based on their voluminous database of industry wide data. The claim costs were tailored to New York Life's various product series features, underwriting, and claim adjudication practices. The claim cost assumptions vary by product series, benefit period, elimination period, inflation, home health care percentage, gender and marital status.

In 2012, New York Life performed an Actual to Expected (A/E) analyses to test the appropriateness of the Milliman claim cost assumptions and further refined the assumptions by developing a number of adjustment factors including preferred risk class adjustments, issue age adjustments by policy series and duration, as well as adjustments for the Shared Care Rider and Couples Rider.

New York Life developed best estimate assumptions from the claim cost assumptions with the developed adjustment factors applied to fit its actual experience for key cells based on the A/E analysis.

Exhibit I
New York Life Insurance Company
Assumption Justification
Generation 4.0 Policy Forms

Table 3 below shows the actual to expected experience in aggregate by calendar year using the 2012 best estimate morbidity assumptions:

Table 3: Actual to Expected Claim Experience

Exp Year	Actual Claim Counts	Actual	Expected	A/E
1991	7	208	436	48%
1992	12	767	879	87%
1993	21	1,052	1,387	76%
1994	29	2,129	1,968	108%
1995	38	1,805	2,708	67%
1996	71	3,219	3,751	86%
1997	120	5,151	5,032	102%
1998	128	6,728	6,492	104%
1999	133	6,315	8,320	76%
2000	161	11,035	10,512	105%
2001	223	12,882	13,129	98%
2002	240	15,889	16,085	99%
2003	336	20,585	19,430	106%
2004	338	20,927	23,135	90%
2005	388	24,095	27,371	88%
2006	531	37,303	31,873	117%
2007	540	38,016	36,857	103%
2008	566	39,443	42,232	93%
2009	649	52,698	47,853	110%
2010	675	51,535	53,970	95%
2011	490	66,379	60,482	110%
Total	5,696	418,160	413,916	101%

Exhibit II
New York Life Insurance Company
Nationwide Experience on Policies Issued On or After October 1, 2003, With No Increase
Generation 4.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest					
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Historical Experience	2003	201,249	0	0	0.0%	1,172	343,720	0	0	0.0%	6.5%	1.7079
	2004	3,048,517	28,891	477,452	15.7%	2,898	4,888,895	46,333	765,688	15.7%	6.5%	1.6037
	2005	5,253,887	57,440	501,121	9.5%	3,434	7,911,398	86,494	754,597	9.5%	6.5%	1.5058
	2006	5,267,847	111,720	54,014	1.0%	3,287	7,448,281	157,962	76,372	1.0%	6.5%	1.4139
	2007	5,087,434	113,424	929,805	18.3%	3,162	6,754,171	150,583	1,234,427	18.3%	6.5%	1.3276
	2008	4,937,787	365,250	367,567	7.4%	3,048	6,155,396	455,317	458,206	7.4%	6.5%	1.2466
	2009	4,810,090	260,629	103,230	2.1%	2,961	5,630,244	305,068	120,831	2.1%	6.5%	1.1705
	2010	4,708,001	537,589	564,974	12.0%	2,879	5,174,411	590,847	620,945	12.0%	6.5%	1.0991
	2011	4,629,433	556,877	715,661	15.5%	2,834	4,777,521	574,691	738,554	15.5%	6.5%	1.0320
Projected Future Experience	2012	4,558,932	912,678	1,114,217	24.4%	2,784	4,417,619	884,388	1,079,680	24.4%	6.5%	0.9690
	2013	4,469,299	1,162,913	1,294,554	29.0%	2,738	4,066,446	1,058,091	1,177,865	29.0%	6.5%	0.9099
	2014	4,382,255	1,334,893	1,479,407	33.8%	2,695	3,743,895	1,140,440	1,263,903	33.8%	6.5%	0.8543
	2015	4,294,971	1,464,712	1,671,743	38.9%	2,652	3,445,376	1,174,975	1,341,053	38.9%	6.5%	0.8022
	2016	4,204,617	1,628,849	1,885,177	44.8%	2,608	3,167,038	1,226,896	1,419,969	44.8%	6.5%	0.7532
	2017	4,110,983	1,810,316	2,119,894	51.6%	2,563	2,907,521	1,280,358	1,499,310	51.6%	6.5%	0.7073
	2018	4,012,853	2,027,281	2,372,039	59.1%	2,515	2,664,900	1,346,299	1,575,249	59.1%	6.5%	0.6641
	2019	3,909,261	2,267,278	2,641,899	67.6%	2,464	2,437,657	1,413,783	1,647,381	67.6%	6.5%	0.6236
	2020	3,800,463	2,526,830	2,927,665	77.0%	2,411	2,225,179	1,479,464	1,714,153	77.0%	6.5%	0.5855
	2021	3,686,711	2,806,146	3,239,073	87.9%	2,355	2,026,832	1,542,727	1,780,736	87.9%	6.5%	0.5498
	2022	3,568,076	3,108,139	3,576,115	100.2%	2,295	1,841,888	1,604,462	1,846,038	100.2%	6.5%	0.5162
	2023	3,444,799	3,434,470	3,939,463	114.4%	2,233	1,669,719	1,664,712	1,909,486	114.4%	6.5%	0.4847
	2024	3,317,245	3,786,834	4,330,803	130.6%	2,168	1,509,758	1,723,480	1,971,053	130.6%	6.5%	0.4551
	2025	3,185,880	4,164,903	4,740,922	148.8%	2,100	1,361,475	1,779,857	2,026,017	148.8%	6.5%	0.4273
	2026	3,051,121	4,568,239	5,182,906	169.9%	2,030	1,224,307	1,833,072	2,079,716	169.9%	6.5%	0.4013
	2027	2,913,275	4,999,903	5,658,091	194.2%	1,957	1,097,647	1,883,834	2,131,822	194.2%	6.5%	0.3768
	2028	2,772,649	5,461,334	6,160,641	222.2%	1,881	980,904	1,932,103	2,179,503	222.2%	6.5%	0.3538
	2029	2,629,727	5,950,915	6,684,221	254.2%	1,803	873,560	1,976,813	2,220,407	254.2%	6.5%	0.3322
	2030	2,485,440	6,467,115	7,237,120	291.2%	1,723	775,239	2,017,172	2,257,345	291.2%	6.5%	0.3119
	2031	2,340,716	7,009,396	7,808,630	333.6%	1,642	685,538	2,052,878	2,286,954	333.6%	6.5%	0.2929
	2032	2,196,423	7,573,114	8,388,408	381.9%	1,560	604,017	2,082,608	2,306,814	381.9%	6.5%	0.2750
	2033	2,053,687	8,153,105	8,972,999	436.9%	1,477	530,295	2,105,264	2,316,974	436.9%	6.5%	0.2582
	2034	1,913,502	8,741,238	9,536,831	498.4%	1,395	463,941	2,119,370	2,312,267	498.4%	6.5%	0.2425
	2035	1,776,490	9,326,396	10,077,651	567.3%	1,313	404,433	2,123,235	2,294,265	567.3%	6.5%	0.2277
	2036	1,643,121	9,899,657	10,585,158	644.2%	1,231	351,240	2,116,191	2,262,726	644.2%	6.5%	0.2138
	2037	1,513,850	10,452,089	11,063,219	730.8%	1,151	303,856	2,097,916	2,220,580	730.8%	6.5%	0.2007
	2038	1,389,121	10,977,606	11,503,682	828.1%	1,073	261,803	2,068,917	2,168,065	828.1%	6.5%	0.1885
	2039	1,269,363	11,466,080	11,872,806	935.3%	996	224,632	2,029,087	2,101,063	935.3%	6.5%	0.1770
	2040	1,154,962	11,903,794	12,162,887	1053.1%	921	191,913	1,977,979	2,021,030	1053.1%	6.5%	0.1662
	2041	1,046,242	12,278,677	12,367,989	1182.1%	849	163,237	1,915,747	1,929,682	1182.1%	6.5%	0.1560
	2042	943,485	12,583,736	12,511,075	1326.0%	779	138,220	1,843,515	1,832,870	1326.0%	6.5%	0.1465
	2043	846,921	12,820,219	12,588,065	1486.3%	712	116,501	1,763,530	1,731,595	1486.3%	6.5%	0.1376
	2044	756,707	12,979,853	12,536,381	1656.7%	648	97,738	1,676,515	1,619,235	1656.7%	6.5%	0.1292
	2045	672,933	13,041,906	12,346,159	1834.7%	588	81,613	1,581,719	1,497,339	1834.7%	6.5%	0.1213
	2046	595,623	13,002,547	12,101,587	2031.8%	531	67,828	1,480,700	1,378,100	2031.8%	6.5%	0.1139
	2047	524,729	12,879,073	11,822,361	2253.0%	477	56,108	1,377,126	1,264,134	2253.0%	6.5%	0.1069
	2048	460,115	12,684,170	11,479,533	2494.9%	427	46,196	1,273,507	1,152,560	2494.9%	6.5%	0.1004
	2049	401,576	12,417,275	11,046,728	2750.8%	381	37,858	1,170,620	1,041,414	2750.8%	6.5%	0.0943
	2050	348,869	12,072,664	10,533,290	3019.3%	339	30,882	1,068,669	932,404	3019.3%	6.5%	0.0885
	2051	301,703	11,656,552	9,995,481	3313.0%	300	25,077	968,859	830,796	3313.0%	6.5%	0.0831
	2052	259,742	11,189,142	9,463,927	3643.6%	264	20,271	873,248	738,605	3643.6%	6.5%	0.0780
	2053	222,624	10,688,026	8,923,533	4008.3%	232	16,314	783,229	653,925	4008.3%	6.5%	0.0733
	2054	189,980	10,159,829	8,353,092	4396.8%	203	13,072	699,082	574,763	4396.8%	6.5%	0.0688
	2055	161,433	9,598,957	7,723,795	4784.5%	176	10,430	620,178	499,026	4784.5%	6.5%	0.0646
	2056	136,605	9,004,178	7,090,740	5190.7%	153	8,287	546,244	430,164	5190.7%	6.5%	0.0607
	2057	115,127	8,389,516	6,484,243	5632.2%	132	6,558	477,892	369,362	5632.2%	6.5%	0.0570
	2058	96,648	7,770,793	5,906,909	6111.8%	114	5,169	415,632	315,939	6111.8%	6.5%	0.0535
	2059	80,831	7,156,104	5,331,770	6596.2%	97	4,059	359,394	267,772	6596.2%	6.5%	0.0502
	2060	67,358	6,544,144	4,748,151	7049.1%	83	3,176	308,601	223,907	7049.1%	6.5%	0.0472
	2061	55,939	5,935,835	4,184,926	7481.3%	71	2,477	262,831	185,303	7481.3%	6.5%	0.0443
	2062	46,304	5,340,347	3,667,855	7921.3%	60	1,925	222,031	152,495	7921.3%	6.5%	0.0416
	2063	38,211	4,770,099	3,203,704	8384.3%	51	1,492	186,218	125,068	8384.3%	6.5%	0.0390
	2064	31,440	4,232,344	2,770,279	8811.4%	42	1,152	155,141	101,547	8811.4%	6.5%	0.0367
	2065	25,797	3,727,489	2,363,245	9160.9%	36	888	128,296	81,340	9160.9%	6.5%	0.0344
	2066	21,111	3,255,652	1,994,962	9449.7%	30	682	105,217	64,473	9449.7%	6.5%	0.0323
	2067	17,234	2,820,293	1,675,843	9724.1%	25	523	85,584	50,855	9724.1%	6.5%	0.0303
	2068	14,035	2,425,158	1,402,200	9990.4%	20	400	69,101	39,954	9990.4%	6.5%	0.0285
	2069	11,404	2,071,653	1,167,427	10236.8%	17	305	55,426	31,234	10236.8%	6.5%	0.0268
	2070	9,245	1,759,546	968,917	10480.4%	14	232	44,203	24,341	10480.4%	6.5%	0.0251
	2071	7,478	1,486,514	800,340	10703.3%	11	176	35,064	18,879	10703.3%	6.5%	0.0236
	2072	6,034	1,249,385	657,547	10897.6%	9	134	27,672	14,564	10897.6%	6.5%	0.0221
TOTALS	Past	37,944,246	2,031,819	3,713,825	9.8%	25,675	49,084,036	2,367,294	4,769,619	9.7%		
	Future	94,563,273	413,377,903	388,440,276	410.8%	64,605	47,417,609	72,317,159	75,585,071	159.4%		
	Lifetime	132,507,519	415,409,722	392,154,101	295.9%	90,280	96,501,646	74,684,453	80,354,690	83.3%		

Exhibit II
New York Life Insurance Company
Nationwide Experience on Policies Issued On or After October 1, 2003, With Increase
Generation 4.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2003	201,249	0	0	0.0%	1,172	343,720	0	0	0.0%	6.5%	1.7079
	2004	3,048,517	28,891	477,452	15.7%	2,898	4,888,895	46,333	765,688	15.7%	6.5%	1.6037
	2005	5,253,887	57,440	501,121	9.5%	3,434	7,911,398	86,494	754,597	9.5%	6.5%	1.5058
	2006	5,267,847	111,720	54,014	1.0%	3,287	7,448,281	157,962	76,372	1.0%	6.5%	1.4139
	2007	5,087,434	113,424	929,805	18.3%	3,162	6,754,171	150,583	1,234,427	18.3%	6.5%	1.3276
	2008	4,937,787	365,250	367,567	7.4%	3,048	6,155,396	455,317	458,206	7.4%	6.5%	1.2466
	2009	4,810,090	260,629	103,230	2.1%	2,961	5,630,244	305,068	120,831	2.1%	6.5%	1.1705
	2010	4,708,001	537,589	564,974	12.0%	2,879	5,174,411	590,847	620,945	12.0%	6.5%	1.0991
	2011	4,629,433	556,877	715,661	15.5%	2,834	4,777,521	574,691	738,554	15.5%	6.5%	1.0320
Projected Future Experience	2012	4,558,932	912,678	1,114,217	24.4%	2,784	4,417,619	884,388	1,079,680	24.4%	6.5%	0.9690
	2013	4,469,299	1,162,913	1,294,554	29.0%	2,738	4,066,446	1,058,091	1,177,865	29.0%	6.5%	0.9099
	2014	4,935,699	1,333,830	1,472,784	29.8%	2,695	4,216,719	1,139,532	1,258,245	29.8%	6.5%	0.8543
	2015	5,539,998	1,459,665	1,654,735	29.9%	2,652	4,444,122	1,170,927	1,327,409	29.9%	6.5%	0.8022
	2016	5,431,397	1,618,211	1,865,316	34.3%	2,608	4,091,083	1,218,883	1,405,009	34.3%	6.5%	0.7532
	2017	5,319,074	1,794,904	2,096,578	39.4%	2,563	3,761,951	1,269,458	1,482,819	39.4%	6.5%	0.7073
	2018	5,201,357	2,007,448	2,344,656	45.1%	2,515	3,454,174	1,333,128	1,557,065	45.1%	6.5%	0.6641
	2019	5,076,841	2,243,046	2,609,851	51.4%	2,464	3,165,712	1,398,673	1,627,397	51.4%	6.5%	0.6236
	2020	4,945,698	2,497,911	2,890,292	58.4%	2,411	2,895,716	1,462,532	1,692,272	58.4%	6.5%	0.5855
	2021	4,808,101	2,772,046	3,195,512	66.5%	2,355	2,643,336	1,523,980	1,756,787	66.5%	6.5%	0.5498
	2022	4,664,005	3,068,154	3,525,366	75.6%	2,295	2,407,621	1,583,822	1,819,840	75.6%	6.5%	0.5162
	2023	4,513,570	3,387,742	3,880,391	86.0%	2,233	2,187,760	1,642,063	1,880,854	86.0%	6.5%	0.4847
	2024	4,357,118	3,732,334	4,262,003	97.8%	2,168	1,983,030	1,698,676	1,939,741	97.8%	6.5%	0.4551
	2025	4,195,110	4,101,433	4,661,038	111.1%	2,100	1,792,766	1,752,734	1,991,879	111.1%	6.5%	0.4273
	2026	4,027,954	4,494,486	5,090,451	126.4%	2,030	1,616,275	1,803,478	2,042,617	126.4%	6.5%	0.4013
	2027	3,855,909	4,914,431	5,551,436	144.0%	1,957	1,452,807	1,851,630	2,091,638	144.0%	6.5%	0.3768
	2028	3,679,243	5,362,616	6,038,252	164.1%	1,881	1,301,637	1,897,178	2,136,204	164.1%	6.5%	0.3538
	2029	3,498,457	5,837,453	6,544,883	187.1%	1,803	1,162,140	1,939,123	2,174,121	187.1%	6.5%	0.3322
	2030	3,314,661	6,337,492	7,079,493	213.6%	1,723	1,033,883	1,976,741	2,208,180	213.6%	6.5%	0.3119
	2031	3,129,014	6,862,286	7,631,810	243.9%	1,642	916,411	2,009,794	2,235,168	243.9%	6.5%	0.2929
	2032	2,942,650	7,407,405	8,191,834	278.4%	1,560	809,229	2,037,038	2,252,756	278.4%	6.5%	0.2750
	2033	2,757,074	7,967,936	8,756,353	317.6%	1,477	711,921	2,057,450	2,261,032	317.6%	6.5%	0.2582
	2034	2,573,671	8,536,099	9,300,662	361.4%	1,395	624,003	2,069,633	2,255,006	361.4%	6.5%	0.2425
	2035	2,393,375	9,101,213	9,822,600	410.4%	1,313	544,873	2,071,970	2,236,200	410.4%	6.5%	0.2277
	2036	2,216,943	9,654,695	10,312,214	465.2%	1,231	473,903	2,063,826	2,204,380	465.2%	6.5%	0.2138
	2037	2,045,125	10,187,927	10,773,312	526.8%	1,151	410,492	2,044,894	2,162,391	526.8%	6.5%	0.2007
	2038	1,878,658	10,695,048	11,198,016	596.1%	1,073	354,065	2,015,664	2,110,457	596.1%	6.5%	0.1885
	2039	1,718,256	11,166,255	11,553,499	672.4%	996	304,070	1,976,029	2,044,558	672.4%	6.5%	0.1770
	2040	1,564,570	11,588,235	11,832,294	756.3%	921	259,975	1,925,544	1,966,098	756.3%	6.5%	0.1662
	2041	1,418,152	11,949,273	12,028,655	848.2%	849	221,263	1,864,353	1,876,738	848.2%	6.5%	0.1560
	2042	1,279,485	12,242,593	12,164,967	950.8%	779	187,444	1,793,537	1,782,165	950.8%	6.5%	0.1465
	2043	1,148,963	12,469,438	12,237,280	1065.1%	712	158,050	1,715,277	1,683,342	1065.1%	6.5%	0.1376
	2044	1,026,870	12,621,787	12,184,754	1186.6%	648	132,633	1,630,267	1,573,818	1186.6%	6.5%	0.1292
	2045	913,382	12,679,505	11,997,818	1313.6%	588	110,775	1,537,767	1,455,092	1313.6%	6.5%	0.1213
	2046	808,575	12,638,878	11,758,305	1454.2%	531	92,079	1,439,286	1,339,008	1454.2%	6.5%	0.1139
	2047	712,414	12,516,728	11,485,357	1612.2%	477	76,177	1,338,381	1,228,099	1612.2%	6.5%	0.1069
	2048	624,738	12,325,391	11,150,853	1784.9%	427	62,724	1,237,485	1,119,560	1784.9%	6.5%	0.1004
	2049	545,284	12,064,330	10,729,172	1967.6%	381	51,406	1,137,347	1,011,477	1967.6%	6.5%	0.0943
	2050	473,732	11,727,993	10,229,381	2159.3%	339	41,935	1,038,159	905,502	2159.3%	6.5%	0.0885
	2051	409,696	11,322,414	9,706,115	2369.1%	300	34,053	941,086	806,744	2369.1%	6.5%	0.0831
	2052	352,719	10,867,211	9,189,101	2605.2%	264	27,528	848,123	717,156	2605.2%	6.5%	0.0780
	2053	302,318	10,379,461	8,663,674	2865.7%	232	22,154	760,617	634,883	2865.7%	6.5%	0.0733
	2054	257,990	9,865,595	8,109,231	3143.2%	203	17,752	678,836	557,983	3143.2%	6.5%	0.0688
	2055	219,224	9,320,175	7,497,794	3420.1%	176	14,164	602,166	484,424	3420.1%	6.5%	0.0646
	2056	185,509	8,741,995	6,882,834	3710.2%	153	11,254	530,338	417,551	3710.2%	6.5%	0.0607
	2057	156,342	8,144,657	6,293,762	4025.6%	132	8,906	463,944	358,512	4025.6%	6.5%	0.0570
	2058	131,248	7,543,506	5,733,092	4368.1%	114	7,020	403,475	306,642	4368.1%	6.5%	0.0535
	2059	109,768	6,946,389	5,174,640	4714.2%	97	5,513	348,861	259,881	4714.2%	6.5%	0.0502
	2060	91,472	6,352,025	4,608,032	5037.6%	83	4,314	299,541	217,300	5037.6%	6.5%	0.0472
	2061	75,965	5,761,298	4,061,278	5346.3%	71	3,364	255,103	179,828	5346.3%	6.5%	0.0443
	2062	62,881	5,183,095	3,559,365	5660.5%	60	2,614	215,493	147,985	5660.5%	6.5%	0.0416
	2063	51,890	4,629,457	3,108,850	5991.2%	51	2,026	180,728	121,365	5991.2%	6.5%	0.0390
	2064	42,695	4,107,411	2,688,186	6296.2%	42	1,565	150,561	98,538	6296.2%	6.5%	0.0367
	2065	35,033	3,617,342	2,293,159	6545.8%	36	1,206	124,505	78,928	6545.8%	6.5%	0.0344
	2066	28,669	3,159,357	1,935,756	6752.1%	30	927	102,105	62,560	6752.1%	6.5%	0.0323
	2067	23,404	2,736,802	1,626,075	6948.0%	25	710	83,050	49,344	6948.0%	6.5%	0.0303
	2068	19,060	2,353,308	1,360,533	7138.1%	20	543	67,054	38,766	7138.1%	6.5%	0.0285
	2069	15,487	2,010,232	1,132,717	7314.0%	17	414	53,783	30,305	7314.0%	6.5%	0.0268
	2070	12,555	1,707,343	940,094	7488.0%	14	315	42,891	23,617	7488.0%	6.5%	0.0251
	2071	10,154	1,442,384	776,519	7647.1%	11	240	34,024	18,317	7647.1%	6.5%	0.0236
	2072	8,194	1,212,272	637,967	7785.8%	9	181	26,850	14,130	7785.8%	6.5%	0.0221
TOTALS	Past	37,944,246	2,031,819	3,713,825	9.8%	25,675	49,084,036	2,367,294	4,769,619	9.7%		
	Future	121,165,625	402,845,539	378,489,716	312.4%	64,605	58,804,985	70,821,868	73,977,228	125.8%		
	Lifetime	159,109,871	404,877,358	382,203,542	240.2%	90,280	107,889,021	73,189,162	78,746,847	73.0%		

Exhibit III
New York Life Insurance Company
Virginia-Specific Experience on Policies Issued On or After October 1, 2003, With No Increase
Generation 4.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2003	35,328	0	0	0.0%	294	60,337	0	0	0.0%	6.5%	1.7079
	2004	380,299	0	0	0.0%	307	609,883	0	0	0.0%	6.5%	1.6037
	2005	379,435	0	0	0.0%	299	571,360	0	0	0.0%	6.5%	1.5058
	2006	376,104	0	0	0.0%	288	531,778	0	0	0.0%	6.5%	1.4139
	2007	364,070	0	0	0.0%	281	483,345	0	0	0.0%	6.5%	1.3276
	2008	357,814	0	0	0.0%	269	446,047	0	0	0.0%	6.5%	1.2466
	2009	356,620	0	449	0.1%	266	417,426	0	525	0.1%	6.5%	1.1705
	2010	356,661	6,854	8,715	2.4%	258	391,995	7,533	9,579	2.4%	6.5%	1.0991
	2011	350,180	0	17,165	4.9%	257	361,382	0	17,714	4.9%	6.5%	1.0320
Projected Future Experience	2012	353,815	17,025	91,512	25.9%	253	342,847	16,498	88,675	25.9%	6.5%	0.9690
	2013	347,672	56,209	107,011	30.8%	249	316,334	51,143	97,365	30.8%	6.5%	0.9099
	2014	341,839	83,822	121,922	35.7%	246	292,043	71,612	104,162	35.7%	6.5%	0.8543
	2015	335,788	106,052	138,396	41.2%	242	269,365	85,074	111,020	41.2%	6.5%	0.8022
	2016	329,458	126,005	157,061	47.7%	238	248,157	94,911	118,303	47.7%	6.5%	0.7532
	2017	322,873	145,687	177,170	54.9%	234	228,354	103,038	125,305	54.9%	6.5%	0.7073
	2018	315,784	166,002	199,306	63.1%	230	209,709	110,240	132,358	63.1%	6.5%	0.6641
	2019	308,202	187,830	222,758	72.3%	225	192,182	117,123	138,903	72.3%	6.5%	0.6236
	2020	300,141	211,008	247,592	82.5%	220	175,733	123,546	144,966	82.5%	6.5%	0.5855
	2021	291,597	235,734	275,273	94.4%	215	160,310	129,599	151,336	94.4%	6.5%	0.5498
	2022	282,563	262,367	304,091	107.6%	210	145,863	135,437	156,976	107.6%	6.5%	0.5162
	2023	273,068	290,644	334,312	122.4%	204	132,358	140,877	162,043	122.4%	6.5%	0.4847
	2024	263,133	320,363	365,530	138.9%	198	119,758	145,805	166,361	138.9%	6.5%	0.4551
	2025	252,804	351,181	396,844	157.0%	192	108,035	150,076	169,590	157.0%	6.5%	0.4273
	2026	242,106	383,189	431,535	178.2%	186	97,149	153,760	173,160	178.2%	6.5%	0.4013
	2027	231,077	416,832	466,946	202.1%	179	87,064	157,052	175,933	202.1%	6.5%	0.3768
	2028	219,762	452,122	505,029	229.8%	172	77,747	159,951	178,669	229.8%	6.5%	0.3538
	2029	208,221	489,242	543,941	261.2%	165	69,168	162,520	180,690	261.2%	6.5%	0.3322
	2030	196,570	528,318	586,414	298.3%	157	61,313	164,789	182,910	298.3%	6.5%	0.3119
	2031	184,882	569,434	628,615	340.0%	150	54,147	166,773	184,106	340.0%	6.5%	0.2929
	2032	173,254	611,925	670,996	387.3%	142	47,645	168,279	184,524	387.3%	6.5%	0.2750
	2033	161,802	655,517	713,963	441.3%	135	41,780	169,265	184,357	441.3%	6.5%	0.2582
	2034	150,596	700,064	757,768	503.2%	127	36,513	169,735	183,726	503.2%	6.5%	0.2425
	2035	139,687	745,501	802,850	574.8%	120	31,801	169,720	182,776	574.8%	6.5%	0.2277
	2036	129,110	791,742	847,015	656.0%	112	27,599	169,246	181,061	656.0%	6.5%	0.2138
	2037	118,890	838,529	892,452	750.7%	105	23,863	168,307	179,131	750.7%	6.5%	0.2007
	2038	109,055	884,976	931,854	854.5%	98	20,553	166,789	175,624	854.5%	6.5%	0.1885
	2039	99,627	929,081	967,530	971.2%	91	17,630	164,414	171,218	971.2%	6.5%	0.1770
	2040	90,620	969,777	995,804	1098.9%	84	15,058	161,142	165,466	1098.9%	6.5%	0.1662
	2041	82,054	1,005,371	1,017,563	1240.1%	77	12,802	156,860	158,762	1240.1%	6.5%	0.1560
	2042	73,949	1,035,549	1,035,820	1400.7%	71	10,833	151,708	151,747	1400.7%	6.5%	0.1465
	2043	66,322	1,060,686	1,048,996	1581.7%	64	9,123	145,906	144,298	1581.7%	6.5%	0.1376
	2044	59,190	1,079,566	1,047,342	1769.5%	59	7,645	139,440	135,278	1769.5%	6.5%	0.1292
	2045	52,559	1,089,726	1,037,767	1974.5%	53	6,374	132,162	125,860	1974.5%	6.5%	0.1213
	2046	46,435	1,091,821	1,024,584	2206.5%	48	5,288	124,334	116,677	2206.5%	6.5%	0.1139
	2047	40,815	1,086,640	1,004,361	2460.7%	43	4,364	116,192	107,394	2460.7%	6.5%	0.1069
	2048	35,693	1,073,797	974,099	2729.1%	38	3,584	107,811	97,801	2729.1%	6.5%	0.1004
	2049	31,056	1,052,500	934,335	3008.6%	34	2,928	99,223	88,083	3008.6%	6.5%	0.0943
	2050	26,887	1,022,648	889,601	3308.7%	30	2,380	90,524	78,747	3308.7%	6.5%	0.0885
	2051	23,166	986,478	848,831	3664.2%	26	1,925	81,993	70,552	3664.2%	6.5%	0.0831
	2052	19,867	947,444	808,972	4072.0%	23	1,550	73,943	63,136	4072.0%	6.5%	0.0780
	2053	16,961	905,784	761,791	4491.5%	20	1,243	66,377	55,825	4491.5%	6.5%	0.0733
	2054	14,416	860,663	711,314	4934.3%	17	992	59,221	48,944	4934.3%	6.5%	0.0688
	2055	12,201	812,409	659,815	5408.1%	15	788	52,489	42,630	5408.1%	6.5%	0.0646
	2056	10,283	762,144	610,074	5932.8%	13	624	46,236	37,011	5932.8%	6.5%	0.0607
	2057	8,632	710,867	556,771	6450.4%	11	492	40,493	31,715	6450.4%	6.5%	0.0570
	2058	7,216	658,224	502,878	6969.4%	9	386	35,206	26,897	6969.4%	6.5%	0.0535
	2059	6,007	604,655	448,639	7468.1%	8	302	30,367	22,532	7468.1%	6.5%	0.0502
	2060	4,981	550,223	394,091	7912.0%	7	235	25,947	18,584	7912.0%	6.5%	0.0472
	2061	4,112	495,556	343,064	8343.4%	6	182	21,943	15,190	8343.4%	6.5%	0.0443
	2062	3,378	441,931	294,978	8731.4%	5	140	18,374	12,264	8731.4%	6.5%	0.0416
	2063	2,762	390,694	254,078	9199.0%	4	108	15,252	9,919	9199.0%	6.5%	0.0390
	2064	2,247	343,018	215,892	9609.9%	3	82	12,574	7,914	9609.9%	6.5%	0.0367
	2065	1,817	298,497	179,462	9875.9%	3	63	10,274	6,177	9875.9%	6.5%	0.0344
	2066	1,460	257,142	148,772	10186.4%	2	47	8,310	4,808	10186.4%	6.5%	0.0323
	2067	1,166	219,567	122,210	10483.8%	2	35	6,663	3,709	10483.8%	6.5%	0.0303
	2068	924	185,935	100,331	10863.6%	1	26	5,298	2,859	10863.6%	6.5%	0.0285
	2069	726	156,359	81,315	11207.3%	1	19	4,183	2,176	11207.3%	6.5%	0.0268
	2070	565	130,399	64,435	11412.3%	1	14	3,276	1,619	11412.3%	6.5%	0.0251
	2071	435	107,660	50,504	11611.5%	1	10	2,540	1,191	11611.5%	6.5%	0.0236
	2072	331	87,891	38,484	11610.1%	1	7	1,947	852	11610.1%	6.5%	0.0221
TOTALS	Past	2,956,509	6,854	26,329	0.9%	2,519	3,873,554	7,533	27,818	0.7%		
	Future	7,432,607	34,038,021	32,092,658	431.8%	5,872	3,724,675	5,833,783	6,241,862	167.6%		
	Lifetime	10,389,116	34,044,875	32,118,987	309.2%	8,391	7,598,228	5,841,316	6,269,680	82.5%		

Exhibit III
New York Life Insurance Company
Virginia-Specific Experience on Policies Issued On or After October 1, 2003, With Increase
Generation 4.0 Policy Forms

		Loss Ratio Demonstration									Interest Rate Factors	
		Without Interest					With Interest				Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Paid Claims	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2003	35,328	0	0	0.0%	294	60,337	0	0	0.0%	6.5%	1.7079
	2004	380,299	0	0	0.0%	307	609,883	0	0	0.0%	6.5%	1.6037
	2005	379,435	0	0	0.0%	299	571,360	0	0	0.0%	6.5%	1.5058
	2006	376,104	0	0	0.0%	288	531,778	0	0	0.0%	6.5%	1.4139
	2007	364,070	0	0	0.0%	281	483,345	0	0	0.0%	6.5%	1.3276
	2008	357,814	0	0	0.0%	269	446,047	0	0	0.0%	6.5%	1.2466
	2009	356,620	0	449	0.1%	266	417,426	0	525	0.1%	6.5%	1.1705
	2010	356,661	6,854	8,715	2.4%	258	391,995	7,533	9,579	2.4%	6.5%	1.0991
	2011	350,180	0	17,165	4.9%	257	361,382	0	17,714	4.9%	6.5%	1.0320
Projected Future Experience	2012	353,815	17,025	91,512	25.9%	253	342,847	16,498	88,675	25.9%	6.5%	0.9690
	2013	347,672	56,209	107,011	30.8%	249	316,334	51,143	97,365	30.8%	6.5%	0.9099
	2014	355,175	83,791	121,721	34.3%	246	303,437	71,585	103,990	34.3%	6.5%	0.8543
	2015	431,575	105,750	136,908	31.7%	242	346,205	84,831	109,826	31.7%	6.5%	0.8022
	2016	423,879	125,168	155,333	36.6%	238	319,278	94,280	117,001	36.6%	6.5%	0.7532
	2017	415,901	144,411	175,160	42.1%	234	294,149	102,136	123,883	42.1%	6.5%	0.7073
	2018	407,322	164,328	196,966	48.4%	230	270,499	109,129	130,803	48.4%	6.5%	0.6641
	2019	398,151	185,777	220,045	55.3%	225	248,271	115,843	137,211	55.3%	6.5%	0.6236
	2020	388,397	208,567	244,455	62.9%	220	227,407	122,117	143,129	62.9%	6.5%	0.5855
	2021	378,050	232,872	271,630	71.9%	215	207,839	128,025	149,333	71.9%	6.5%	0.5498
	2022	367,091	259,029	299,871	81.7%	210	189,497	133,714	154,797	81.7%	6.5%	0.5162
	2023	355,545	286,764	329,435	92.7%	204	172,335	138,996	159,679	92.7%	6.5%	0.4847
	2024	343,429	315,861	359,874	104.8%	198	156,303	143,756	163,787	104.8%	6.5%	0.4551
	2025	330,788	345,966	390,319	118.0%	192	141,361	147,847	166,802	118.0%	6.5%	0.4273
	2026	317,643	377,159	423,998	133.5%	186	127,459	151,340	170,136	133.5%	6.5%	0.4013
	2027	304,023	409,869	458,272	150.7%	179	114,548	154,428	172,665	150.7%	6.5%	0.3768
	2028	289,973	444,100	495,087	170.7%	172	102,586	157,113	175,151	170.7%	6.5%	0.3538
	2029	275,554	480,039	532,631	193.3%	165	91,535	159,462	176,933	193.3%	6.5%	0.3322
	2030	260,898	517,811	573,607	219.9%	157	81,377	161,512	178,915	219.9%	6.5%	0.3119
	2031	246,091	557,516	614,294	249.6%	150	72,074	163,283	179,912	249.6%	6.5%	0.2929
	2032	231,251	598,517	655,135	283.3%	142	63,594	164,592	180,162	283.3%	6.5%	0.2750
	2033	216,525	640,563	696,549	321.7%	135	55,910	165,404	179,860	321.7%	6.5%	0.2582
	2034	202,010	683,527	738,793	365.7%	127	48,979	165,725	179,125	365.7%	6.5%	0.2425
	2035	187,779	727,355	782,297	416.6%	120	42,750	165,589	178,097	416.6%	6.5%	0.2277
	2036	173,892	771,975	824,926	474.4%	112	37,172	165,020	176,339	474.4%	6.5%	0.2138
	2037	160,392	817,135	868,809	541.7%	105	32,194	164,013	174,385	541.7%	6.5%	0.2007
	2038	147,332	861,979	906,839	615.5%	98	27,767	162,455	170,909	615.5%	6.5%	0.1885
	2039	134,753	904,559	941,261	698.5%	91	23,847	160,075	166,570	698.5%	6.5%	0.1770
	2040	122,690	943,839	968,499	789.4%	84	20,387	156,832	160,929	789.4%	6.5%	0.1662
	2041	111,178	978,171	989,418	889.9%	77	17,346	152,616	154,371	889.9%	6.5%	0.1560
	2042	100,258	1,007,251	1,006,946	1004.4%	71	14,688	147,562	147,517	1004.4%	6.5%	0.1465
	2043	89,960	1,031,444	1,019,551	1133.3%	64	12,375	141,884	140,248	1133.3%	6.5%	0.1376
	2044	80,313	1,049,568	1,017,759	1267.2%	59	10,374	135,565	131,457	1267.2%	6.5%	0.1292
	2045	71,335	1,059,232	1,008,287	1413.4%	53	8,652	128,463	122,285	1413.4%	6.5%	0.1213
	2046	63,035	1,061,075	995,328	1579.0%	48	7,178	120,833	113,346	1579.0%	6.5%	0.1139
	2047	55,413	1,055,864	975,552	1760.5%	43	5,925	112,901	104,313	1760.5%	6.5%	0.1069
	2048	48,463	1,043,229	946,046	1952.1%	38	4,866	104,741	94,984	1952.1%	6.5%	0.1004
	2049	42,169	1,022,400	907,330	2151.6%	34	3,975	96,385	85,537	2151.6%	6.5%	0.0943
	2050	36,510	993,281	863,806	2365.9%	30	3,232	87,925	76,464	2365.9%	6.5%	0.0885
	2051	31,458	958,045	824,144	2619.8%	26	2,615	79,630	68,500	2619.8%	6.5%	0.0831
	2052	26,978	920,043	785,380	2911.2%	23	2,105	71,804	61,294	2911.2%	6.5%	0.0780
	2053	23,032	879,507	739,523	3210.8%	20	1,688	64,451	54,193	3210.8%	6.5%	0.0733
	2054	19,576	835,625	690,477	3527.1%	17	1,347	57,498	47,511	3527.1%	6.5%	0.0688
	2055	16,568	788,716	640,448	3865.5%	15	1,070	50,958	41,379	3865.5%	6.5%	0.0646
	2056	13,964	739,867	592,136	4240.3%	13	847	44,884	35,922	4240.3%	6.5%	0.0607
	2057	11,722	690,046	540,375	4610.1%	11	668	39,307	30,781	4610.1%	6.5%	0.0570
	2058	9,799	638,910	488,049	4980.7%	9	524	34,173	26,104	4980.7%	6.5%	0.0535
	2059	8,158	586,884	435,394	5337.0%	8	410	29,474	21,866	5337.0%	6.5%	0.0502
	2060	6,764	534,028	382,444	5654.0%	7	319	25,183	18,035	5654.0%	6.5%	0.0472
	2061	5,584	480,952	332,915	5962.1%	6	247	21,296	14,741	5962.1%	6.5%	0.0443
	2062	4,588	428,892	286,244	6239.2%	5	191	17,832	11,901	6239.2%	6.5%	0.0416
	2063	3,751	379,155	246,549	6573.2%	4	146	14,802	9,625	6573.2%	6.5%	0.0390
	2064	3,051	332,877	209,489	6866.7%	3	112	12,202	7,679	6866.7%	6.5%	0.0367
	2065	2,468	289,665	174,136	7056.6%	3	85	9,970	5,994	7056.6%	6.5%	0.0344
	2066	1,983	249,527	144,354	7278.3%	2	64	8,064	4,665	7278.3%	6.5%	0.0323
	2067	1,583	213,061	118,579	7490.6%	2	48	6,465	3,598	7490.6%	6.5%	0.0303
	2068	1,254	180,421	97,348	7761.8%	1	36	5,141	2,774	7761.8%	6.5%	0.0285
	2069	985	151,719	78,896	8007.3%	1	26	4,059	2,111	8007.3%	6.5%	0.0268
	2070	767	126,527	62,517	8153.6%	1	19	3,179	1,571	8153.6%	6.5%	0.0251
	2071	591	104,462	49,001	8295.8%	1	14	2,464	1,156	8295.8%	6.5%	0.0236
	2072	450	85,278	37,338	8294.7%	1	10	1,889	827	8294.7%	6.5%	0.0221
TOTALS	Past	2,956,509	6,854	26,329	0.9%	2,519	3,873,554	7,533	27,818	0.7%		
	Future	9,461,306	33,163,185	31,266,997	330.5%	5,872	4,579,142	5,710,346	6,109,120	133.4%		
	Lifetime	12,417,815	33,170,039	31,293,325	252.0%	8,391	8,452,695	5,717,878	6,136,938	72.6%		

Exhibit IV
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience on Policies Issued On or After October 1, 2003, with No Increase
Generation 4.0 Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at 6.5% (on Col C)	Expected at 6.5% (on Col F)	Actual-to-Expected Ratio
Historical Experience	2003	201,249	0	0.0%	194,164	12,708	6.5%	0.000	0.0%	6.5%	0.000
	2004	3,048,517	477,452	15.7%	2,969,659	189,698	6.4%	2.452	14.6%	6.4%	2.287
	2005	5,253,887	501,121	9.5%	5,009,941	346,918	6.9%	1.377	11.6%	6.7%	1.723
	2006	5,267,847	54,014	1.0%	4,810,406	412,648	8.6%	0.120	7.8%	7.4%	1.053
	2007	5,087,434	929,805	18.3%	4,484,103	482,359	10.8%	1.699	10.4%	8.2%	1.269
	2008	4,937,787	367,567	7.4%	4,223,461	564,541	13.4%	0.557	9.8%	9.1%	1.084
	2009	4,810,090	103,230	2.1%	3,989,569	649,535	16.3%	0.132	8.7%	10.0%	0.871
	2010	4,708,001	564,974	12.0%	3,758,772	739,565	19.7%	0.610	9.1%	11.0%	0.825
	2011	4,629,433	715,661	15.5%	3,540,172	866,282	24.5%	0.632	9.7%	12.2%	0.799
Projected Future Experience	2012	4,558,932	1,114,217	24.4%	3,322,265	1,020,016	30.7%	0.796	10.9%	13.4%	0.813
	2013	4,469,299	1,294,554	29.0%	3,099,931	1,155,600	37.3%	0.777	12.2%	14.8%	0.824
	2014	4,382,255	1,479,407	33.8%	2,887,756	1,249,928	43.3%	0.780	13.5%	16.2%	0.836
	2015	4,294,971	1,671,743	38.9%	2,685,885	1,324,993	49.3%	0.789	14.9%	17.5%	0.850
	2016	4,204,617	1,885,177	44.8%	2,494,009	1,401,558	56.2%	0.798	16.3%	18.8%	0.865
	2017	4,110,983	2,119,894	51.6%	2,311,795	1,481,543	64.1%	0.805	17.7%	20.1%	0.881
	2018	4,012,853	2,372,039	59.1%	2,138,934	1,564,438	73.1%	0.808	19.2%	21.4%	0.899
	2019	3,909,261	2,641,899	67.6%	1,975,134	1,649,796	83.5%	0.809	20.8%	22.7%	0.917
	2020	3,800,463	2,927,665	77.0%	1,820,117	1,737,245	95.4%	0.807	22.4%	23.9%	0.935
	2021	3,686,711	3,239,073	87.9%	1,673,618	1,825,533	109.1%	0.805	24.0%	25.2%	0.954
	2022	3,568,076	3,576,115	100.2%	1,535,380	1,915,564	124.8%	0.803	25.7%	26.5%	0.973
	2023	3,444,799	3,939,463	114.4%	1,405,154	2,007,266	142.9%	0.801	27.5%	27.7%	0.993
	2024	3,317,245	4,330,803	130.6%	1,282,701	2,098,463	163.6%	0.798	29.3%	28.9%	1.013
	2025	3,185,880	4,740,922	148.8%	1,167,791	2,187,989	187.4%	0.794	31.2%	30.2%	1.034
	2026	3,051,121	5,182,906	169.9%	1,060,197	2,274,056	214.5%	0.792	33.1%	31.4%	1.056
	2027	2,913,275	5,658,091	194.2%	959,697	2,357,391	245.6%	0.791	35.1%	32.6%	1.079
	2028	2,772,649	6,160,641	222.2%	866,066	2,436,889	281.4%	0.790	37.2%	33.7%	1.102
	2029	2,629,727	6,684,221	254.2%	779,076	2,508,804	322.0%	0.789	39.3%	34.9%	1.126
	2030	2,485,440	7,237,120	291.2%	698,498	2,572,143	368.2%	0.791	41.4%	36.0%	1.151
	2031	2,340,716	7,808,630	333.6%	624,098	2,626,062	420.8%	0.793	43.6%	37.0%	1.177
	2032	2,196,423	8,388,408	381.9%	555,634	2,667,797	480.1%	0.795	45.8%	38.0%	1.203
	2033	2,053,687	8,972,999	436.9%	492,859	2,693,577	546.5%	0.799	48.0%	39.0%	1.230
	2034	1,913,502	9,536,831	498.4%	435,513	2,704,261	620.9%	0.803	50.2%	39.9%	1.257
	2035	1,776,490	10,077,651	567.3%	383,331	2,700,233	704.4%	0.805	52.4%	40.8%	1.285
	2036	1,643,121	10,585,158	644.2%	336,041	2,682,388	798.2%	0.807	54.6%	41.6%	1.313
	2037	1,513,850	11,063,219	730.8%	293,365	2,647,477	902.5%	0.810	56.8%	42.4%	1.340
	2038	1,389,121	11,503,682	828.1%	255,025	2,595,780	1017.9%	0.814	58.9%	43.1%	1.368
	2039	1,269,363	11,872,806	935.3%	220,737	2,528,575	1145.5%	0.817	61.0%	43.7%	1.395
	2040	1,154,962	12,162,887	1053.1%	190,221	2,446,041	1285.9%	0.819	63.0%	44.3%	1.421
	2041	1,046,242	12,367,989	1182.1%	163,195	2,350,358	1440.2%	0.821	64.9%	44.8%	1.447
	2042	943,485	12,511,075	1326.0%	139,381	2,245,110	1610.8%	0.823	66.7%	45.3%	1.472
	2043	846,921	12,588,065	1486.3%	118,506	2,133,344	1800.2%	0.826	68.4%	45.8%	1.496
	2044	756,707	12,536,381	1656.7%	100,306	2,015,941	2009.8%	0.824	70.1%	46.1%	1.519
	2045	672,933	12,346,159	1834.7%	84,524	1,892,731	2239.3%	0.819	71.6%	46.5%	1.540
	2046	595,623	12,101,587	2031.8%	70,913	1,765,305	2489.4%	0.816	72.9%	46.8%	1.560
	2047	524,729	11,822,361	2253.0%	59,241	1,636,896	2763.1%	0.815	74.2%	47.0%	1.578
	2048	460,115	11,479,533	2494.9%	49,284	1,509,466	3062.8%	0.815	75.4%	47.2%	1.595
	2049	401,576	11,046,728	2750.8%	40,837	1,384,875	3391.2%	0.811	76.4%	47.4%	1.611
	2050	348,869	10,533,290	3019.3%	33,708	1,265,077	3753.0%	0.804	77.4%	47.6%	1.625
	2051	301,703	9,995,481	3313.0%	27,722	1,150,421	4149.9%	0.798	78.2%	47.7%	1.638
	2052	259,742	9,463,927	3643.6%	22,719	1,041,520	4584.3%	0.795	79.0%	47.9%	1.650
	2053	222,624	8,923,533	4008.3%	18,559	938,650	5057.7%	0.793	79.6%	48.0%	1.660
	2054	189,980	8,353,092	4396.8%	15,113	841,951	5570.9%	0.789	80.2%	48.0%	1.669
	2055	161,433	7,723,795	4784.5%	12,272	752,652	6133.2%	0.780	80.7%	48.1%	1.677
	2056	136,605	7,090,740	5190.7%	9,937	670,301	6745.8%	0.769	81.2%	48.2%	1.684
	2057	115,127	6,484,243	5632.2%	8,025	594,970	7414.4%	0.760	81.5%	48.2%	1.691
	2058	96,648	5,906,909	6111.8%	6,464	526,150	8139.7%	0.751	81.9%	48.3%	1.696
	2059	80,831	5,331,770	6596.2%	5,194	463,669	8926.7%	0.739	82.1%	48.3%	1.700
	2060	67,358	4,748,151	7049.1%	4,164	407,369	9783.5%	0.721	82.4%	48.3%	1.704
	2061	55,939	4,184,926	7481.3%	3,330	357,021	10721.4%	0.698	82.5%	48.4%	1.707
	2062	46,304	3,667,855	7921.3%	2,657	311,900	11740.3%	0.675	82.7%	48.4%	1.710
	2063	38,211	3,203,704	8384.3%	2,114	272,009	12865.6%	0.652	82.8%	48.4%	1.712
	2064	31,440	2,770,279	8811.4%	1,678	236,596	14098.3%	0.625	82.9%	48.4%	1.713
	2065	25,797	2,363,245	9160.9%	1,328	204,607	15402.5%	0.595	83.0%	48.4%	1.715
	2066	21,111	1,994,962	9449.7%	1,048	176,256	16812.5%	0.562	83.1%	48.4%	1.716
	2067	17,234	1,675,843	9724.1%	825	151,129	18327.4%	0.531	83.1%	48.4%	1.717
	2068	14,035	1,402,200	9990.4%	646	128,771	19927.1%	0.501	83.2%	48.4%	1.717
	2069	11,404	1,167,427	10236.8%	504	109,180	21651.0%	0.473	83.2%	48.4%	1.718
	2070	9,245	968,917	10480.4%	392	91,848	23454.4%	0.447	83.2%	48.4%	1.718
	2071	7,478	800,340	10703.3%	302	76,453	25280.9%	0.423	83.3%	48.4%	1.719
	2072	6,034	657,547	10897.6%	232	62,883	27098.1%	0.402	83.3%	48.4%	1.719
TOTALS	Past	37,944,246	3,713,825	9.8%	32,980,248	4,264,254	12.9%	0.757	9.7%	12.2%	0.799
	Future	94,563,273	388,440,276	410.8%	38,955,948	88,826,817	228.0%	1.801	159.4%	113.7%	1.402
	Lifetime	132,507,519	392,154,101	295.9%	71,936,195	93,091,071	129.4%	2.287	83.3%	48.4%	1.719

Exhibit IV
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience on Policies Issued On or After October 1, 2003, with Increase
Generation 4.0 Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at 6.5% (on Col C)	Expected at 6.5% (on Col F)	Actual-to-Expected Ratio
Historical Experience	2003	201,249	0	0.0%	194,164	12,708	6.5%	0.000	0.0%	6.5%	0.000
	2004	3,048,517	477,452	15.7%	2,969,659	189,698	6.4%	2.452	14.6%	6.4%	2.287
	2005	5,253,887	501,121	9.5%	5,009,941	346,918	6.9%	1.377	11.6%	6.7%	1.723
	2006	5,267,847	54,014	1.0%	4,810,406	412,648	8.6%	0.120	7.8%	7.4%	1.053
	2007	5,087,434	929,805	18.3%	4,484,103	482,359	10.8%	1.699	10.4%	8.2%	1.269
	2008	4,937,787	367,567	7.4%	4,223,461	564,541	13.4%	0.557	9.8%	9.1%	1.084
	2009	4,810,090	103,230	2.1%	3,989,569	649,535	16.3%	0.132	8.7%	10.0%	0.871
	2010	4,708,001	564,974	12.0%	3,758,772	739,565	19.7%	0.610	9.1%	11.0%	0.825
	2011	4,629,433	715,661	15.5%	3,540,172	866,282	24.5%	0.632	9.7%	12.2%	0.799
Projected Future Experience	2012	4,558,932	1,114,217	24.4%	3,322,265	1,020,016	30.7%	0.796	10.9%	13.4%	0.813
	2013	4,469,299	1,294,554	29.0%	3,099,931	1,155,600	37.3%	0.777	12.2%	14.8%	0.824
	2014	4,935,699	1,472,784	29.8%	2,887,756	1,249,928	43.3%	0.689	13.4%	16.2%	0.829
	2015	5,539,998	1,654,735	29.9%	2,685,885	1,324,993	49.3%	0.605	14.5%	17.5%	0.829
	2016	5,431,397	1,865,316	34.3%	2,494,009	1,401,558	56.2%	0.611	15.7%	18.8%	0.833
	2017	5,319,074	2,096,578	39.4%	2,311,795	1,481,543	64.1%	0.615	16.9%	20.1%	0.839
	2018	5,201,357	2,344,656	45.1%	2,138,934	1,564,438	73.1%	0.616	18.1%	21.4%	0.848
	2019	5,076,841	2,609,851	51.4%	1,975,134	1,649,796	83.5%	0.615	19.4%	22.7%	0.858
	2020	4,945,698	2,890,292	58.4%	1,820,117	1,737,245	95.4%	0.612	20.8%	23.9%	0.868
	2021	4,808,101	3,195,512	66.5%	1,673,618	1,825,533	109.1%	0.609	22.2%	25.2%	0.880
	2022	4,664,005	3,525,366	75.6%	1,535,380	1,915,564	124.8%	0.606	23.6%	26.5%	0.893
	2023	4,513,570	3,880,391	86.0%	1,405,154	2,007,266	142.9%	0.602	25.1%	27.7%	0.907
	2024	4,357,118	4,262,003	97.8%	1,282,701	2,098,463	163.6%	0.598	26.7%	28.9%	0.922
	2025	4,195,110	4,661,038	111.1%	1,167,791	2,187,989	187.4%	0.593	28.3%	30.2%	0.938
	2026	4,027,954	5,090,451	126.4%	1,060,197	2,274,056	214.5%	0.589	29.9%	31.4%	0.954
	2027	3,855,909	5,551,436	144.0%	959,697	2,357,391	245.6%	0.586	31.6%	32.6%	0.971
	2028	3,679,243	6,038,252	164.1%	866,066	2,436,889	281.4%	0.583	33.4%	33.7%	0.989
	2029	3,498,457	6,544,883	187.1%	779,076	2,508,804	322.0%	0.581	35.2%	34.9%	1.008
	2030	3,314,661	7,079,493	213.6%	698,498	2,572,143	368.2%	0.580	37.0%	36.0%	1.028
	2031	3,129,014	7,631,810	243.9%	624,098	2,626,062	420.8%	0.580	38.8%	37.0%	1.049
	2032	2,942,650	8,191,834	278.4%	555,634	2,667,797	480.1%	0.580	40.7%	38.0%	1.070
	2033	2,757,074	8,756,353	317.6%	492,859	2,693,577	546.5%	0.581	42.6%	39.0%	1.092
	2034	2,573,671	9,300,662	361.4%	435,513	2,704,261	620.9%	0.582	44.5%	39.9%	1.115
	2035	2,393,375	9,822,600	410.4%	383,331	2,700,233	704.4%	0.583	46.4%	40.8%	1.138
	2036	2,216,943	10,312,214	465.2%	336,041	2,682,388	798.2%	0.583	48.3%	41.6%	1.161
	2037	2,045,125	10,773,312	526.8%	293,365	2,647,477	902.5%	0.584	50.2%	42.4%	1.184
	2038	1,878,658	11,198,016	596.1%	255,025	2,595,780	1017.9%	0.586	52.0%	43.1%	1.207
	2039	1,718,256	11,553,499	672.4%	220,737	2,528,575	1145.5%	0.587	53.8%	43.7%	1.230
	2040	1,564,570	11,832,294	756.3%	190,221	2,446,041	1285.9%	0.588	55.5%	44.3%	1.252
	2041	1,418,152	12,028,655	848.2%	163,195	2,350,358	1440.2%	0.589	57.1%	44.8%	1.274
	2042	1,279,485	12,164,967	950.8%	139,381	2,245,110	1610.8%	0.590	58.7%	45.3%	1.295
	2043	1,148,963	12,237,280	1065.1%	118,506	2,133,344	1800.2%	0.592	60.2%	45.8%	1.315
	2044	1,026,870	12,184,754	1186.6%	100,306	2,015,941	2009.8%	0.590	61.6%	46.1%	1.335
	2045	913,382	11,997,818	1313.6%	84,524	1,892,731	2239.3%	0.587	62.9%	46.5%	1.353
	2046	808,575	11,758,305	1454.2%	70,913	1,765,305	2489.4%	0.584	64.1%	46.8%	1.370
	2047	712,414	11,485,357	1612.2%	59,241	1,636,896	2763.1%	0.583	65.2%	47.0%	1.386
	2048	624,738	11,150,853	1784.9%	49,284	1,509,466	3062.8%	0.583	66.2%	47.2%	1.400
	2049	545,284	10,729,172	1967.6%	40,837	1,384,875	3391.2%	0.580	67.1%	47.4%	1.414
	2050	473,732	10,229,381	2159.3%	33,708	1,265,077	3753.0%	0.575	67.9%	47.6%	1.426
	2051	409,696	9,706,115	2369.1%	27,722	1,150,421	4149.9%	0.571	68.6%	47.7%	1.437
	2052	352,719	9,189,101	2605.2%	22,719	1,041,520	4584.3%	0.568	69.3%	47.9%	1.447
	2053	302,318	8,663,674	2865.7%	18,559	938,650	5057.7%	0.567	69.8%	48.0%	1.456
	2054	257,990	8,109,231	3143.2%	15,113	841,951	5570.9%	0.564	70.3%	48.0%	1.464
	2055	219,224	7,497,794	3420.1%	12,272	752,652	6133.2%	0.558	70.8%	48.1%	1.471
	2056	185,509	6,882,834	3710.2%	9,937	670,301	6745.8%	0.550	71.2%	48.2%	1.477
	2057	156,342	6,293,762	4025.6%	8,025	594,970	7414.4%	0.543	71.5%	48.2%	1.482
	2058	131,248	5,733,092	4368.1%	6,464	526,150	8139.7%	0.537	71.8%	48.3%	1.487
	2059	109,768	5,174,640	4714.2%	5,194	463,669	8926.7%	0.528	72.0%	48.3%	1.491
	2060	91,472	4,608,032	5037.6%	4,164	407,369	9783.5%	0.515	72.2%	48.3%	1.494
	2061	75,965	4,061,278	5346.3%	3,330	357,021	10721.4%	0.499	72.4%	48.4%	1.496
	2062	62,881	3,559,365	5660.5%	2,657	311,900	11740.3%	0.482	72.5%	48.4%	1.499
	2063	51,890	3,108,850	5991.2%	2,114	272,009	12865.6%	0.466	72.6%	48.4%	1.501
	2064	42,695	2,688,186	6296.2%	1,678	236,596	14098.3%	0.447	72.7%	48.4%	1.502
	2065	35,033	2,293,159	6545.8%	1,328	204,607	15402.5%	0.425	72.8%	48.4%	1.503
	2066	28,669	1,935,756	6752.1%	1,048	176,256	16812.5%	0.402	72.8%	48.4%	1.504
	2067	23,404	1,626,075	6948.0%	825	151,129	18327.4%	0.379	72.9%	48.4%	1.505
	2068	19,060	1,360,533	7138.1%	646	128,771	19927.1%	0.358	72.9%	48.4%	1.505
	2069	15,487	1,132,717	7314.0%	504	109,180	21651.0%	0.338	72.9%	48.4%	1.506
	2070	12,555	940,094	7488.0%	392	91,848	23454.4%	0.319	73.0%	48.4%	1.506
	2071	10,154	776,519	7647.1%	302	76,453	25280.9%	0.302	73.0%	48.4%	1.506
	2072	8,194	637,967	7785.8%	232	62,883	27098.1%	0.287	73.0%	48.4%	1.507
TOTALS	Past	37,944,246	3,713,825	9.8%	32,980,248	4,264,254	12.9%	0.757	9.7%	12.2%	0.799
	Future	121,165,625	378,489,716	312.4%	38,955,948	88,826,817	228.0%	1.370	125.8%	113.7%	1.106
	Lifetime	159,109,871	382,203,542	240.2%	71,936,195	93,091,071	129.4%	1.856	73.0%	48.4%	1.507

Exhibit V
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience on Policies Issued On or After October 1, 2003, with No Increase
Generation 4.0 Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at 6.5% (on Col C)	Expected at 6.5% (on Col F)	Actual-to-Expected Ratio
Historical Experience	2003	35,328	0	0.0%	34,240	2,270	6.6%	0.000	0.0%	6.6%	0.000
	2004	380,299	0	0.0%	368,305	23,188	6.3%	0.000	0.0%	6.3%	0.000
	2005	379,435	0	0.0%	338,792	26,536	7.8%	0.000	0.0%	7.0%	0.000
	2006	376,104	0	0.0%	315,201	30,551	9.7%	0.000	0.0%	7.7%	0.000
	2007	364,070	0	0.0%	297,930	35,519	11.9%	0.000	0.0%	8.6%	0.000
	2008	357,814	0	0.0%	284,285	41,428	14.6%	0.000	0.0%	9.5%	0.000
	2009	356,620	449	0.1%	270,831	47,939	17.7%	0.007	0.0%	10.4%	0.002
	2010	356,661	8,715	2.4%	257,726	55,636	21.6%	0.113	0.3%	11.5%	0.025
	2011	350,180	17,165	4.9%	246,587	67,967	27.6%	0.178	0.7%	12.8%	0.056
Projected Future Experience	2012	353,815	91,512	25.9%	235,149	81,037	34.5%	0.751	2.8%	14.2%	0.194
	2013	347,672	107,011	30.8%	219,817	90,088	41.0%	0.751	4.7%	15.7%	0.301
	2014	341,839	121,922	35.7%	205,171	95,566	46.6%	0.766	6.6%	17.1%	0.385
	2015	335,788	138,396	41.2%	191,188	101,472	53.1%	0.777	8.4%	18.5%	0.455
	2016	329,458	157,061	47.7%	177,849	107,508	60.4%	0.789	10.2%	19.9%	0.515
	2017	322,873	177,170	54.9%	165,136	113,702	68.9%	0.797	12.1%	21.2%	0.569
	2018	315,784	199,306	63.1%	153,033	120,145	78.5%	0.804	13.9%	22.6%	0.617
	2019	308,202	222,758	72.3%	141,524	126,768	89.6%	0.807	15.8%	23.9%	0.661
	2020	300,141	247,592	82.5%	130,597	133,454	102.2%	0.807	17.7%	25.3%	0.701
	2021	291,597	275,273	94.4%	120,238	140,105	116.5%	0.810	19.7%	26.6%	0.740
	2022	282,563	304,091	107.6%	110,433	146,883	133.0%	0.809	21.6%	27.9%	0.776
	2023	273,068	334,312	122.4%	101,171	153,531	151.8%	0.807	23.7%	29.2%	0.811
	2024	263,133	365,530	138.9%	92,438	160,379	173.5%	0.801	25.7%	30.5%	0.844
	2025	252,804	396,844	157.0%	84,222	166,915	198.2%	0.792	27.8%	31.8%	0.875
	2026	242,106	431,535	178.2%	76,512	173,452	226.7%	0.786	29.9%	33.0%	0.906
	2027	231,077	466,946	202.1%	69,294	179,854	259.6%	0.779	32.1%	34.3%	0.936
	2028	219,762	505,029	229.8%	62,557	186,063	297.4%	0.773	34.2%	35.5%	0.965
	2029	208,221	543,941	261.2%	56,287	191,872	340.9%	0.766	36.4%	36.7%	0.994
	2030	196,570	586,414	298.3%	50,471	197,039	390.4%	0.764	38.7%	37.8%	1.023
	2031	184,882	628,615	340.0%	45,095	201,654	447.2%	0.760	40.9%	38.9%	1.051
	2032	173,254	670,996	387.3%	40,144	205,548	512.0%	0.756	43.2%	40.0%	1.080
	2033	161,802	713,963	441.3%	35,601	208,580	585.9%	0.753	45.4%	41.0%	1.108
	2034	150,596	757,768	503.2%	31,449	210,410	669.1%	0.752	47.7%	42.0%	1.136
	2035	139,687	802,850	574.8%	27,669	211,045	762.7%	0.754	50.0%	42.9%	1.164
	2036	129,110	847,015	656.0%	24,243	210,402	867.9%	0.756	52.2%	43.8%	1.192
	2037	118,890	892,452	750.7%	21,149	208,348	985.1%	0.762	54.4%	44.6%	1.220
	2038	109,055	931,854	854.5%	18,369	204,824	1115.0%	0.766	56.6%	45.4%	1.248
	2039	99,627	967,530	971.2%	15,882	199,999	1259.3%	0.771	58.8%	46.1%	1.276
	2040	90,620	995,804	1098.9%	13,667	194,109	1420.3%	0.774	60.9%	46.7%	1.303
	2041	82,054	1,017,563	1240.1%	11,705	187,222	1599.6%	0.775	62.9%	47.3%	1.330
	2042	73,949	1,035,820	1400.7%	9,974	179,208	1796.7%	0.780	64.8%	47.8%	1.355
	2043	66,322	1,048,996	1581.7%	8,457	169,953	2009.7%	0.787	66.6%	48.3%	1.380
	2044	59,190	1,047,342	1769.5%	7,134	160,086	2244.1%	0.789	68.3%	48.7%	1.404
	2045	52,559	1,037,767	1974.5%	5,987	149,861	2503.2%	0.789	69.9%	49.0%	1.426
	2046	46,435	1,024,584	2206.5%	4,999	139,113	2783.0%	0.793	71.4%	49.3%	1.447
	2047	40,815	1,004,361	2460.7%	4,152	128,348	3091.0%	0.796	72.8%	49.6%	1.467
	2048	35,693	974,099	2729.1%	3,432	117,992	3437.9%	0.794	74.1%	49.9%	1.485
	2049	31,056	934,335	3008.6%	2,823	107,874	3821.3%	0.787	75.2%	50.1%	1.502
	2050	26,887	889,601	3308.7%	2,311	97,813	4232.4%	0.782	76.2%	50.2%	1.517
	2051	23,166	848,831	3664.2%	1,883	88,222	4684.3%	0.782	77.1%	50.4%	1.530
	2052	19,867	808,972	4072.0%	1,528	79,149	5179.5%	0.786	77.9%	50.5%	1.543
	2053	16,961	761,791	4491.5%	1,235	70,873	5740.1%	0.782	78.7%	50.6%	1.554
	2054	14,416	711,314	4934.3%	994	62,955	6336.4%	0.779	79.3%	50.7%	1.564
	2055	12,201	659,815	5408.1%	796	55,620	6985.1%	0.774	79.8%	50.8%	1.572
	2056	10,283	610,074	5932.8%	636	49,013	7711.3%	0.769	80.3%	50.8%	1.580
	2057	8,632	556,771	6450.4%	505	42,937	8497.3%	0.759	80.7%	50.9%	1.587
	2058	7,216	502,878	6969.4%	400	37,171	9291.9%	0.750	81.1%	50.9%	1.592
	2059	6,007	448,639	7468.1%	315	32,072	10171.5%	0.734	81.4%	51.0%	1.597
	2060	4,981	394,091	7912.0%	247	27,618	11165.1%	0.709	81.6%	51.0%	1.601
	2061	4,112	343,064	8343.4%	193	23,582	12213.4%	0.683	81.8%	51.0%	1.604
	2062	3,378	294,978	8731.4%	150	20,017	13352.7%	0.654	82.0%	51.0%	1.607
	2063	2,762	254,078	9199.0%	116	16,996	14685.9%	0.626	82.1%	51.0%	1.609
	2064	2,247	215,892	9609.9%	89	14,382	16194.2%	0.593	82.2%	51.0%	1.611
	2065	1,817	179,462	9875.9%	68	12,112	17885.2%	0.552	82.3%	51.1%	1.612
	2066	1,460	148,772	10186.4%	51	10,094	19677.3%	0.518	82.4%	51.1%	1.613
	2067	1,166	122,210	10483.8%	39	8,376	21711.5%	0.483	82.4%	51.1%	1.614
	2068	924	100,331	10863.6%	29	6,816	23674.3%	0.459	82.4%	51.1%	1.614
	2069	726	81,315	11207.3%	21	5,428	25475.2%	0.440	82.5%	51.1%	1.615
	2070	565	64,435	11412.3%	16	4,220	27012.7%	0.422	82.5%	51.1%	1.615
	2071	435	50,504	11611.5%	11	3,233	28523.6%	0.407	82.5%	51.1%	1.615
	2072	331	38,484	11610.1%	8	2,410	29662.6%	0.391	82.5%	51.1%	1.615
TOTALS	Past	2,956,509	26,329	0.9%	2,413,897	331,034	13.7%	0.065	0.7%	12.8%	0.056
	Future	7,432,607	32,092,658	431.8%	2,786,658	6,831,519	245.2%	1.761	167.6%	122.9%	1.364
	Lifetime	10,389,116	32,118,987	309.2%	5,200,555	7,162,554	137.7%	2.245	82.5%	51.1%	1.615

Exhibit V
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience on Policies Issued On or After October 1, 2003, with Increase
Generation 4.0 Policy Forms

		Actual or Projected Experience using Current Assumptions			Expected Experience using Pricing Assumptions			Actual-to-Expected	Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at 6.5% (on Col C)	Expected at 6.5% (on Col F)	Actual-to-Expected Ratio
Historical Experience	2003	35,328	0	0.0%	34,240	2,270	6.6%	0.000	0.0%	6.6%	0.000
	2004	380,299	0	0.0%	368,305	23,188	6.3%	0.000	0.0%	6.3%	0.000
	2005	379,435	0	0.0%	338,792	26,536	7.8%	0.000	0.0%	7.0%	0.000
	2006	376,104	0	0.0%	315,201	30,551	9.7%	0.000	0.0%	7.7%	0.000
	2007	364,070	0	0.0%	297,930	35,519	11.9%	0.000	0.0%	8.6%	0.000
	2008	357,814	0	0.0%	284,285	41,428	14.6%	0.000	0.0%	9.5%	0.000
	2009	356,620	449	0.1%	270,831	47,939	17.7%	0.007	0.0%	10.4%	0.002
	2010	356,661	8,715	2.4%	257,726	55,636	21.6%	0.113	0.3%	11.5%	0.025
	2011	350,180	17,165	4.9%	246,587	67,967	27.6%	0.178	0.7%	12.8%	0.056
Projected Future Experience	2012	353,815	91,512	25.9%	235,149	81,037	34.5%	0.751	2.8%	14.2%	0.194
	2013	347,672	107,011	30.8%	219,817	90,088	41.0%	0.751	4.7%	15.7%	0.301
	2014	355,175	121,721	34.3%	205,171	95,566	46.6%	0.736	6.6%	17.1%	0.384
	2015	431,575	136,908	31.7%	191,188	101,472	53.1%	0.598	8.3%	18.5%	0.446
	2016	423,879	155,333	36.6%	177,849	107,508	60.4%	0.606	9.9%	19.9%	0.498
	2017	415,901	175,160	42.1%	165,136	113,702	68.9%	0.612	11.5%	21.2%	0.543
	2018	407,322	196,966	48.4%	153,033	120,145	78.5%	0.616	13.2%	22.6%	0.584
	2019	398,151	220,045	55.3%	141,524	126,768	89.6%	0.617	14.8%	23.9%	0.620
	2020	388,397	244,455	62.9%	130,597	133,454	102.2%	0.616	16.5%	25.3%	0.653
	2021	378,050	271,630	71.9%	120,238	140,105	116.5%	0.617	18.2%	26.6%	0.685
	2022	367,091	299,871	81.7%	110,433	146,883	133.0%	0.614	19.9%	27.9%	0.715
	2023	355,545	329,435	92.7%	101,171	153,531	151.8%	0.611	21.7%	29.2%	0.743
	2024	343,429	359,874	104.8%	92,438	160,379	173.5%	0.604	23.5%	30.5%	0.770
	2025	330,788	390,319	118.0%	84,222	166,915	198.2%	0.595	25.3%	31.8%	0.796
	2026	317,643	423,998	133.5%	76,512	173,452	226.7%	0.589	27.1%	33.0%	0.821
	2027	304,023	458,272	150.7%	69,294	179,854	259.6%	0.581	29.0%	34.3%	0.846
	2028	289,973	495,087	170.7%	62,557	186,063	297.4%	0.574	30.8%	35.5%	0.870
	2029	275,554	532,631	193.3%	56,287	191,872	340.9%	0.567	32.7%	36.7%	0.893
	2030	260,898	573,607	219.9%	50,471	197,039	390.4%	0.563	34.7%	37.8%	0.917
	2031	246,091	614,294	249.6%	45,095	201,654	447.2%	0.558	36.6%	38.9%	0.941
	2032	231,251	655,135	283.3%	40,144	205,548	512.0%	0.553	38.5%	40.0%	0.964
	2033	216,525	696,549	321.7%	35,601	208,580	585.9%	0.549	40.5%	41.0%	0.987
	2034	202,010	738,793	365.7%	31,449	210,410	669.1%	0.547	42.4%	42.0%	1.011
	2035	187,779	782,297	416.6%	27,669	211,045	762.7%	0.546	44.4%	42.9%	1.034
	2036	173,892	824,926	474.4%	24,243	210,402	867.9%	0.547	46.3%	43.8%	1.058
	2037	160,392	868,809	541.7%	21,149	208,348	985.1%	0.550	48.3%	44.6%	1.082
	2038	147,332	906,839	615.5%	18,369	204,824	1115.0%	0.552	50.2%	45.4%	1.106
	2039	134,753	941,261	698.5%	15,882	199,999	1259.3%	0.555	52.0%	46.1%	1.129
	2040	122,690	968,499	789.4%	13,667	194,109	1420.3%	0.556	53.8%	46.7%	1.152
	2041	111,178	989,418	889.9%	11,705	187,222	1599.6%	0.556	55.5%	47.3%	1.175
	2042	100,258	1,006,946	1004.4%	9,974	179,208	1796.7%	0.559	57.2%	47.8%	1.197
	2043	89,960	1,019,551	1133.3%	8,457	169,953	2009.7%	0.564	58.8%	48.3%	1.218
	2044	80,313	1,017,759	1267.2%	7,134	160,086	2244.1%	0.565	60.3%	48.7%	1.239
	2045	71,335	1,008,287	1413.4%	5,987	149,861	2503.2%	0.565	61.7%	49.0%	1.258
	2046	63,035	995,328	1579.0%	4,999	139,113	2783.0%	0.567	63.0%	49.3%	1.276
	2047	55,413	975,552	1760.5%	4,152	128,348	3091.0%	0.570	64.2%	49.6%	1.293
	2048	48,463	946,046	1952.1%	3,432	117,992	3437.9%	0.568	65.3%	49.9%	1.309
	2049	42,169	907,330	2151.6%	2,823	107,874	3821.3%	0.563	66.2%	50.1%	1.323
	2050	36,510	863,806	2365.9%	2,311	97,813	4232.4%	0.559	67.1%	50.2%	1.336
	2051	31,458	824,144	2619.8%	1,883	88,222	4684.3%	0.559	67.9%	50.4%	1.348
	2052	26,978	785,380	2911.2%	1,528	79,149	5179.5%	0.562	68.6%	50.5%	1.358
	2053	23,032	739,523	3210.8%	1,235	70,873	5740.1%	0.559	69.2%	50.6%	1.368
	2054	19,576	690,477	3527.1%	994	62,955	6336.4%	0.557	69.8%	50.7%	1.377
	2055	16,568	640,448	3865.5%	796	55,620	6985.1%	0.553	70.3%	50.8%	1.384
	2056	13,964	592,136	4240.3%	636	49,013	7711.3%	0.550	70.7%	50.8%	1.391
	2057	11,722	540,375	4610.1%	505	42,937	8497.3%	0.543	71.1%	50.9%	1.396
	2058	9,799	488,049	4980.7%	400	37,171	9291.9%	0.536	71.4%	50.9%	1.401
	2059	8,158	435,394	5337.0%	315	32,072	10171.5%	0.525	71.6%	51.0%	1.405
	2060	6,764	382,444	5654.0%	247	27,618	11165.1%	0.506	71.8%	51.0%	1.409
	2061	5,584	332,915	5962.1%	193	23,582	12213.4%	0.488	72.0%	51.0%	1.412
	2062	4,588	286,244	6239.2%	150	20,017	13352.7%	0.467	72.1%	51.0%	1.414
	2063	3,751	246,549	6573.2%	116	16,996	14685.9%	0.448	72.2%	51.0%	1.416
	2064	3,051	209,489	6866.7%	89	14,382	16194.2%	0.424	72.3%	51.0%	1.417
	2065	2,468	174,136	7056.6%	68	12,112	17885.2%	0.395	72.4%	51.1%	1.418
	2066	1,983	144,354	7278.3%	51	10,094	19677.3%	0.370	72.5%	51.1%	1.419
	2067	1,583	118,579	7490.6%	39	8,376	21711.5%	0.345	72.5%	51.1%	1.420
	2068	1,254	97,348	7761.8%	29	6,816	23674.3%	0.328	72.5%	51.1%	1.420
	2069	985	78,896	8007.3%	21	5,428	25475.2%	0.314	72.6%	51.1%	1.421
	2070	767	62,517	8153.6%	16	4,220	27012.7%	0.302	72.6%	51.1%	1.421
	2071	591	49,001	8295.8%	11	3,233	28523.6%	0.291	72.6%	51.1%	1.421
	2072	450	37,338	8294.7%	8	2,410	29662.6%	0.280	72.6%	51.1%	1.421
TOTALS	Past	2,956,509	26,329	0.9%	2,413,897	331,034	13.7%	0.065	0.7%	12.8%	0.056
	Future	9,461,306	31,266,997	330.5%	2,786,658	6,831,519	245.2%	1.348	133.4%	122.9%	1.086
	Lifetime	12,417,815	31,293,325	252.0%	5,200,555	7,162,554	137.7%	1.830	72.6%	51.1%	1.421

Exhibit VI
New York Life Insurance Company
Nationwide Experience on Policies Issued On or After October 1, 2003, Restated to the Proposed Rate Level
Generation 4.0 Policy Forms

		Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest				With Interest			Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2003	249,138	0	0.0%	1,172	425,511	0	0.0%	6.5%	1.7079
	2004	3,790,208	477,452	12.6%	2,898	6,078,341	765,688	12.6%	6.5%	1.6037
	2005	6,606,854	501,121	7.6%	3,434	9,948,719	754,597	7.6%	6.5%	1.5058
	2006	6,688,315	54,014	0.8%	3,287	9,456,699	76,372	0.8%	6.5%	1.4139
	2007	6,515,140	929,805	14.3%	3,162	8,649,619	1,234,427	14.3%	6.5%	1.3276
	2008	6,372,723	367,567	5.8%	3,048	7,944,172	458,206	5.8%	6.5%	1.2466
	2009	6,253,821	103,230	1.7%	2,961	7,320,141	120,831	1.7%	6.5%	1.1705
	2010	6,159,434	564,974	9.2%	2,879	6,769,635	620,945	9.2%	6.5%	1.0991
	2011	6,089,012	715,661	11.8%	2,834	6,283,789	738,554	11.8%	6.5%	1.0320
Projected Future Experience	2012	6,012,934	1,118,968	18.6%	2,784	5,826,552	1,084,283	18.6%	6.5%	0.9690
	2013	5,901,007	1,299,915	22.0%	2,738	5,369,102	1,182,743	22.0%	6.5%	0.9099
	2014	5,793,215	1,485,420	25.6%	2,695	4,949,321	1,269,039	25.6%	6.5%	0.8543
	2015	5,685,846	1,678,452	29.5%	2,652	4,561,120	1,346,435	29.5%	6.5%	0.8022
	2016	5,575,110	1,892,715	33.9%	2,608	4,199,332	1,425,647	33.9%	6.5%	0.7532
	2017	5,460,598	2,128,420	39.0%	2,563	3,862,046	1,505,340	39.0%	6.5%	0.7073
	2018	5,340,590	2,381,691	44.6%	2,515	3,546,637	1,581,659	44.6%	6.5%	0.6641
	2019	5,213,624	2,652,818	50.9%	2,464	3,251,005	1,654,190	50.9%	6.5%	0.6236
	2020	5,079,867	2,939,994	57.9%	2,411	2,974,272	1,721,372	57.9%	6.5%	0.5855
	2021	4,939,479	3,252,969	65.9%	2,355	2,715,563	1,788,375	65.9%	6.5%	0.5498
	2022	4,792,403	3,591,730	74.9%	2,295	2,473,902	1,854,099	74.9%	6.5%	0.5162
	2023	4,638,790	3,956,960	85.3%	2,233	2,248,455	1,917,967	85.3%	6.5%	0.4847
	2024	4,478,958	4,350,371	97.1%	2,168	2,038,482	1,979,959	97.1%	6.5%	0.4551
	2025	4,313,363	4,762,697	110.4%	2,100	1,843,301	2,035,323	110.4%	6.5%	0.4273
	2026	4,142,415	5,207,010	125.7%	2,030	1,662,204	2,089,388	125.7%	6.5%	0.4013
	2027	3,966,369	5,684,635	143.3%	1,957	1,494,425	2,141,824	143.3%	6.5%	0.3768
	2028	3,785,484	6,189,610	163.5%	1,881	1,339,223	2,189,751	163.5%	6.5%	0.3538
	2029	3,600,266	6,715,436	186.5%	1,803	1,195,960	2,230,777	186.5%	6.5%	0.3322
	2030	3,411,845	7,270,418	213.1%	1,723	1,064,196	2,267,731	213.1%	6.5%	0.3119
	2031	3,221,409	7,843,752	243.5%	1,642	943,471	2,297,241	243.5%	6.5%	0.2929
	2032	3,030,119	8,425,015	278.0%	1,560	833,283	2,316,881	278.0%	6.5%	0.2750
	2033	2,839,528	9,010,716	317.3%	1,477	733,212	2,326,713	317.3%	6.5%	0.2582
	2034	2,651,064	9,575,118	361.2%	1,395	642,768	2,321,550	361.2%	6.5%	0.2425
	2035	2,465,698	10,116,013	410.3%	1,313	561,338	2,302,998	410.3%	6.5%	0.2277
	2036	2,284,222	10,623,138	465.1%	1,231	488,285	2,270,845	465.1%	6.5%	0.2138
	2037	2,107,420	11,100,465	526.7%	1,151	422,996	2,228,056	526.7%	6.5%	0.2007
	2038	1,936,063	11,539,892	596.0%	1,073	364,884	2,174,889	596.0%	6.5%	0.1885
	2039	1,770,899	11,907,611	672.4%	996	313,386	2,107,223	672.4%	6.5%	0.1770
	2040	1,612,608	12,195,975	756.3%	921	267,957	2,026,529	756.3%	6.5%	0.1662
	2041	1,461,772	12,399,116	848.2%	849	228,069	1,934,538	848.2%	6.5%	0.1560
	2042	1,318,895	12,540,155	950.8%	779	193,218	1,837,130	950.8%	6.5%	0.1465
	2043	1,184,392	12,615,068	1065.1%	712	162,923	1,735,310	1065.1%	6.5%	0.1376
	2044	1,058,561	12,561,164	1186.6%	648	136,727	1,622,436	1186.6%	6.5%	0.1292
	2045	941,588	12,368,611	1313.6%	588	114,196	1,500,061	1313.6%	6.5%	0.1213
	2046	833,556	12,121,797	1454.2%	531	94,923	1,380,402	1454.2%	6.5%	0.1139
	2047	734,431	11,840,474	1612.2%	477	78,531	1,266,071	1612.2%	6.5%	0.1069
	2048	644,050	11,495,667	1784.9%	427	64,663	1,154,180	1784.9%	6.5%	0.1004
	2049	562,143	11,060,965	1967.6%	381	52,995	1,042,756	1967.6%	6.5%	0.0943
	2050	488,381	10,545,728	2159.3%	339	43,231	933,505	2159.3%	6.5%	0.0885
	2051	422,365	10,006,287	2369.1%	300	35,106	831,694	2369.1%	6.5%	0.0831
	2052	363,627	9,473,289	2605.2%	264	28,379	739,336	2605.2%	6.5%	0.0780
	2053	311,668	8,931,616	2865.7%	232	22,839	654,518	2865.7%	6.5%	0.0733
	2054	265,968	8,360,028	3143.2%	203	18,301	575,240	3143.2%	6.5%	0.0688
	2055	226,004	7,729,682	3420.1%	176	14,602	499,406	3420.1%	6.5%	0.0646
	2056	191,246	7,095,703	3710.2%	153	11,602	430,465	3710.2%	6.5%	0.0607
	2057	161,178	6,488,414	4025.6%	132	9,181	369,599	4025.6%	6.5%	0.0570
	2058	135,307	5,910,404	4368.1%	114	7,237	316,126	4368.1%	6.5%	0.0535
	2059	113,163	5,334,681	4714.2%	97	5,683	267,918	4714.2%	6.5%	0.0502
	2060	94,301	4,750,548	5037.6%	83	4,447	224,020	5037.6%	6.5%	0.0472
	2061	78,314	4,186,885	5346.3%	71	3,468	185,390	5346.3%	6.5%	0.0443
	2062	64,825	3,669,449	5660.5%	60	2,695	152,562	5660.5%	6.5%	0.0416
	2063	53,495	3,205,000	5991.2%	51	2,088	125,119	5991.2%	6.5%	0.0390
	2064	44,016	2,771,325	6296.2%	42	1,613	101,586	6296.2%	6.5%	0.0367
	2065	36,116	2,364,081	6545.8%	36	1,243	81,369	6545.8%	6.5%	0.0344
	2066	29,556	1,995,624	6752.1%	30	955	64,495	6752.1%	6.5%	0.0323
	2067	24,127	1,676,366	6948.0%	25	732	50,870	6948.0%	6.5%	0.0303
	2068	19,650	1,402,611	7138.1%	20	560	39,965	7138.1%	6.5%	0.0285
	2069	15,966	1,167,749	7314.0%	17	427	31,243	7314.0%	6.5%	0.0268
	2070	12,943	969,169	7488.0%	14	325	24,347	7488.0%	6.5%	0.0251
	2071	10,469	800,535	7647.1%	11	247	18,883	7647.1%	6.5%	0.0236
	2072	8,447	657,698	7785.8%	9	187	14,567	7785.8%	6.5%	0.0221
TOTALS	Past	48,724,644	3,713,825	7.6%	25,675	62,876,627	4,769,619	7.6%		
	Future	127,961,717	389,393,816	304.3%	64,605	63,528,072	75,843,934	119.4%		
	Lifetime	176,686,361	393,107,642	222.5%	90,280	126,404,699	80,613,554	63.8%		

Exhibit VII
New York Life Insurance Company
Virginia-Specific Experience on Policies Issued On or After October 1, 2003, Restated to the Proposed Rate Level
Generation 4.0 Policy Forms

		Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest				With Interest			Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	Life Years	Earned Premium	Incurred Claims	Incurred Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2003	44,540	0	0.0%	294	76,072	0	0.0%	6.5%	1.7079
	2004	482,195	0	0.0%	307	773,293	0	0.0%	6.5%	1.6037
	2005	483,165	0	0.0%	299	727,559	0	0.0%	6.5%	1.5058
	2006	480,522	0	0.0%	288	679,416	0	0.0%	6.5%	1.4139
	2007	469,138	0	0.0%	281	622,837	0	0.0%	6.5%	1.3276
	2008	464,120	0	0.0%	269	578,568	0	0.0%	6.5%	1.2466
	2009	464,060	449	0.1%	266	543,186	525	0.1%	6.5%	1.1705
	2010	465,316	8,715	1.9%	258	511,414	9,579	1.9%	6.5%	1.0991
	2011	460,686	17,165	3.7%	257	475,423	17,714	3.7%	6.5%	1.0320
Projected Future Experience	2012	465,430	91,880	19.7%	253	451,003	89,032	19.7%	6.5%	0.9690
	2013	457,666	107,426	23.5%	249	416,413	97,743	23.5%	6.5%	0.9099
	2014	450,353	122,382	27.2%	246	384,750	104,554	27.2%	6.5%	0.8543
	2015	442,808	138,906	31.4%	242	355,216	111,429	31.4%	6.5%	0.8022
	2016	434,952	157,633	36.2%	238	327,618	118,734	36.2%	6.5%	0.7532
	2017	426,810	177,814	41.7%	234	301,864	125,760	41.7%	6.5%	0.7073
	2018	418,057	200,035	47.8%	230	277,628	132,841	47.8%	6.5%	0.6641
	2019	408,699	223,583	54.7%	225	254,848	139,417	54.7%	6.5%	0.6236
	2020	398,748	248,525	62.3%	220	233,468	145,512	62.3%	6.5%	0.5855
	2021	388,189	276,327	71.2%	215	213,413	151,916	71.2%	6.5%	0.5498
	2022	377,005	305,276	81.0%	210	194,615	157,587	81.0%	6.5%	0.5162
	2023	365,217	335,636	91.9%	204	177,024	162,685	91.9%	6.5%	0.4847
	2024	352,845	367,010	104.0%	198	160,588	167,035	104.0%	6.5%	0.4551
	2025	339,934	398,487	117.2%	192	145,270	170,292	117.2%	6.5%	0.4273
	2026	326,501	433,354	132.7%	186	131,013	173,890	132.7%	6.5%	0.4013
	2027	312,579	468,949	150.0%	179	117,772	176,688	150.0%	6.5%	0.3768
	2028	298,208	507,219	170.1%	172	105,500	179,443	170.1%	6.5%	0.3538
	2029	283,451	546,302	192.7%	165	94,159	181,474	192.7%	6.5%	0.3322
	2030	268,443	588,941	219.4%	157	83,731	183,698	219.4%	6.5%	0.3119
	2031	253,270	631,280	249.3%	150	74,176	184,886	249.3%	6.5%	0.2929
	2032	238,053	673,768	283.0%	142	65,465	185,286	283.0%	6.5%	0.2750
	2033	222,943	716,807	321.5%	135	57,568	185,091	321.5%	6.5%	0.2582
	2034	208,040	760,650	365.6%	127	50,441	184,425	365.6%	6.5%	0.2425
	2035	193,420	805,743	416.6%	120	44,034	183,434	416.6%	6.5%	0.2277
	2036	179,145	849,887	474.4%	112	38,295	181,675	474.4%	6.5%	0.2138
	2037	165,261	895,283	541.7%	105	33,171	179,699	541.7%	6.5%	0.2007
	2038	151,822	934,607	615.6%	98	28,613	176,143	615.6%	6.5%	0.1885
	2039	138,874	970,183	698.6%	91	24,576	171,688	698.6%	6.5%	0.1770
	2040	126,452	998,326	789.5%	84	21,012	165,886	789.5%	6.5%	0.1662
	2041	114,595	1,019,936	890.0%	77	17,879	159,133	890.0%	6.5%	0.1560
	2042	103,344	1,038,037	1004.4%	71	15,140	152,072	1004.4%	6.5%	0.1465
	2043	92,733	1,051,052	1133.4%	64	12,756	144,581	1133.4%	6.5%	0.1376
	2044	82,791	1,049,217	1267.3%	59	10,694	135,520	1267.3%	6.5%	0.1292
	2045	73,538	1,039,460	1413.5%	53	8,919	126,065	1413.5%	6.5%	0.1213
	2046	64,983	1,026,105	1579.0%	48	7,400	116,850	1579.0%	6.5%	0.1139
	2047	57,126	1,005,720	1760.5%	43	6,108	107,539	1760.5%	6.5%	0.1069
	2048	49,961	975,303	1952.1%	38	5,016	97,922	1952.1%	6.5%	0.1004
	2049	43,473	935,391	2151.7%	34	4,098	88,183	2151.7%	6.5%	0.0943
	2050	37,639	890,521	2365.9%	30	3,332	78,829	2365.9%	6.5%	0.0885
	2051	32,431	849,632	2619.8%	26	2,696	70,619	2619.8%	6.5%	0.0831
	2052	27,813	809,670	2911.2%	23	2,171	63,190	2911.2%	6.5%	0.0780
	2053	23,745	762,394	3210.8%	20	1,740	55,869	3210.8%	6.5%	0.0733
	2054	20,182	711,832	3527.1%	17	1,389	48,980	3527.1%	6.5%	0.0688
	2055	17,081	660,256	3865.5%	15	1,104	42,658	3865.5%	6.5%	0.0646
	2056	14,396	610,450	4240.3%	13	873	37,033	4240.3%	6.5%	0.0607
	2057	12,084	557,088	4610.1%	11	688	31,733	4610.1%	6.5%	0.0570
	2058	10,102	503,143	4980.7%	9	540	26,911	4980.7%	6.5%	0.0535
	2059	8,410	448,860	5337.0%	8	422	22,543	5337.0%	6.5%	0.0502
	2060	6,973	394,272	5654.0%	7	329	18,593	5654.0%	6.5%	0.0472
	2061	5,757	343,212	5962.1%	6	255	15,197	5962.1%	6.5%	0.0443
	2062	4,730	295,097	6239.2%	5	197	12,269	6239.2%	6.5%	0.0416
	2063	3,867	254,174	6573.2%	4	151	9,923	6573.2%	6.5%	0.0390
	2064	3,145	215,969	6866.7%	3	115	7,917	6866.7%	6.5%	0.0367
	2065	2,544	179,522	7056.6%	3	88	6,179	7056.6%	6.5%	0.0344
	2066	2,045	148,819	7278.3%	2	66	4,810	7278.3%	6.5%	0.0323
	2067	1,632	122,246	7490.6%	2	50	3,710	7490.6%	6.5%	0.0303
	2068	1,293	100,359	7761.8%	1	37	2,860	7761.8%	6.5%	0.0285
	2069	1,016	81,336	8007.3%	1	27	2,176	8007.3%	6.5%	0.0268
	2070	790	64,451	8153.6%	1	20	1,619	8153.6%	6.5%	0.0251
	2071	609	50,516	8295.8%	1	14	1,192	8295.8%	6.5%	0.0236
	2072	464	38,493	8294.7%	1	10	853	8294.7%	6.5%	0.0221
TOTALS	Past	3,813,743	26,329	0.7%	2,519	4,987,767	27,818	0.6%		
	Future	10,014,465	32,164,747	321.2%	5,872	4,967,564	6,261,469	126.0%		
	Lifetime	13,828,208	32,191,076	232.8%	8,391	9,955,331	6,289,287	63.2%		

Exhibit VIII
New York Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience on Policies Issued On or After October 1, 2003, without Interest
Generation 4.0 Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves*	(d) = (b+c)/(a) Loss Ratio
2003	201,249	0	3,254,288	1617.0%
2004	3,048,517	477,452	8,085,232	280.9%
2005	5,253,887	501,121	6,684,881	136.8%
2006	5,267,847	54,014	4,141,053	79.6%
2007	5,087,434	929,805	4,083,886	98.6%
2008	4,937,787	367,567	4,009,538	88.6%
2009	4,810,090	103,230	4,174,767	88.9%
2010	4,708,001	564,974	4,055,430	98.1%
2011	4,629,433	715,661	4,310,293	108.6%
Total	37,944,246	3,713,825	42,799,368	122.6%

*The total change in Active Life Reserve reflects the balance as of December 31, 2011 and is accurate for policies issued on or after October 1, 2003. Active Life Reserve balances for previous years were estimated based on the total Active Life Reserve balance for all Generation 4.0 policies issued in relation to the number of inforce policies issued on or after October 1, 2003.

Exhibit IX
New York Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience on Policies Issued On or After October 1, 2003, without Interest
Generation 4.0 Policy Forms

Calendar Year	(a) Earned Premium	(b) Incurred Claims	(c) Change in Active Life Reserves*	(d) = (b+c)/(a) Loss Ratio
2003	35,328	0	647,350	1832.4%
2004	380,299	0	440,968	116.0%
2005	379,435	0	431,694	113.8%
2006	376,104	0	397,291	105.6%
2007	364,070	0	416,698	114.5%
2008	357,814	0	383,004	107.0%
2009	356,620	449	467,759	131.3%
2010	356,661	8,715	400,502	114.7%
2011	350,180	17,165	338,560	101.6%
Total	2,956,509	26,329	3,923,826	133.6%

*The total change in Active Life Reserve reflects the balance as of December 31, 2011 and is accurate for policies issued on or after October 1, 2003. Active Life Reserve balances for previous years were estimated based on the total Active Life Reserve balance for all Generation 4.0 policies issued in relation to the number of inforce policies issued on or after October 1, 2003.

Exhibit X
New York Life Insurance Company
Anticipated Loss Ratios
Experience as of December 31, 2011
Generation 4.0 Policy Forms

Nationwide Experience on Policies Issued On or After October 1, 2003
With No Increase

1	Present Value of Future Claims:	75,585,071
2	Active Life Reserves at 12/31/2011:	42,799,368
3	Present Value of Future Premium:	47,417,609
	Anticipated Loss Ratio = (1 - 2) / 3:	**69.1%**

Virginia-Specific Experience on Policies Issued On or After October 1, 2003
With No Increase

1	Present Value of Future Claims:	6,241,862
2	Active Life Reserves at 12/31/2011:	3,923,826
3	Present Value of Future Premium:	3,724,675
	Anticipated Loss Ratio = (1 - 2) / 3:	**62.2%**

Exhibit XI
New York Life Insurance Company
Nationwide 58/85 Test on Policies Issued On or After October 1, 2003, With Increase
Generation 4.0 Policy Forms

1	Accumulated value of initial earned premium	45,331,252	x 58%	=	26,292,126
2a	Accumulated value of earned premium	45,331,252			
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	0	x 85%	=	0
3	Present value of future projected initial earned premium	55,393,013	x 58%	=	32,127,947
4a	Present value of future projected premium	70,859,217			
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	15,466,204	x 85%	=	13,146,274
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**				**71,566,347**
6a	Accumulated value of incurred claims without the inclusion of active life reserves				4,955,766
6b	Present value of future projected incurred claims without the inclusion of active life reserves				119,511,031
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**				**124,466,797**
8	Test: 7 is not less than 5				TRUE

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves.
The incurred claims (items 6a and 6b) were increased by 5% to reflect moderately adverse experience.

Exhibit XII
New York Life Insurance Company
State of Filings as of March 8, 2013
Generation 4.0 Policy Forms

Jurisdiction	Requested Increase		Date of Submission	Status of Filing	Date Approved or Filed	Amount Approved or Filed
	Attained Age < 75	Attained Age 75+				
Alabama	40.0%	0.0%	1/17/2013	Approved	2/19/2013	40.0%
Alaska	40.0%	0.0%	2/7/2013	Filed	2/25/2013	40.0%
Arizona	40.0%	0.0%	2/5/2013	Pending		
Arkansas	40.0%	0.0%	2/20/2013	Pending		
California	40.0%	0.0%	3/7/2013	Pending		
Colorado	40.0%	0.0%	3/1/2013	Pending		
Connecticut	40.0%	0.0%	1/18/2013	Pending		
Delaware	40.0%	0.0%	2/20/2013	Pending		
District of Columbia	40.0%	0.0%	2/20/2013	Pending		
Florida	40.0%	0.0%	3/1/2013	Pending		
Georgia	40.0%	0.0%	1/23/2013	Pending		
Hawaii	40.0%	0.0%	1/24/2013	Pending		
Idaho	40.0%	0.0%	2/5/2013	Pending		
Illinois	40.0%	0.0%	2/12/2013	Pending		
Indiana	40.0%	0.0%	2/20/2013	Pending		
Iowa	40.0%	0.0%	1/17/2013	Pending		
Kansas	40.0%	0.0%	1/23/2013	Pending		
Kentucky	40.0%	0.0%	1/29/2013	Pending		
Louisiana	40.0%	0.0%	3/6/2013	Pending		
Maine	40.0%	0.0%	3/6/2013	Pending		
Maryland	40.0%	0.0%	1/18/2013	Pending		
Massachusetts	40.0%	0.0%	3/8/2013	Pending		
Michigan	40.0%	0.0%	2/20/2013	Approved	3/4/2013	40.0%
Minnesota	40.0%	0.0%	1/25/2013	Pending		
Mississippi	40.0%	0.0%	3/8/2013	Pending		
Missouri	40.0%	0.0%	2/25/2013	Pending		
Montana	40.0%	0.0%	2/5/2013	Pending		
Nebraska	40.0%	0.0%	1/25/2013	Pending		
Nevada	40.0%	0.0%	2/25/2013	Pending		
New Hampshire	40.0%	0.0%	2/1/2013	Pending		
New Jersey	40.0%	0.0%	2/20/2013	Pending		
New Mexico	40.0%	0.0%	2/1/2013	Pending		
New York	40.0%	0.0%	1/14/2013	Pending		
North Carolina	40.0%	0.0%	3/7/2013	Pending		
North Dakota	40.0%	0.0%	2/20/2013	Pending		
Ohio	40.0%	0.0%	3/6/2013	Pending		
Oklahoma	40.0%	0.0%	1/25/2013	Pending		
Oregon	40.0%	0.0%	2/20/2013	Pending		
Pennsylvania	40.0%	0.0%	2/20/2013	Pending		
Rhode Island	40.0%	0.0%	2/20/2013	Pending		
South Carolina	40.0%	0.0%	2/25/2013	Pending		
South Dakota	40.0%	0.0%	2/20/2013	Pending		
Tennessee	40.0%	0.0%	1/23/2013	Pending		
Texas	40.0%	0.0%	3/1/2013	Pending		
Utah	40.0%	0.0%	3/8/2013	Pending		
Vermont	40.0%	0.0%	2/20/2013	Pending		
Virginia	40.0%	0.0%		To Be Filed		
Washington	40.0%	0.0%	1/16/2013	Pending		
West Virginia	40.0%	0.0%	2/25/2013	Pending		
Wisconsin	40.0%	0.0%	2/20/2013	Pending		
Wyoming	40.0%	0.0%	2/20/2013	Pending		

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.52	8.74	9.72	11.00	13.24	18-34
35-39	8.90	10.42	11.61	13.06	15.68	35-39
40-44	11.34	13.38	14.94	16.72	20.03	40-44
45-49	15.60	18.55	20.75	23.07	27.58	45-49
50	22.39	26.68	29.83	33.07	39.42	50
51	24.95	29.76	33.31	36.86	43.93	51
52	27.55	32.93	36.85	40.74	48.54	52
53	29.71	35.59	39.86	44.00	52.43	53
54	31.88	38.29	42.92	47.29	56.38	54
55	34.09	41.08	46.07	50.69	60.44	55
56	36.41	43.99	49.38	54.24	64.68	56
57	38.86	47.08	52.88	58.00	69.16	57
58	41.31	50.15	56.35	61.74	73.60	58
59	44.02	53.54	60.17	65.88	78.50	59
60	47.07	57.36	64.50	69.89	84.00	60
61	50.57	61.73	68.28	72.64	90.27	61
62	54.57	66.34	70.86	75.38	97.44	62
63	59.37	72.69	79.91	85.01	106.01	63
64	64.81	79.46	88.96	94.63	115.70	64
65	70.94	87.08	97.97	104.26	126.59	65
66	77.80	95.61	107.05	113.88	138.75	66
67	85.41	105.07	116.10	123.51	152.24	67
68	93.44	115.01	129.47	140.28	166.28	68
69	102.40	126.14	142.04	153.78	182.00	69
70	112.45	138.63	156.17	168.74	199.67	70
71	123.73	152.67	172.06	185.61	219.59	71
72	136.39	168.45	189.90	204.62	242.03	72
73	151.48	187.31	209.49	222.86	269.22	73
74	167.99	207.98	224.03	238.34	299.00	74
75	185.85	223.36	238.59	253.82	331.16	75
76	199.28	236.99	253.14	269.30	363.24	76
77	210.73	250.60	267.69	284.77	381.21	77
78	235.76	280.37	299.48	318.60	426.48	78
79	260.78	310.11	331.26	352.41	471.75	79
80	285.81	339.88	363.05	386.23	517.02	80
81	310.83	369.64	394.84	420.04	561.53	81
82	335.86	399.40	426.63	453.86	605.88	82
83	360.89	429.16	458.42	487.68	651.99	83
84	385.91	458.91	490.21	521.50	698.10	84
85	410.94	488.68	522.00	555.32	743.37	85
86*	452.56	565.31	638.61	687.06	800.98	86*
87*	483.18	603.82	682.14	733.78	854.18	87*
88*	514.88	643.69	727.19	782.14	909.16	88*
89*	547.64	684.92	773.77	832.13	965.89	89*
90*	581.46	727.50	821.87	883.75	1,024.41	90*
91*	616.36	771.44	871.51	937.01	1,084.69	91*
92*	652.34	816.73	922.68	991.90	1,146.74	92*
93*	689.39	863.38	975.38	1,048.43	1,210.57	93*
94*	727.51	911.39	1,029.60	1,106.59	1,276.16	94*
95+*	766.70	960.75	1,085.36	1,166.38	1,343.51	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.60	4.66	5.42	5.99	7.92	18-34
35-39	4.62	5.96	6.92	7.62	9.94	35-39
40-44	6.44	8.26	9.55	10.47	13.48	40-44
45-49	9.45	12.08	13.90	15.19	19.31	45-49
50	11.91	15.20	17.47	19.05	24.07	50
51	12.89	16.44	18.87	20.58	25.93	51
52	13.97	17.79	20.41	22.23	27.94	52
53	15.19	19.33	22.15	24.11	30.20	53
54	16.52	20.99	24.02	26.12	32.61	54
55	17.93	22.75	26.03	28.27	35.15	55
56	19.43	24.63	28.14	30.53	37.84	56
57	21.01	26.60	30.37	32.93	40.66	57
58	22.47	28.41	32.40	35.11	43.19	58
59	24.04	30.37	34.61	37.46	45.95	59
60	25.80	32.55	37.07	40.08	48.99	60
61	27.78	35.01	39.83	42.44	52.40	61
62	30.02	37.80	41.35	43.99	56.29	62
63	32.70	41.15	46.33	49.29	60.97	63
64	35.73	44.91	50.96	54.58	66.23	64
65	39.10	49.11	55.68	59.87	72.13	65
66	42.85	53.77	60.93	65.16	78.65	66
67	46.97	58.91	66.23	70.46	85.88	67
68	50.46	63.24	71.54	76.93	91.90	68
69	54.60	68.40	77.35	83.12	99.15	69
70	59.71	74.76	84.50	90.78	108.12	70
71	66.02	82.66	93.39	100.31	119.32	71
72	73.85	92.44	104.44	112.14	133.27	72
73	85.43	106.96	120.85	129.77	154.22	73
74	98.56	123.44	135.33	143.97	178.01	74
75	113.01	138.67	148.13	157.58	204.16	75
76	126.68	150.64	160.91	171.19	230.49	76
77	136.75	162.62	173.71	184.80	247.10	77
78	152.99	181.94	194.34	206.75	276.44	78
79	169.22	201.25	214.97	228.69	305.79	79
80	185.47	220.56	235.60	250.64	335.13	80
81	201.71	239.87	256.22	272.58	364.47	81
82	217.95	259.19	276.86	294.53	393.81	82
83	234.19	278.50	297.48	316.47	423.16	83
84	250.43	297.80	318.11	338.41	452.50	84
85	266.67	317.12	338.75	360.36	481.85	85
86*	314.73	396.33	448.27	480.75	560.84	86*
87*	336.90	424.41	480.05	514.75	599.42	87*
88*	359.72	453.35	512.79	549.78	639.07	88*
89*	383.21	483.13	546.50	585.84	679.80	89*
90*	407.34	513.76	581.17	622.93	721.60	90*
91*	432.15	545.24	616.81	661.04	764.46	91*
92*	457.62	577.57	653.41	700.17	808.40	92*
93*	483.74	610.75	690.97	740.32	853.41	93*
94*	510.54	644.78	729.50	781.51	899.50	94*
95+*	537.98	679.67	768.98	823.70	946.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	22.64	27.75	31.60	34.59	43.54	18-34
35-39	28.53	35.10	39.97	43.72	54.78	35-39
40-44	36.53	45.07	51.35	56.10	69.97	40-44
45-49	47.80	59.18	67.44	73.60	91.38	45-49
50	59.30	73.51	83.76	91.35	113.11	50
51	63.64	78.93	89.95	98.07	121.32	51
52	68.15	84.59	96.39	105.08	129.88	52
53	72.67	90.27	102.90	112.17	138.53	53
54	77.29	96.12	109.58	119.43	147.41	54
55	82.03	102.09	116.40	126.87	156.45	55
56	86.83	108.16	123.34	134.41	165.62	56
57	91.69	114.32	130.38	142.06	174.89	57
58	95.83	119.59	136.39	148.54	182.69	58
59	100.20	125.13	142.70	155.36	190.88	59
60	104.96	131.18	149.59	162.79	199.78	60
61	110.29	137.93	157.29	171.09	209.72	61
62	116.35	145.61	166.04	180.54	221.06	62
63	124.12	155.43	177.21	192.64	235.59	63
64	132.78	166.35	189.67	206.14	251.82	64
65	142.30	178.37	203.36	220.99	269.68	65
66	152.66	191.45	218.29	237.17	289.14	66
67	163.84	205.58	234.40	254.65	310.18	67
68	174.89	219.53	250.32	271.94	331.04	68
69	186.94	234.77	267.72	290.81	353.82	69
70	200.20	251.54	286.89	311.61	378.90	70
71	214.87	270.14	308.14	334.68	406.69	71
72	231.17	290.82	331.79	360.33	437.57	72
73	251.23	316.34	361.03	392.08	476.01	73
74	272.83	343.88	384.46	409.00	517.30	74
75	295.74	372.32	397.70	423.09	560.81	75
76	319.63	384.72	410.95	437.17	597.48	76
77	333.93	397.10	424.18	451.26	615.25	77
78	368.24	444.25	474.55	504.84	688.32	78
79	392.69	491.42	524.92	558.43	740.11	79
80	417.59	528.44	575.29	612.02	784.67	80
81	442.95	560.80	625.66	665.59	829.57	81
82	468.76	593.73	676.04	719.18	874.80	82
83	495.03	627.24	715.12	772.77	920.37	83
84	521.75	661.35	753.70	814.02	966.28	84
85	548.94	696.04	792.92	855.68	1,012.52	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	13.29	17.18	20.01	22.06	29.44	18-34
35-39	17.14	22.09	25.66	28.25	37.27	35-39
40-44	22.37	28.77	33.35	36.61	47.75	40-44
45-49	29.62	38.01	43.93	48.13	62.06	45-49
50	35.06	44.95	51.90	56.78	72.83	50
51	37.11	47.57	54.89	60.03	76.86	51
52	39.31	50.36	58.09	63.50	81.12	52
53	41.80	53.51	61.68	67.41	85.86	53
54	44.41	56.83	65.46	71.50	90.80	54
55	47.12	60.26	69.38	75.74	95.90	55
56	49.92	63.80	73.40	80.08	101.11	56
57	52.77	67.38	77.49	84.49	106.36	57
58	55.17	70.42	80.93	88.20	110.73	58
59	57.71	73.60	84.55	92.08	115.26	59
60	60.45	77.04	88.45	96.28	120.18	60
61	63.48	80.86	92.78	100.93	125.62	61
62	66.89	85.16	97.65	106.18	131.80	62
63	71.16	90.55	103.77	112.76	139.59	63
64	75.91	96.53	110.56	120.08	148.29	64
65	81.10	103.10	118.03	128.13	157.85	65
66	86.77	110.25	126.15	136.89	168.29	66
67	92.88	117.98	134.95	146.37	179.61	67
68	97.99	124.42	142.24	154.22	188.92	68
69	103.89	131.87	150.72	163.37	199.79	69
70	110.95	140.81	160.90	174.37	212.94	70
71	119.53	151.70	173.32	187.78	229.07	71
72	129.98	164.99	188.50	204.22	248.86	72
73	145.56	184.86	211.26	228.91	279.05	73
74	162.99	207.12	232.39	247.23	312.83	74
75	181.90	231.28	247.15	262.92	349.41	75
76	201.94	245.19	261.90	278.62	382.61	76
77	217.79	259.00	276.66	294.31	403.68	77
78	242.38	289.75	309.50	329.26	451.62	78
79	262.43	320.50	342.36	364.21	499.55	79
80	282.86	351.25	375.20	399.16	540.15	80
81	303.66	382.00	408.06	434.10	578.44	81
82	324.84	412.77	440.90	469.05	617.15	82
83	346.40	442.19	473.76	504.00	656.28	83
84	368.33	470.39	506.62	538.95	695.81	84
85	390.63	499.09	539.46	573.90	617.78	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.82	10.39	11.64	13.06	16.00	18-34
35-39	10.62	12.59	14.13	15.78	19.26	35-39
40-44	13.66	16.32	18.36	20.40	24.85	40-44
45-49	18.81	22.61	25.47	28.17	34.19	45-49
50	26.23	31.57	35.51	39.20	47.41	50
51	29.04	34.98	39.37	43.41	52.47	51
52	31.90	38.50	43.35	47.75	57.67	52
53	34.41	41.62	46.87	51.59	62.30	53
54	36.96	44.80	50.49	55.49	67.03	54
55	39.56	48.09	54.22	59.54	71.89	55
56	42.28	51.51	58.12	63.73	76.94	56
57	45.12	55.10	62.20	68.14	82.24	57
58	47.88	58.56	66.12	72.37	87.29	58
59	50.88	62.35	70.40	77.01	92.81	59
60	54.25	66.59	75.22	81.54	98.97	60
61	58.10	71.40	79.54	84.86	105.95	61
62	62.49	76.53	82.72	88.26	113.93	62
63	67.83	83.58	92.57	98.76	123.61	63
64	73.84	91.09	102.50	109.33	134.50	64
65	80.59	99.51	112.45	120.00	146.69	65
66	88.09	108.88	122.51	130.69	160.23	66
67	96.36	119.21	132.58	141.46	175.14	67
68	104.98	129.93	146.86	159.28	190.53	68
69	114.54	141.88	160.38	173.88	207.66	69
70	125.23	155.22	175.52	190.02	226.84	70
71	137.18	170.17	192.50	208.14	248.36	71
72	150.59	186.94	211.50	228.49	272.52	72
73	166.61	207.08	232.60	248.40	301.90	73
74	184.12	229.08	248.04	263.89	332.71	74
75	202.97	245.82	262.61	279.37	365.81	75
76	217.38	259.48	277.17	294.86	398.84	76
77	229.65	273.10	291.73	310.34	417.76	77
78	255.58	305.55	326.37	347.21	467.37	78
79	281.32	337.27	361.00	384.05	516.68	79
80	306.99	367.95	395.65	420.91	563.36	80
81	332.60	398.55	428.87	457.63	609.13	81
82	358.15	429.07	461.59	492.44	654.57	82
83	383.63	459.50	494.19	527.15	701.62	83
84	409.04	489.84	526.71	561.74	748.51	84
85	434.39	520.12	559.11	596.23	794.40	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	4.37	5.67	6.61	7.32	9.81	18-34
35-39	5.67	7.33	8.53	9.41	12.45	35-39
40-44	7.88	10.14	11.75	12.92	16.84	40-44
45-49	11.44	14.66	16.92	18.54	23.85	45-49
50	14.30	18.31	21.11	23.08	29.50	50
51	15.44	19.76	22.75	24.86	31.70	51
52	16.67	21.32	24.53	26.79	34.06	52
53	18.09	23.10	26.55	28.98	36.71	53
54	19.60	25.01	28.71	31.31	39.51	54
55	21.22	27.02	31.03	33.79	42.47	55
56	22.92	29.17	33.45	36.38	45.57	56
57	24.71	31.40	35.98	39.12	48.81	57
58	26.35	33.45	38.28	41.59	51.69	58
59	28.10	35.63	40.76	44.24	54.80	59
60	30.04	38.07	43.50	47.16	58.22	60
61	32.23	40.79	46.56	49.86	62.05	61
62	34.71	43.88	48.43	51.79	66.40	62
63	37.67	47.60	53.85	57.56	71.65	63
64	41.01	51.77	58.94	63.37	77.56	64
65	44.71	56.40	64.16	69.21	84.14	65
66	48.81	61.51	69.95	75.09	91.39	66
67	53.30	67.14	75.82	81.02	99.40	67
68	57.11	71.89	81.61	88.00	106.08	68
69	61.60	77.50	87.96	94.80	114.07	69
70	67.10	84.38	95.71	103.13	123.88	70
71	73.86	92.88	105.32	113.44	136.09	71
72	82.22	103.36	117.19	126.20	151.18	72
73	94.57	118.92	134.84	144.67	173.51	73
74	108.53	136.52	149.84	159.41	198.69	74
75	123.85	152.72	163.14	173.55	226.23	75
76	138.40	165.16	176.43	187.69	253.93	76
77	149.34	177.61	189.73	201.84	271.93	77
78	166.32	198.72	212.26	225.82	304.22	78
79	183.23	219.81	234.79	249.78	336.52	79
80	200.14	240.08	257.32	273.75	367.96	80
81	217.01	260.27	279.85	297.71	398.76	81
82	233.83	280.41	302.00	321.70	429.45	82
83	250.63	300.51	323.59	345.49	460.08	83
84	267.37	320.55	345.13	368.47	490.59	84
85	284.09	340.57	366.64	391.40	521.02	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.12	12.04	13.56	15.12	18.76	18-34
35-39	12.34	14.76	16.65	18.50	22.84	35-39
40-44	15.98	19.26	21.78	24.08	29.67	40-44
45-49	22.02	26.67	30.19	33.27	40.80	45-49
50	30.07	36.46	41.19	45.33	55.40	50
51	33.13	40.20	45.43	49.96	61.01	51
52	36.25	44.07	49.85	54.76	66.80	52
53	39.11	47.65	53.88	59.18	72.17	53
54	42.04	51.31	58.06	63.69	77.68	54
55	45.03	55.10	62.37	68.39	83.34	55
56	48.15	59.03	66.86	73.22	89.20	56
57	51.38	63.12	71.52	78.28	95.32	57
58	54.45	66.97	75.89	83.00	100.98	58
59	57.74	71.16	80.63	88.14	107.12	59
60	61.43	75.82	85.94	93.19	113.94	60
61	65.63	81.07	90.80	97.08	121.63	61
62	70.41	86.72	94.58	101.14	130.42	62
63	76.29	94.47	105.23	112.51	141.21	63
64	82.87	102.72	116.04	124.03	153.30	64
65	90.24	111.94	126.93	135.74	166.79	65
66	98.38	122.15	137.97	147.50	181.71	66
67	107.31	133.35	149.06	159.41	198.04	67
68	116.52	144.85	164.25	178.28	214.78	68
69	126.68	157.62	178.72	193.98	233.32	69
70	138.01	171.81	194.87	211.30	254.01	70
71	150.63	187.67	212.94	230.67	277.13	71
72	164.79	205.43	233.10	252.36	303.01	72
73	181.74	226.85	255.71	273.94	334.58	73
74	200.25	250.18	272.05	289.44	366.42	74
75	220.09	268.28	286.63	304.92	400.46	75
76	235.48	281.97	301.20	320.42	434.44	76
77	248.57	295.60	315.77	335.91	454.31	77
78	275.40	330.73	353.26	375.82	508.26	78
79	301.86	364.43	390.74	415.69	561.61	79
80	328.17	396.02	428.25	455.59	609.70	80
81	354.37	427.46	462.90	495.22	656.73	81
82	380.44	458.74	496.55	531.02	703.26	82
83	406.37	489.84	529.96	566.62	751.25	83
84	432.17	520.77	563.21	601.98	798.92	84
85	457.84	551.56	596.22	637.14	845.43	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.14	6.68	7.80	8.65	11.70	18-34
35-39	6.72	8.70	10.14	11.20	14.96	35-39
40-44	9.32	12.02	13.95	15.37	20.20	40-44
45-49	13.43	17.24	19.94	21.89	28.39	45-49
50	16.69	21.42	24.75	27.11	34.93	50
51	17.99	23.08	26.63	29.14	37.47	51
52	19.37	24.85	28.65	31.35	40.18	52
53	20.99	26.87	30.95	33.85	43.22	53
54	22.68	29.03	33.40	36.50	46.41	54
55	24.51	31.29	36.03	39.31	49.79	55
56	26.41	33.71	38.76	42.23	53.30	56
57	28.41	36.20	41.59	45.31	56.96	57
58	30.23	38.49	44.16	48.07	60.19	58
59	32.16	40.89	46.91	51.02	63.65	59
60	34.28	43.59	49.93	54.24	67.45	60
61	36.68	46.57	53.29	57.28	71.70	61
62	39.40	49.96	55.51	59.59	76.51	62
63	42.64	54.05	61.37	65.83	82.33	63
64	46.29	58.63	66.92	72.16	88.89	64
65	50.32	63.69	72.64	78.55	96.15	65
66	54.77	69.25	78.97	85.02	104.13	66
67	59.63	75.37	85.41	91.58	112.92	67
68	63.76	80.54	91.68	99.07	120.26	68
69	68.60	86.60	98.57	106.48	128.99	69
70	74.49	94.00	106.92	115.48	139.64	70
71	81.70	103.10	117.25	126.57	152.86	71
72	90.59	114.28	129.94	140.26	169.09	72
73	103.71	130.88	148.83	159.57	192.80	73
74	118.50	149.60	164.35	174.85	219.37	74
75	134.69	166.77	178.15	189.52	248.30	75
76	150.12	179.68	191.95	204.19	277.37	76
77	161.93	192.60	205.75	218.88	296.76	77
78	179.65	215.50	230.18	244.89	332.00	78
79	197.24	238.37	254.61	270.87	367.25	79
80	214.81	259.60	279.04	296.86	400.79	80
81	232.31	280.67	303.48	322.84	433.05	81
82	249.71	301.63	327.14	348.87	465.09	82
83	267.07	322.52	349.70	374.51	497.00	83
84	284.31	343.30	372.15	398.53	528.68	84
85	301.51	364.02	394.53	422.44	560.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 3% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	11.42	13.69	15.48	17.18	21.52	18-34
35-39	14.06	16.93	19.17	21.22	26.42	35-39
40-44	18.30	22.20	25.20	27.76	34.49	40-44
45-49	25.23	30.73	34.91	38.37	47.41	45-49
50	33.91	41.35	46.87	51.46	63.39	50
51	37.22	45.42	51.49	56.51	69.55	51
52	40.60	49.64	56.35	61.77	75.93	52
53	43.81	53.68	60.89	66.77	82.04	53
54	47.12	57.82	65.63	71.89	88.33	54
55	50.50	62.11	70.52	77.24	94.79	55
56	54.02	66.55	75.60	82.71	101.46	56
57	57.64	71.14	80.84	88.42	108.40	57
58	61.02	75.38	85.66	93.63	114.67	58
59	64.60	79.97	90.86	99.27	121.43	59
60	68.61	85.05	96.66	104.84	128.91	60
61	73.16	90.74	102.06	109.30	137.31	61
62	78.33	96.91	106.44	114.02	146.91	62
63	84.75	105.36	117.89	126.26	158.81	63
64	91.90	114.35	129.58	138.73	172.10	64
65	99.89	124.37	141.41	151.48	186.89	65
66	108.67	135.42	153.43	164.31	203.19	66
67	118.26	147.49	165.54	177.36	220.94	67
68	128.06	159.77	181.64	197.28	239.03	68
69	138.82	173.36	197.06	214.08	258.98	69
70	150.79	188.40	214.22	232.58	281.18	70
71	164.08	205.17	233.38	253.20	305.90	71
72	178.99	223.92	254.70	276.23	333.50	72
73	196.87	246.62	278.82	299.48	367.26	73
74	216.38	271.28	296.06	314.99	400.13	74
75	237.21	290.74	310.65	330.47	435.11	75
76	253.58	304.46	325.23	345.98	470.04	76
77	267.49	318.10	339.81	361.48	490.86	77
78	295.22	355.91	380.15	404.43	549.15	78
79	322.40	391.59	420.48	447.33	606.54	79
80	349.35	424.09	460.85	490.27	656.04	80
81	376.14	456.37	496.93	532.81	704.33	81
82	402.73	488.41	531.51	569.60	751.95	82
83	429.11	520.18	565.73	606.09	800.88	83
84	455.30	551.70	599.71	642.22	849.33	84
85	481.29	583.00	633.33	678.05	896.46	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.91	7.69	8.99	9.98	13.59	18-34
35-39	7.77	10.07	11.75	12.99	17.47	35-39
40-44	10.76	13.90	16.15	17.82	23.56	40-44
45-49	15.42	19.82	22.96	25.24	32.93	45-49
50	19.08	24.53	28.39	31.14	40.36	50
51	20.54	26.40	30.51	33.42	43.24	51
52	22.07	28.38	32.77	35.91	46.30	52
53	23.89	30.64	35.35	38.72	49.73	53
54	25.76	33.05	38.09	41.69	53.31	54
55	27.80	35.56	41.03	44.83	57.11	55
56	29.90	38.25	44.07	48.08	61.03	56
57	32.11	41.00	47.20	51.50	65.11	57
58	34.11	43.53	50.04	54.55	68.69	58
59	36.22	46.15	53.06	57.80	72.50	59
60	38.52	49.11	56.36	61.32	76.68	60
61	41.13	52.35	60.02	64.70	81.35	61
62	44.09	56.04	62.59	67.39	86.62	62
63	47.61	60.50	68.89	74.10	93.01	63
64	51.57	65.49	74.90	80.95	100.22	64
65	55.93	70.98	81.12	87.89	108.16	65
66	60.73	76.99	87.99	94.95	116.87	66
67	65.96	83.60	95.00	102.14	126.44	67
68	70.41	89.19	101.75	110.14	134.44	68
69	75.60	95.70	109.18	118.16	143.91	69
70	81.88	103.62	118.13	127.83	155.40	70
71	89.54	113.32	129.18	139.70	169.63	71
72	98.96	125.20	142.69	154.32	187.00	72
73	112.85	142.84	162.82	174.47	212.09	73
74	128.47	162.68	178.86	190.29	240.05	74
75	145.53	180.82	193.16	205.49	270.37	75
76	161.84	194.20	207.47	220.69	300.81	76
77	174.52	207.59	221.77	235.92	321.59	77
78	192.98	232.28	248.10	263.96	359.78	78
79	211.25	256.93	274.43	291.96	397.98	79
80	229.48	279.12	300.76	319.97	433.62	80
81	247.61	301.07	327.11	347.97	467.34	81
82	265.59	322.85	352.28	376.04	500.73	82
83	283.51	344.53	375.81	403.53	533.92	83
84	301.25	366.05	399.17	428.59	566.77	84
85	318.93	387.47	422.42	453.48	599.36	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 4% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	12.72	15.34	17.40	19.24	24.28	18-34
35-39	15.78	19.10	21.69	23.94	30.00	35-39
40-44	20.62	25.14	28.62	31.44	39.31	40-44
45-49	28.44	34.79	39.63	43.47	54.02	45-49
50	37.75	46.24	52.55	57.59	71.38	50
51	41.31	50.64	57.55	63.06	78.09	51
52	44.95	55.21	62.85	68.78	85.06	52
53	48.51	59.71	67.90	74.36	91.91	53
54	52.20	64.33	73.20	80.09	98.98	54
55	55.97	69.12	78.67	86.09	106.24	55
56	59.89	74.07	84.34	92.20	113.72	56
57	63.90	79.16	90.16	98.56	121.48	57
58	67.59	83.79	95.43	104.26	128.36	58
59	71.46	88.78	101.09	110.40	135.74	59
60	75.79	94.28	107.38	116.49	143.88	60
61	80.69	100.41	113.32	121.52	152.99	61
62	86.25	107.10	118.30	126.90	163.40	62
63	93.21	116.25	130.55	140.01	176.41	63
64	100.93	125.98	143.12	153.43	190.90	64
65	109.54	136.80	155.89	167.22	206.99	65
66	118.96	148.69	168.89	181.12	224.67	66
67	129.21	161.63	182.02	195.31	243.84	67
68	139.60	174.69	199.03	216.28	263.28	68
69	150.96	189.10	215.40	234.18	284.64	69
70	163.57	204.99	233.57	253.86	308.35	70
71	177.53	222.67	253.82	275.73	334.67	71
72	193.19	242.41	276.30	300.10	363.99	72
73	212.00	266.39	301.93	325.02	399.94	73
74	232.51	292.38	320.07	340.54	433.84	74
75	254.33	313.20	334.67	356.02	469.76	75
76	271.68	326.95	349.26	371.54	505.64	76
77	286.41	340.60	363.85	387.05	527.41	77
78	315.04	381.09	407.04	433.04	590.04	78
79	342.94	418.75	450.22	478.97	651.47	79
80	370.53	452.16	493.45	524.95	702.38	80
81	397.91	485.28	530.96	570.40	751.93	81
82	425.02	518.08	566.47	608.18	800.64	82
83	451.85	550.52	601.50	645.56	850.51	83
84	478.43	582.63	636.21	682.46	899.74	84
85	504.74	614.44	670.44	718.96	947.49	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.68	8.70	10.18	11.31	15.48	18-34
35-39	8.82	11.44	13.36	14.78	19.98	35-39
40-44	12.20	15.78	18.35	20.27	26.92	40-44
45-49	17.41	22.40	25.98	28.59	37.47	45-49
50	21.47	27.64	32.03	35.17	45.79	50
51	23.09	29.72	34.39	37.70	49.01	51
52	24.77	31.91	36.89	40.47	52.42	52
53	26.79	34.41	39.75	43.59	56.24	53
54	28.84	37.07	42.78	46.88	60.21	54
55	31.09	39.83	46.03	50.35	64.43	55
56	33.39	42.79	49.38	53.93	68.76	56
57	35.81	45.80	52.81	57.69	73.26	57
58	37.99	48.57	55.92	61.03	77.19	58
59	40.28	51.41	59.21	64.58	81.35	59
60	42.76	54.63	62.79	68.40	85.91	60
61	45.58	58.13	66.75	72.12	91.00	61
62	48.78	62.12	69.67	75.19	96.73	62
63	52.58	66.95	76.41	82.37	103.69	63
64	56.85	72.35	82.88	89.74	111.55	64
65	61.54	78.27	89.60	97.23	120.17	65
66	66.69	84.73	97.01	104.88	129.61	66
67	72.29	91.83	104.59	112.70	139.96	67
68	77.06	97.84	111.82	121.21	148.62	68
69	82.60	104.80	119.79	129.84	158.83	69
70	89.27	113.24	129.34	140.18	171.16	70
71	97.38	123.54	141.11	152.83	186.40	71
72	107.33	136.12	155.44	168.38	204.91	72
73	121.99	154.80	176.81	189.37	231.38	73
74	138.44	175.76	193.37	205.73	260.73	74
75	156.37	194.87	208.17	221.46	292.44	75
76	173.56	208.72	222.99	237.19	324.25	76
77	187.11	222.58	237.79	252.96	346.42	77
78	206.31	249.06	266.02	283.03	387.56	78
79	225.26	275.49	294.25	313.05	428.71	79
80	244.15	298.64	322.48	343.08	466.45	80
81	262.91	321.47	350.74	373.10	501.63	81
82	281.47	344.07	377.42	403.21	536.37	82
83	299.95	366.54	401.92	432.55	570.84	83
84	318.19	388.80	426.19	458.65	604.86	84
85	336.35	410.92	450.31	484.52	638.53	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	14.02	16.99	19.32	21.30	27.04	18-34
35-39	17.50	21.27	24.21	26.66	33.58	35-39
40-44	22.94	28.08	32.04	35.12	44.13	40-44
45-49	31.65	38.85	44.35	48.57	60.63	45-49
50	41.59	51.13	58.23	63.72	79.37	50
51	45.40	55.86	63.61	69.61	86.63	51
52	49.30	60.78	69.35	75.79	94.19	52
53	53.21	65.74	74.91	81.95	101.78	53
54	57.28	70.84	80.77	88.29	109.63	54
55	61.44	76.13	86.82	94.94	117.69	55
56	65.76	81.59	93.08	101.69	125.98	56
57	70.16	87.18	99.48	108.70	134.56	57
58	74.16	92.20	105.20	114.89	142.05	58
59	78.32	97.59	111.32	121.53	150.05	59
60	82.97	103.51	118.10	128.14	158.85	60
61	88.22	110.08	124.58	133.74	168.67	61
62	94.17	117.29	130.16	139.78	179.89	62
63	101.67	127.14	143.21	153.76	194.01	63
64	109.96	137.61	156.66	168.13	209.70	64
65	119.19	149.23	170.37	182.96	227.09	65
66	129.25	161.96	184.35	197.93	246.15	66
67	140.16	175.77	198.50	213.26	266.74	67
68	151.14	189.61	216.42	235.28	287.53	68
69	163.10	204.84	233.74	254.28	310.30	69
70	176.35	221.58	252.92	275.14	335.52	70
71	190.98	240.17	274.26	298.26	363.44	71
72	207.39	260.90	297.90	323.97	394.48	72
73	227.13	286.16	325.04	350.56	432.62	73
74	248.64	313.48	344.08	366.09	467.55	74
75	271.45	335.66	358.69	381.57	504.41	75
76	289.78	349.44	373.29	397.10	541.24	76
77	305.33	363.10	387.89	412.62	563.96	77
78	334.86	406.27	433.93	461.65	630.93	78
79	363.48	445.91	479.96	510.61	696.40	79
80	391.71	480.23	526.05	559.63	748.72	80
81	419.68	514.19	564.99	607.99	799.53	81
82	447.31	547.75	601.43	646.76	849.33	82
83	474.59	580.86	637.27	685.03	900.14	83
84	501.56	613.56	672.71	722.70	950.15	84
85	528.19	645.88	707.55	759.87	998.52	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	167.21	208.92	223.18	237.43	314.51	75
76	185.28	223.24	238.51	253.69	347.69	76
77	199.70	237.57	253.81	270.00	371.25	77
78	219.64	265.84	283.94	302.10	415.34	78
79	239.27	294.05	314.07	334.14	459.44	79
80	258.82	318.16	344.20	366.19	499.28	80
81	278.21	341.87	374.37	398.23	535.92	81
82	297.35	365.29	402.56	430.38	572.01	82
83	316.39	388.55	428.03	461.57	607.76	83
84	335.13	411.55	453.21	488.71	642.95	84
85	353.77	434.37	478.20	515.56	677.70	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	15.32	18.64	21.24	23.36	29.80	18-34
35-39	19.22	23.44	26.73	29.38	37.16	35-39
40-44	25.26	31.02	35.46	38.80	48.95	40-44
45-49	34.86	42.91	49.07	53.67	67.24	45-49
50	45.43	56.02	63.91	69.85	87.36	50
51	49.49	61.08	69.67	76.16	95.17	51
52	53.65	66.35	75.85	82.80	103.32	52
53	57.91	71.77	81.92	89.54	111.65	53
54	62.36	77.35	88.34	96.49	120.28	54
55	66.91	83.14	94.97	103.79	129.14	55
56	71.63	89.11	101.82	111.18	138.24	56
57	76.42	95.20	108.80	118.84	147.64	57
58	80.73	100.61	114.97	125.52	155.74	58
59	85.18	106.40	121.55	132.66	164.36	59
60	90.15	112.74	128.82	139.79	173.82	60
61	95.75	119.75	135.84	145.96	184.35	61
62	102.09	127.48	142.02	152.66	196.38	62
63	110.13	138.03	155.87	167.51	211.61	63
64	118.99	149.24	170.20	182.83	228.50	64
65	128.84	161.66	184.85	198.70	247.19	65
66	139.54	175.23	199.81	214.74	267.63	66
67	151.11	189.91	214.98	231.21	289.64	67
68	162.68	204.53	233.81	254.28	311.78	68
69	175.24	220.58	252.08	274.38	335.96	69
70	189.13	238.17	272.27	296.42	362.69	70
71	204.43	257.67	294.70	320.79	392.21	71
72	221.59	279.39	319.50	347.84	424.97	72
73	242.26	305.93	348.15	376.10	465.30	73
74	264.77	334.58	368.09	391.64	501.26	74
75	288.57	358.12	382.71	407.12	539.06	75
76	307.88	371.93	397.32	422.66	576.84	76
77	324.25	385.60	411.93	438.19	600.51	77
78	354.68	431.45	460.82	490.26	671.82	78
79	384.02	473.07	509.70	542.25	741.33	79
80	412.89	508.30	558.65	594.31	795.06	80
81	441.45	543.10	599.02	645.58	847.13	81
82	469.60	577.42	636.39	685.34	898.02	82
83	497.33	611.20	673.04	724.50	949.77	83
84	524.69	644.49	709.21	762.94	1,000.56	84
85	551.64	677.32	744.66	800.78	1,049.55	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
New Increased Rates

With Simple 6% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.22	10.72	12.56	13.97	19.26	18-34
35-39	10.92	14.18	16.58	18.36	25.00	35-39
40-44	15.08	19.54	22.75	25.17	33.64	40-44
45-49	21.39	27.56	32.02	35.29	46.55	45-49
50	26.25	33.86	39.31	43.23	56.65	50
51	28.19	36.36	42.15	46.26	60.55	51
52	30.17	38.97	45.13	49.59	64.66	52
53	32.59	41.95	48.55	53.33	69.26	53
54	35.00	45.11	52.16	57.26	74.01	54
55	37.67	48.37	56.03	61.39	79.07	55
56	40.37	51.87	60.00	65.63	84.22	56
57	43.21	55.40	64.03	70.07	89.56	57
58	45.75	58.65	67.68	73.99	94.19	58
59	48.40	61.93	71.51	78.14	99.05	59
60	51.24	65.67	75.65	82.56	104.37	60
61	54.48	69.69	80.21	86.96	110.30	61
62	58.16	74.28	83.83	90.79	116.95	62
63	62.52	79.85	91.45	98.91	125.05	63
64	67.41	86.07	98.84	107.32	134.21	64
65	72.76	92.85	106.56	115.91	144.19	65
66	78.61	100.21	115.05	124.74	155.09	66
67	84.95	108.29	123.77	133.82	167.00	67
68	90.36	115.14	131.96	143.35	176.98	68
69	96.60	123.00	141.01	153.20	188.67	69
70	104.05	132.48	151.76	164.88	202.68	70
71	113.06	143.98	164.97	179.09	219.94	71
72	124.07	157.96	180.94	196.50	240.73	72
73	140.27	178.72	204.79	219.17	269.96	73
74	158.38	201.92	222.39	236.61	302.09	74
75	178.05	222.97	238.19	253.40	336.58	75
76	197.00	237.76	254.03	270.19	371.13	76
77	212.29	252.56	269.83	287.04	396.08	77
78	232.97	282.62	301.86	321.17	443.12	78
79	253.28	312.61	333.89	355.23	490.17	79
80	273.49	337.68	365.92	389.30	532.11	80
81	293.51	362.27	398.00	423.36	570.21	81
82	313.23	386.51	427.70	457.55	607.65	82
83	332.83	410.56	454.14	490.59	644.68	83
84	352.07	434.30	480.23	518.77	681.04	84
85	371.19	457.82	506.09	546.60	716.87	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
New Increased Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.37	6.24	6.94	7.86	9.46	18-34
35-39	6.36	7.44	8.29	9.33	11.20	35-39
40-44	8.10	9.56	10.67	11.94	14.31	40-44
45-49	11.14	13.25	14.82	16.48	19.70	45-49
50	15.99	19.06	21.31	23.62	28.16	50
51	17.82	21.26	23.79	26.33	31.38	51
52	19.68	23.52	26.32	29.10	34.67	52
53	21.22	25.42	28.47	31.43	37.45	53
54	22.77	27.35	30.66	33.78	40.27	54
55	24.35	29.34	32.91	36.21	43.17	55
56	26.01	31.42	35.27	38.74	46.20	56
57	27.76	33.63	37.77	41.43	49.40	57
58	29.51	35.82	40.25	44.10	52.57	58
59	31.44	38.24	42.98	47.06	56.07	59
60	33.62	40.97	46.07	50.39	60.00	60
61	36.12	44.09	49.58	54.19	64.48	61
62	38.98	47.66	53.61	58.54	69.60	62
63	42.41	51.92	58.41	63.75	75.72	63
64	46.29	56.76	63.85	69.64	82.64	64
65	50.67	62.20	69.98	76.26	90.42	65
66	55.57	68.29	76.83	83.64	99.11	66
67	61.01	75.05	84.46	91.83	108.74	67
68	66.74	82.15	92.48	100.33	118.77	68
69	73.14	90.10	101.46	109.84	130.00	69
70	80.32	99.02	111.55	120.53	142.62	70
71	88.38	109.05	122.90	132.58	156.85	71
72	97.42	120.32	135.64	146.16	172.88	72
73	108.20	133.79	150.89	162.55	192.30	73
74	119.99	148.56	167.59	180.53	213.57	74
75	132.75	164.53	185.66	199.99	236.54	75
76	146.39	181.62	205.00	220.84	261.07	76
77	160.86	199.77	225.53	242.96	287.02	77
78	175.84	218.57	246.79	265.82	313.64	78
79	191.59	238.33	269.13	289.85	341.53	79
80	208.11	259.06	292.57	315.05	370.68	80
81	225.39	280.76	317.11	341.42	401.09	81
82	243.43	303.43	342.73	368.95	432.77	82
83	262.24	327.07	369.45	397.65	465.71	83
84	281.81	351.67	397.26	427.52	499.92	84
85	302.15	377.25	426.16	458.56	535.39	85
86*	323.26	403.79	456.15	490.76	572.13	86*
87*	345.13	431.30	487.24	524.13	610.13	87*
88*	367.77	459.78	519.42	558.67	649.40	88*
89*	391.17	489.23	552.69	594.38	689.92	89*
90*	415.33	519.64	587.05	631.25	731.72	90*
91*	440.26	551.03	622.51	669.29	774.78	91*
92*	465.96	583.38	659.06	708.50	819.10	92*
93*	492.42	616.70	696.70	748.88	864.69	93*
94*	519.65	650.99	735.43	790.42	911.54	94*
95+*	547.64	686.25	775.26	833.13	959.65	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With No Inflation Benefit
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	2.57	3.33	3.87	4.28	5.66	18-34
35-39	3.30	4.26	4.94	5.44	7.10	35-39
40-44	4.60	5.90	6.82	7.48	9.63	40-44
45-49	6.75	8.63	9.93	10.85	13.79	45-49
50	8.51	10.86	12.48	13.61	17.19	50
51	9.21	11.74	13.48	14.70	18.52	51
52	9.98	12.71	14.58	15.88	19.96	52
53	10.85	13.81	15.82	17.22	21.57	53
54	11.80	14.99	17.16	18.66	23.29	54
55	12.81	16.25	18.59	20.19	25.11	55
56	13.88	17.59	20.10	21.81	27.03	56
57	15.01	19.00	21.69	23.52	29.04	57
58	16.05	20.29	23.14	25.08	30.85	58
59	17.17	21.69	24.72	26.76	32.82	59
60	18.43	23.25	26.48	28.63	34.99	60
61	19.84	25.01	28.45	30.74	37.43	61
62	21.44	27.00	30.69	33.13	40.21	62
63	23.36	29.39	33.38	36.00	43.55	63
64	25.52	32.08	36.40	39.23	47.31	64
65	27.93	35.08	39.77	42.84	51.52	65
66	30.61	38.41	43.52	46.84	56.18	66
67	33.55	42.08	47.64	51.25	61.34	67
68	36.04	45.17	51.10	54.95	65.64	68
69	39.00	48.86	55.25	59.37	70.82	69
70	42.65	53.40	60.36	64.84	77.23	70
71	47.16	59.04	66.71	71.65	85.23	71
72	52.75	66.03	74.60	80.10	95.19	72
73	61.02	76.40	86.32	92.69	110.16	73
74	70.40	88.17	99.63	106.99	127.15	74
75	80.72	101.14	114.30	122.74	145.83	75
76	91.84	115.11	130.11	139.72	165.90	76
77	103.58	129.89	146.83	157.67	187.04	77
78	115.16	144.48	163.34	175.38	207.71	78
79	127.22	159.68	180.54	193.82	229.14	79
80	139.74	175.49	198.42	212.99	251.34	80
81	152.74	191.91	217.00	232.89	274.30	81
82	166.21	208.93	236.26	253.53	298.03	82
83	180.15	226.56	256.21	274.90	322.52	83
84	194.57	244.80	276.85	297.00	347.79	84
85	209.45	263.64	298.17	319.83	373.81	85
86*	224.81	283.09	320.19	343.39	400.60	86*
87*	240.64	303.15	342.89	367.68	428.16	87*
88*	256.94	323.82	366.28	392.70	456.48	88*
89*	273.72	345.09	390.36	418.46	485.57	89*
90*	290.96	366.97	415.12	444.95	515.43	90*
91*	308.68	389.46	440.58	472.17	546.04	91*
92*	326.87	412.55	466.72	500.12	577.43	92*
93*	345.53	436.25	493.55	528.80	609.58	93*
94*	364.67	460.56	521.07	558.22	642.50	94*
95+*	384.27	485.48	549.27	588.36	676.18	95+*

* To be used for purchases of offers for increased coverage only.

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	16.17	19.82	22.57	24.71	31.10	18-34
35-39	20.38	25.07	28.55	31.23	39.13	35-39
40-44	26.09	32.19	36.68	40.07	49.98	40-44
45-49	34.14	42.27	48.17	52.57	65.27	45-49
50	42.36	52.51	59.83	65.25	80.79	50
51	45.46	56.38	64.25	70.05	86.66	51
52	48.68	60.42	68.85	75.06	92.77	52
53	51.91	64.48	73.50	80.12	98.95	53
54	55.21	68.66	78.27	85.31	105.29	54
55	58.59	72.92	83.14	90.62	111.75	55
56	62.02	77.26	88.10	96.01	118.30	56
57	65.49	81.66	93.13	101.47	124.92	57
58	68.45	85.42	97.42	106.10	130.49	58
59	71.57	89.38	101.93	110.97	136.34	59
60	74.97	93.70	106.85	116.28	142.70	60
61	78.78	98.52	112.35	122.21	149.80	61
62	83.11	104.01	118.60	128.96	157.90	62
63	88.66	111.02	126.58	137.60	168.28	63
64	94.84	118.82	135.48	147.24	179.87	64
65	101.64	127.41	145.26	157.85	192.63	65
66	109.04	136.75	155.92	169.41	206.53	66
67	117.03	146.84	167.43	181.89	221.56	67
68	124.92	156.81	178.80	194.24	236.46	68
69	133.53	167.69	191.23	207.72	252.73	69
70	143.00	179.67	204.92	222.58	270.64	70
71	153.48	192.96	220.10	239.06	290.49	71
72	165.12	207.73	236.99	257.38	312.55	72
73	179.45	225.96	257.88	280.06	340.01	73
74	194.88	245.63	280.39	304.50	369.50	74
75	211.24	266.47	304.25	330.36	400.58	75
76	228.31	288.23	329.14	357.30	432.80	76
77	245.90	310.67	354.77	385.00	465.71	77
78	263.03	332.52	379.66	411.79	497.06	78
79	280.49	354.78	405.00	439.01	528.65	79
80	298.28	377.46	430.78	466.65	560.48	80
81	316.39	400.57	457.01	494.71	592.55	81
82	334.83	424.09	483.68	523.20	624.86	82
83	353.59	448.03	510.80	552.11	657.41	83
84	372.68	472.39	538.36	581.44	690.20	84
85	392.10	497.17	566.37	611.20	723.23	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Compound 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.49	12.27	14.29	15.76	21.03	18-34
35-39	12.24	15.78	18.33	20.18	26.62	35-39
40-44	15.98	20.55	23.82	26.15	34.11	40-44
45-49	21.16	27.15	31.38	34.38	44.33	45-49
50	25.04	32.11	37.07	40.56	52.02	50
51	26.51	33.98	39.21	42.88	54.90	51
52	28.08	35.97	41.49	45.36	57.94	52
53	29.86	38.22	44.06	48.15	61.33	53
54	31.72	40.59	46.76	51.07	64.86	54
55	33.66	43.04	49.56	54.10	68.50	55
56	35.66	45.57	52.43	57.20	72.22	56
57	37.69	48.13	55.35	60.35	75.97	57
58	39.41	50.30	57.81	63.00	79.09	58
59	41.22	52.57	60.39	65.77	82.33	59
60	43.18	55.03	63.18	68.77	85.84	60
61	45.34	57.76	66.27	72.09	89.73	61
62	47.78	60.83	69.75	75.84	94.14	62
63	50.83	64.68	74.12	80.54	99.71	63
64	54.22	68.95	78.97	85.77	105.92	64
65	57.93	73.64	84.31	91.52	112.75	65
66	61.98	78.75	90.11	97.78	120.21	66
67	66.34	84.27	96.39	104.55	128.29	67
68	69.99	88.87	101.60	110.16	134.94	68
69	74.21	94.19	107.66	116.69	142.71	69
70	79.25	100.58	114.93	124.55	152.10	70
71	85.38	108.36	123.80	134.13	163.62	71
72	92.84	117.85	134.64	145.87	177.76	72
73	103.97	132.04	150.90	163.51	199.32	73
74	116.42	147.94	169.12	183.28	223.45	74
75	129.93	165.20	188.92	204.76	249.58	75
76	144.24	183.50	209.89	227.51	277.14	76
77	159.08	202.49	231.66	251.10	305.56	77
78	173.13	220.49	252.27	273.40	332.02	78
79	187.45	238.85	273.29	296.13	358.77	79
80	202.04	257.56	294.71	319.27	385.82	80
81	216.90	276.63	316.53	342.83	413.17	81
82	232.03	296.06	338.75	366.81	440.82	82
83	247.43	315.85	361.38	391.21	468.77	83
84	263.09	335.99	384.41	416.03	497.01	84
85	279.02	356.49	407.84	441.27	441.27	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	6.30	7.42	8.31	9.33	11.43	18-34
35-39	7.59	8.99	10.09	11.27	13.76	35-39
40-44	9.76	11.66	13.11	14.57	17.75	40-44
45-49	13.43	16.15	18.19	20.12	24.42	45-49
50	18.73	22.55	25.37	28.00	33.87	50
51	20.74	24.99	28.12	31.01	37.48	51
52	22.79	27.50	30.96	34.11	41.19	52
53	24.58	29.73	33.48	36.85	44.50	53
54	26.40	32.00	36.07	39.64	47.88	54
55	28.26	34.35	38.73	42.53	51.35	55
56	30.20	36.79	41.51	45.52	54.96	56
57	32.23	39.36	44.43	48.67	58.74	57
58	34.20	41.83	47.23	51.69	62.35	58
59	36.34	44.53	50.29	55.01	66.29	59
60	38.75	47.56	53.73	58.71	70.69	60
61	41.50	51.00	57.62	62.92	75.68	61
62	44.64	54.94	62.08	67.74	81.38	62
63	48.45	59.70	67.45	73.57	88.29	63
64	52.74	65.07	73.52	80.14	96.07	64
65	57.56	71.08	80.32	87.50	104.78	65
66	62.92	77.77	87.87	95.65	114.45	66
67	68.83	85.15	96.23	104.65	125.10	67
68	74.98	92.81	104.90	113.90	136.09	68
69	81.81	101.34	114.56	124.20	148.33	69
70	89.45	110.87	125.37	135.73	162.03	70
71	97.99	121.55	137.50	148.67	177.40	71
72	107.56	133.53	151.07	163.21	194.66	72
73	119.01	147.91	167.40	180.81	215.64	73
74	131.51	163.63	185.24	200.04	238.53	74
75	144.98	180.57	204.46	220.78	263.13	75
76	159.32	198.61	224.94	242.89	289.26	76
77	174.47	217.69	246.57	266.22	316.74	77
78	190.00	237.26	268.75	290.09	344.60	78
79	206.26	257.73	291.94	315.06	373.62	79
80	223.24	279.11	316.17	341.12	403.78	80
81	240.94	301.41	341.42	368.27	435.09	81
82	259.35	324.62	367.70	396.51	467.55	82
83	278.48	348.74	395.00	425.84	501.16	83
84	298.33	373.76	423.33	456.26	535.93	84
85	318.90	399.71	452.67	487.78	571.84	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 1% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.12	4.05	4.72	5.23	7.01	18-34
35-39	4.05	5.24	6.09	6.72	8.89	35-39
40-44	5.63	7.24	8.39	9.23	12.03	40-44
45-49	8.17	10.47	12.09	13.24	17.03	45-49
50	10.22	13.08	15.08	16.49	21.07	50
51	11.03	14.11	16.25	17.76	22.64	51
52	11.91	15.23	17.52	19.14	24.33	52
53	12.92	16.50	18.96	20.70	26.22	53
54	14.00	17.86	20.51	22.37	28.22	54
55	15.16	19.30	22.16	24.13	30.34	55
56	16.37	20.83	23.89	25.99	32.55	56
57	17.65	22.43	25.70	27.94	34.86	57
58	18.82	23.89	27.34	29.71	36.92	58
59	20.07	25.45	29.11	31.60	39.14	59
60	21.46	27.19	31.07	33.69	41.58	60
61	23.02	29.14	33.26	36.04	44.32	61
62	24.79	31.34	35.75	38.70	47.43	62
63	26.91	34.00	38.75	41.91	51.18	63
64	29.29	36.98	42.10	45.51	55.40	64
65	31.94	40.29	45.83	49.51	60.10	65
66	34.87	43.94	49.96	53.93	65.28	66
67	38.07	47.96	54.49	58.79	71.00	67
68	40.79	51.35	58.29	62.86	75.77	68
69	44.00	55.36	62.83	67.71	81.48	69
70	47.93	60.27	68.37	73.66	88.49	70
71	52.76	66.34	75.23	81.03	97.21	71
72	58.73	73.83	83.71	90.14	108.01	72
73	67.55	84.94	96.31	103.71	124.27	73
74	77.52	97.51	110.57	119.07	142.66	74
75	88.46	111.32	126.24	135.94	162.81	75
76	100.21	126.14	143.08	154.07	184.38	76
77	112.57	141.77	160.81	173.16	206.99	77
78	124.68	157.08	178.19	191.84	228.89	78
79	137.23	172.97	196.22	211.21	251.49	79
80	150.22	189.43	214.90	231.28	274.79	80
81	163.67	206.48	234.24	252.03	298.79	81
82	177.55	224.09	254.22	273.49	323.49	82
83	191.89	242.28	274.86	295.63	348.89	83
84	206.67	261.05	296.15	318.47	375.00	84
85	221.89	280.39	318.09	342.00	401.79	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	7.23	8.60	9.68	10.80	13.40	18-34
35-39	8.82	10.54	11.89	13.21	16.32	35-39
40-44	11.42	13.76	15.55	17.20	21.19	40-44
45-49	15.72	19.05	21.56	23.76	29.14	45-49
50	21.47	26.04	29.43	32.38	39.58	50
51	23.66	28.72	32.45	35.69	43.58	51
52	25.90	31.48	35.60	39.12	47.71	52
53	27.94	34.04	38.49	42.27	51.55	53
54	30.03	36.65	41.48	45.50	55.49	54
55	32.17	39.36	44.55	48.85	59.53	55
56	34.39	42.16	47.75	52.30	63.72	56
57	36.70	45.09	51.09	55.91	68.08	57
58	38.89	47.84	54.21	59.28	72.13	58
59	41.24	50.82	57.60	62.96	76.51	59
60	43.88	54.15	61.39	67.03	81.38	60
61	46.88	57.91	65.66	71.65	86.88	61
62	50.30	62.22	70.55	76.94	93.16	62
63	54.49	67.48	76.49	83.39	100.86	63
64	59.19	73.38	83.19	90.64	109.50	64
65	64.45	79.96	90.66	98.74	119.14	65
66	70.27	87.25	98.91	107.66	129.79	66
67	76.65	95.25	108.00	117.47	141.46	67
68	83.22	103.47	117.32	127.47	153.41	68
69	90.48	112.58	127.66	138.56	166.66	69
70	98.58	122.72	139.19	150.93	181.44	70
71	107.60	134.05	152.10	164.76	197.95	71
72	117.70	146.74	166.50	180.26	216.44	72
73	129.82	162.03	183.91	199.07	238.98	73
74	143.03	178.70	202.89	219.55	263.49	74
75	157.21	196.61	223.26	241.57	289.72	75
76	172.25	215.60	244.88	264.94	317.45	76
77	188.08	235.61	267.61	289.48	346.46	77
78	204.16	255.95	290.71	314.36	375.56	78
79	220.93	277.13	314.75	340.27	405.71	79
80	238.37	299.16	339.77	367.19	436.88	80
81	256.49	322.06	365.73	395.12	469.09	81
82	275.27	345.81	392.67	424.07	502.33	82
83	294.72	370.41	420.55	454.03	536.61	83
84	314.85	395.85	449.40	485.00	571.94	84
85	335.65	422.17	479.18	517.00	608.29	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 2% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	3.67	4.77	5.57	6.18	8.36	18-34
35-39	4.80	6.22	7.24	8.00	10.68	35-39
40-44	6.66	8.58	9.96	10.98	14.43	40-44
45-49	9.59	12.31	14.25	15.63	20.27	45-49
50	11.93	15.30	17.68	19.37	24.95	50
51	12.85	16.48	19.02	20.82	26.76	51
52	13.84	17.75	20.46	22.40	28.70	52
53	14.99	19.19	22.10	24.18	30.87	53
54	16.20	20.73	23.86	26.08	33.15	54
55	17.51	22.35	25.73	28.07	35.57	55
56	18.86	24.07	27.68	30.17	38.07	56
57	20.29	25.86	29.71	32.36	40.68	57
58	21.59	27.49	31.54	34.34	42.99	58
59	22.97	29.21	33.50	36.44	45.46	59
60	24.49	31.13	35.66	38.75	48.17	60
61	26.20	33.27	38.07	41.34	51.21	61
62	28.14	35.68	40.81	44.27	54.65	62
63	30.46	38.61	44.12	47.82	58.81	63
64	33.06	41.88	47.80	51.79	63.49	64
65	35.95	45.50	51.89	56.18	68.68	65
66	39.13	49.47	56.40	61.02	74.38	66
67	42.59	53.84	61.34	66.33	80.66	67
68	45.54	57.53	65.48	70.77	85.90	68
69	49.00	61.86	70.41	76.05	92.14	69
70	53.21	67.14	76.38	82.48	99.75	70
71	58.36	73.64	83.75	90.41	109.19	71
72	64.71	81.63	92.82	100.18	120.83	72
73	74.08	93.48	106.30	114.73	138.38	73
74	84.64	106.85	121.51	131.15	158.17	74
75	96.20	121.50	138.18	149.14	179.79	75
76	108.58	137.17	156.05	168.42	202.86	76
77	121.56	153.65	174.79	188.65	226.94	77
78	134.20	169.68	193.04	208.30	250.07	78
79	147.24	186.26	211.90	228.60	273.84	79
80	160.70	203.37	231.38	249.57	298.24	80
81	174.60	221.05	251.48	271.17	323.28	81
82	188.89	239.25	272.18	293.45	348.95	82
83	203.63	258.00	293.51	316.36	375.26	83
84	218.77	277.30	315.45	339.94	402.21	84
85	234.33	297.14	338.01	364.17	429.77	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.16	9.78	11.05	12.27	15.37	18-34
35-39	10.05	12.09	13.69	15.15	18.88	35-39
40-44	13.08	15.86	17.99	19.83	24.63	40-44
45-49	18.01	21.95	24.93	27.40	33.86	45-49
50	24.21	29.53	33.49	36.76	45.29	50
51	26.58	32.45	36.78	40.37	49.68	51
52	29.01	35.46	40.24	44.13	54.23	52
53	31.30	38.35	43.50	47.69	58.60	53
54	33.66	41.30	46.89	51.36	63.10	54
55	36.08	44.37	50.37	55.17	67.71	55
56	38.58	47.53	53.99	59.08	72.48	56
57	41.17	50.82	57.75	63.15	77.42	57
58	43.58	53.85	61.19	66.87	81.91	58
59	46.14	57.11	64.91	70.91	86.73	59
60	49.01	60.74	69.05	75.35	92.07	60
61	52.26	64.82	73.70	80.38	98.08	61
62	55.96	69.50	79.02	86.14	104.94	62
63	60.53	75.26	85.53	93.21	113.43	63
64	65.64	81.69	92.86	101.14	122.93	64
65	71.34	88.84	101.00	109.98	133.50	65
66	77.62	96.73	109.95	119.67	145.13	66
67	84.47	105.35	119.77	130.29	157.82	67
68	91.46	114.13	129.74	141.04	170.73	68
69	99.15	123.82	140.76	152.92	184.99	69
70	107.71	134.57	153.01	166.13	200.85	70
71	117.21	146.55	166.70	180.85	218.50	71
72	127.84	159.95	181.93	197.31	238.22	72
73	140.63	176.15	200.42	217.33	262.32	73
74	154.55	193.77	220.54	239.06	288.45	74
75	169.44	212.65	242.06	262.36	316.31	75
76	185.18	232.59	264.82	286.99	345.64	76
77	201.69	253.53	288.65	312.74	376.18	77
78	218.32	274.64	312.67	338.63	406.52	78
79	235.60	296.53	337.56	365.48	437.80	79
80	253.50	319.21	363.37	393.26	469.98	80
81	272.04	342.71	390.04	421.97	503.09	81
82	291.19	367.00	417.64	451.63	537.11	82
83	310.96	392.08	446.10	482.22	572.06	83
84	331.37	417.94	475.47	513.74	607.95	84
85	352.40	444.63	505.69	546.22	644.74	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 3% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	4.22	5.49	6.42	7.13	9.71	18-34
35-39	5.55	7.20	8.39	9.28	12.47	35-39
40-44	7.69	9.92	11.53	12.73	16.83	40-44
45-49	11.01	14.15	16.41	18.02	23.51	45-49
50	13.64	17.52	20.28	22.25	28.83	50
51	14.67	18.85	21.79	23.88	30.88	51
52	15.77	20.27	23.40	25.66	33.07	52
53	17.06	21.88	25.24	27.66	35.52	53
54	18.40	23.60	27.21	29.79	38.08	54
55	19.86	25.40	29.30	32.01	40.80	55
56	21.35	27.31	31.47	34.35	43.59	56
57	22.93	29.29	33.72	36.78	46.50	57
58	24.36	31.09	35.74	38.97	49.06	58
59	25.87	32.97	37.89	41.28	51.78	59
60	27.52	35.07	40.25	43.81	54.76	60
61	29.38	37.40	42.88	46.64	58.10	61
62	31.49	40.02	45.87	49.84	61.87	62
63	34.01	43.22	49.49	53.73	66.44	63
64	36.83	46.78	53.50	58.07	71.58	64
65	39.96	50.71	57.95	62.85	77.26	65
66	43.39	55.00	62.84	68.11	83.48	66
67	47.11	59.72	68.19	73.87	90.32	67
68	50.29	63.71	72.67	78.68	96.03	68
69	54.00	68.36	77.99	84.39	102.80	69
70	58.49	74.01	84.39	91.30	111.01	70
71	63.96	80.94	92.27	99.79	121.17	71
72	70.69	89.43	101.93	110.22	133.65	72
73	80.61	102.02	116.29	125.75	152.49	73
74	91.76	116.19	132.45	143.23	173.68	74
75	103.94	131.68	150.12	162.34	196.77	75
76	116.95	148.20	169.02	182.77	221.34	76
77	130.55	165.53	188.77	204.14	246.89	77
78	143.72	182.28	207.89	224.76	271.25	78
79	157.25	199.55	227.58	245.99	296.19	79
80	171.18	217.31	247.86	267.86	321.69	80
81	185.53	235.62	268.72	290.31	347.77	81
82	200.23	254.41	290.14	313.41	374.41	82
83	215.37	273.72	312.16	337.09	401.63	83
84	230.87	293.55	334.75	361.41	429.42	84
85	246.77	313.89	357.93	386.34	457.75	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	9.09	10.96	12.42	13.74	17.34	18-34
35-39	11.28	13.64	15.49	17.09	21.44	35-39
40-44	14.74	17.96	20.43	22.46	28.07	40-44
45-49	20.30	24.85	28.30	31.04	38.58	45-49
50	26.95	33.02	37.55	41.14	51.00	50
51	29.50	36.18	41.11	45.05	55.78	51
52	32.12	39.44	44.88	49.14	60.75	52
53	34.66	42.66	48.51	53.11	65.65	53
54	37.29	45.95	52.30	57.22	70.71	54
55	39.99	49.38	56.19	61.49	75.89	55
56	42.77	52.90	60.23	65.86	81.24	56
57	45.64	56.55	64.41	70.39	86.76	57
58	48.27	59.86	68.17	74.46	91.69	58
59	51.04	63.40	72.22	78.86	96.95	59
60	54.14	67.33	76.71	83.67	102.76	60
61	57.64	71.73	81.74	89.11	109.28	61
62	61.62	76.78	87.49	95.34	116.72	62
63	66.57	83.04	94.57	103.03	126.00	63
64	72.09	90.00	102.53	111.64	136.36	64
65	78.23	97.72	111.34	121.22	147.86	65
66	84.97	106.21	120.99	131.68	160.47	66
67	92.29	115.45	131.54	143.11	174.18	67
68	99.70	124.79	142.16	154.61	188.05	68
69	107.82	135.06	153.86	167.28	203.32	69
70	116.84	146.42	166.83	181.33	220.26	70
71	126.82	159.05	181.30	196.94	239.05	71
72	137.98	173.16	197.36	214.36	260.00	72
73	151.44	190.27	216.93	235.59	285.66	73
74	166.07	208.84	238.19	258.57	313.41	74
75	181.67	228.69	260.86	283.15	342.90	75
76	198.11	249.58	284.76	309.04	373.83	76
77	215.30	271.45	309.69	336.00	405.90	77
78	232.48	293.33	334.63	362.90	437.48	78
79	250.27	315.93	360.37	390.69	469.89	79
80	268.63	339.26	386.97	419.33	503.08	80
81	287.59	363.36	414.35	448.82	537.09	81
82	307.11	388.19	442.61	479.19	571.89	82
83	327.20	413.75	471.65	510.41	607.51	83
84	347.89	440.03	501.54	542.48	643.96	84
85	369.15	467.09	532.20	575.44	681.19	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 4% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	4.77	6.21	7.27	8.08	11.06	18-34
35-39	6.30	8.18	9.54	10.56	14.26	35-39
40-44	8.72	11.26	13.10	14.48	19.23	40-44
45-49	12.43	15.99	18.57	20.41	26.75	45-49
50	15.35	19.74	22.88	25.13	32.71	50
51	16.49	21.22	24.56	26.94	35.00	51
52	17.70	22.79	26.34	28.92	37.44	52
53	19.13	24.57	28.38	31.14	40.17	53
54	20.60	26.47	30.56	33.50	43.01	54
55	22.21	28.45	32.87	35.95	46.03	55
56	23.84	30.55	35.26	38.53	49.11	56
57	25.57	32.72	37.73	41.20	52.32	57
58	27.13	34.69	39.94	43.60	55.13	58
59	28.77	36.73	42.28	46.12	58.10	59
60	30.55	39.01	44.84	48.87	61.35	60
61	32.56	41.53	47.69	51.94	64.99	61
62	34.84	44.36	50.93	55.41	69.09	62
63	37.56	47.83	54.86	59.64	74.07	63
64	40.60	51.68	59.20	64.35	79.67	64
65	43.97	55.92	64.01	69.52	85.84	65
66	47.65	60.53	69.28	75.20	92.58	66
67	51.63	65.60	75.04	81.41	99.98	67
68	55.04	69.89	79.86	86.59	106.16	68
69	59.00	74.86	85.57	92.73	113.46	69
70	63.77	80.88	92.40	100.12	122.27	70
71	69.56	88.24	100.79	109.17	133.15	71
72	76.67	97.23	111.04	120.26	146.47	72
73	87.14	110.56	126.28	136.77	166.60	73
74	98.88	125.53	143.39	155.31	189.19	74
75	111.68	141.86	162.06	175.54	213.75	75
76	125.32	159.23	181.99	197.12	239.82	76
77	139.54	177.41	202.75	219.63	266.84	77
78	153.24	194.88	222.74	241.22	292.43	78
79	167.26	212.84	243.26	263.38	318.54	79
80	181.66	231.25	264.34	286.15	345.14	80
81	196.46	250.19	285.96	309.45	372.26	81
82	211.57	269.57	308.10	333.37	399.87	82
83	227.11	289.44	330.81	357.82	428.00	83
84	242.97	309.80	354.05	382.88	456.63	84
85	259.21	330.64	377.85	408.51	485.73	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included
90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.02	12.14	13.79	15.21	19.31	18-34
35-39	12.51	15.19	17.29	19.03	24.00	35-39
40-44	16.40	20.06	22.87	25.09	31.51	40-44
45-49	22.59	27.75	31.67	34.68	43.30	45-49
50	29.69	36.51	41.61	45.52	56.71	50
51	32.42	39.91	45.44	49.73	61.88	51
52	35.23	43.42	49.52	54.15	67.27	52
53	38.02	46.97	53.52	58.53	72.70	53
54	40.92	50.60	57.71	63.08	78.32	54
55	43.90	54.39	62.01	67.81	84.07	55
56	46.96	58.27	66.47	72.64	90.00	56
57	50.11	62.28	71.07	77.63	96.10	57
58	52.96	65.87	75.15	82.05	101.47	58
59	55.94	69.69	79.53	86.81	107.17	59
60	59.27	73.92	84.37	91.99	113.45	60
61	63.02	78.64	89.78	97.84	120.48	61
62	67.28	84.06	95.96	104.54	128.50	62
63	72.61	90.82	103.61	112.85	138.57	63
64	78.54	98.31	112.20	122.14	149.79	64
65	85.12	106.60	121.68	132.46	162.22	65
66	92.32	115.69	132.03	143.69	175.81	66
67	100.11	125.55	143.31	155.93	190.54	67
68	107.94	135.45	154.58	168.18	205.37	68
69	116.49	146.30	166.96	181.64	221.65	69
70	125.97	158.27	180.65	196.53	239.67	70
71	136.43	171.55	195.90	213.03	259.60	71
72	148.12	186.37	212.79	231.41	281.78	72
73	162.25	204.39	233.44	253.85	309.00	73
74	177.59	223.91	255.84	278.08	338.37	74
75	193.90	244.73	279.66	303.94	369.49	75
76	211.04	266.57	304.70	331.09	402.02	76
77	228.91	289.37	330.73	359.26	435.62	77
78	246.64	312.02	356.59	387.17	468.44	78
79	264.94	335.33	383.18	415.90	501.98	79
80	283.76	359.31	410.57	445.40	536.18	80
81	303.14	384.01	438.66	475.67	571.09	81
82	323.03	409.38	467.58	506.75	606.67	82
83	343.44	435.42	497.20	538.60	642.96	83
84	364.41	462.12	527.61	571.22	679.97	84
85	385.90	489.55	558.71	604.66	717.64	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.32	6.93	8.12	9.03	12.41	18-34
35-39	7.05	9.16	10.69	11.84	16.05	35-39
40-44	9.75	12.60	14.67	16.23	21.63	40-44
45-49	13.85	17.83	20.73	22.80	29.99	45-49
50	17.06	21.96	25.48	28.01	36.59	50
51	18.31	23.59	27.33	30.00	39.12	51
52	19.63	25.31	29.28	32.18	41.81	52
53	21.20	27.26	31.52	34.62	44.82	53
54	22.80	29.34	33.91	37.21	47.94	54
55	24.56	31.50	36.44	39.89	51.26	55
56	26.33	33.79	39.05	42.71	54.63	56
57	28.21	36.15	41.74	45.62	58.14	57
58	29.90	38.29	44.14	48.23	61.20	58
59	31.67	40.49	46.67	50.96	64.42	59
60	33.58	42.95	49.43	53.93	67.94	60
61	35.74	45.66	52.50	57.24	71.88	61
62	38.19	48.70	55.99	60.98	76.31	62
63	41.11	52.44	60.23	65.55	81.70	63
64	44.37	56.58	64.90	70.63	87.76	64
65	47.98	61.13	70.07	76.19	94.42	65
66	51.91	66.06	75.72	82.29	101.68	66
67	56.15	71.48	81.89	88.95	109.64	67
68	59.79	76.07	87.05	94.50	116.29	68
69	64.00	81.36	93.15	101.07	124.12	69
70	69.05	87.75	100.41	108.94	133.53	70
71	75.16	95.54	109.31	118.55	145.13	71
72	82.65	105.03	120.15	130.30	159.29	72
73	93.67	119.10	136.27	147.79	180.71	73
74	106.00	134.87	154.33	167.39	204.70	74
75	119.42	152.04	174.00	188.74	230.73	75
76	133.69	170.26	194.96	211.47	258.30	76
77	148.53	189.29	216.73	235.12	286.79	77
78	162.76	207.48	237.59	257.68	313.61	78
79	177.27	226.13	258.94	280.77	340.89	79
80	192.14	245.19	280.82	304.44	368.59	80
81	207.39	264.76	303.20	328.59	396.75	81
82	222.91	284.73	326.06	353.33	425.33	82
83	238.85	305.16	349.46	378.55	454.37	83
84	255.07	326.05	373.35	404.35	483.84	84
85	271.65	347.39	397.77	430.68	513.71	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	10.95	13.32	15.16	16.68	21.28	18-34
35-39	13.74	16.74	19.09	20.97	26.56	35-39
40-44	18.06	22.16	25.31	27.72	34.95	40-44
45-49	24.88	30.65	35.04	38.32	48.02	45-49
50	32.43	40.00	45.67	49.90	62.42	50
51	35.34	43.64	49.77	54.41	67.98	51
52	38.34	47.40	54.16	59.16	73.79	52
53	41.38	51.28	58.53	63.95	79.75	53
54	44.55	55.25	63.12	68.94	85.93	54
55	47.81	59.40	67.83	74.13	92.25	55
56	51.15	63.64	72.71	79.42	98.76	56
57	54.58	68.01	77.73	84.87	105.44	57
58	57.65	71.88	82.13	89.64	111.25	58
59	60.84	75.98	86.84	94.76	117.39	59
60	64.40	80.51	92.03	100.31	124.14	60
61	68.40	85.55	97.82	106.57	131.68	61
62	72.94	91.34	104.43	113.74	140.28	62
63	78.65	98.60	112.65	122.67	151.14	63
64	84.99	106.62	121.87	132.64	163.22	64
65	92.01	115.48	132.02	143.70	176.58	65
66	99.67	125.17	143.07	155.70	191.15	66
67	107.93	135.65	155.08	168.75	206.90	67
68	116.18	146.11	167.00	181.75	222.69	68
69	125.16	157.54	180.06	196.00	239.98	69
70	135.10	170.12	194.47	211.73	259.08	70
71	146.04	184.05	210.50	229.12	280.15	71
72	158.26	199.58	228.22	248.46	303.56	72
73	173.06	218.51	249.95	272.11	332.34	73
74	189.11	238.98	273.49	297.59	363.33	74
75	206.13	260.77	298.46	324.73	396.08	75
76	223.97	283.56	324.64	353.14	430.21	76
77	242.52	307.29	351.77	382.52	465.34	77
78	260.80	330.71	378.55	411.44	499.40	78
79	279.61	354.73	405.99	441.11	534.07	79
80	298.89	379.36	434.17	471.47	569.28	80
81	318.69	404.66	462.97	502.52	605.09	81
82	338.95	430.57	492.55	534.31	641.45	82
83	359.68	457.09	522.75	566.79	678.41	83
84	380.93	484.21	553.68	599.96	715.98	84
85	402.65	512.01	585.22	633.88	754.09	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

Virginia

Standard Underwriting Class Rates
Originally Approved Rates

With Simple 6% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA)					Issue Age
	Policy Lifetime Maximum Benefit					
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	5.87	7.65	8.97	9.98	13.76	18-34
35-39	7.80	10.14	11.84	13.12	17.84	35-39
40-44	10.78	13.94	16.24	17.98	24.03	40-44
45-49	15.27	19.67	22.89	25.19	33.23	45-49
50	18.77	24.18	28.08	30.89	40.47	50
51	20.13	25.96	30.10	33.06	43.24	51
52	21.56	27.83	32.22	35.44	46.18	52
53	23.27	29.95	34.66	38.10	49.47	53
54	25.00	32.21	37.26	40.92	52.87	54
55	26.91	34.55	40.01	43.83	56.49	55
56	28.82	37.03	42.84	46.89	60.15	56
57	30.85	39.58	45.75	50.04	63.96	57
58	32.67	41.89	48.34	52.86	67.27	58
59	34.57	44.25	51.06	55.80	70.74	59
60	36.61	46.89	54.02	58.99	74.53	60
61	38.92	49.79	57.31	62.54	78.77	61
62	41.54	53.04	61.05	66.55	83.53	62
63	44.66	57.05	65.60	71.46	89.33	63
64	48.14	61.48	70.60	76.91	95.85	64
65	51.99	66.34	76.13	82.86	103.00	65
66	56.17	71.59	82.16	89.38	110.78	66
67	60.67	77.36	88.74	96.49	119.30	67
68	64.54	82.25	94.24	102.41	126.42	68
69	69.00	87.86	100.73	109.41	134.78	69
70	74.33	94.62	108.42	117.76	144.79	70
71	80.76	102.84	117.83	127.93	157.11	71
72	88.63	112.83	129.26	140.34	172.11	72
73	100.20	127.64	146.26	158.81	194.82	73
74	113.12	144.21	165.27	179.47	220.21	74
75	127.16	162.22	185.94	201.94	247.71	75
76	142.06	181.29	207.93	225.82	276.78	76
77	157.52	201.17	230.71	250.61	306.74	77
78	172.28	220.08	252.44	274.14	334.79	78
79	187.28	239.42	274.62	298.16	363.24	79
80	202.62	259.13	297.30	322.73	392.04	80
81	218.32	279.33	320.44	347.73	421.24	81
82	234.25	299.89	344.02	373.29	450.79	82
83	250.59	320.88	368.11	399.28	480.74	83
84	267.17	342.30	392.65	425.82	511.05	84
85	284.09	364.14	417.69	452.85	541.69	85

Modal Adjustment Factors	
Semi-Annual	0.51
Quarterly	0.26
Monthly	0.09
Check-O-Matic	0.09

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day Elimination	1.00
180-Day Elimination	0.90

Underwriting Class Adjustment Factors	
Preferred	0.88
Standard	1.00
Special Risk Class 3	1.35
Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY
GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES
ILTC-4300 and INH-4300 and Riders
Virginia
Originally Approved Rates

Rates for Nonforfeiture Rider, and Elimination Period / Waiver of Premium Enhancement Rider; and Spouse/Sibling and Multi-Life Discounts

Nonforfeiture Rider

The Premium for the Nonforfeiture Rider is an additional 30% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection Riders.

Elimination Period / Waiver of Premium Enhancement Rider

The Premium for the Elimination Period / Waiver of Premium Enhancement Rider is an additional 3% of the Total Premium for the Base Policy including Home Health Care and any attached Inflation Protection and Nonforfeiture Riders.

Spouse/Sibling Discount

If both spouses or two or more siblings are covered, they all receive a 10% Spouse/Sibling Discount on their Total Premium. However, the Spouse/Sibling Discount is reduced to 7.5% if the policy is also receiving a Multi-Life Discount.

Multi-Life Discount Program

Multi-Life cases that are eligible for a discount on their Total Premium, based on the Estimated Number of Covered Lives, as shown in the table to the right.

Multi-Life Discount Premium Discount%	
Estimated Number of Covered Lives	Discount[1] No Spouse
15-25	5%
26-100	7%
101+	10%

[1] The Spouse Discount over published rates is reduced from 10% to 7.5% for all multi-life programs.