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-128928316
SERFF Status:	Closed-Approved
State Tr Num:	NWLT-128928316
State Status:	Approved
Co Tr Num:	4.0 LR
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: 23%

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: 03/24/2015
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 23.0% on the above-listed policy forms for policies issued prior to October 1, 2003. A separate filing is being made for polices issued on or after 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	03/24/2015	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	02/28/2014	02/28/2014
Disapproved	Janet Houser	01/15/2014	01/15/2014
Disapproved	Janet Houser	01/08/2014	01/14/2014
Disapproved	Bob Grissom	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	10/08/2013	10/08/2013
Jeanette Slabaugh	08/26/2013	08/26/2013

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Rate Tables	Jeanette Slabaugh	03/23/2015	03/23/2015
Rate	Rate Tables	Jeanette Slabaugh	03/19/2015	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
Form	Endorsement	Jeanette Slabaugh	03/16/2015	03/16/2015
Form	Contingent Nonforfeiture Benefit Rider	Jeanette Slabaugh	03/16/2015	03/16/2015
Supporting Document	Statement of Variability, Compliance Statement & Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Jeanette Slabaugh	03/16/2015	03/16/2015
Supporting Document	Copies of Endorsement & Rider which are attached for approval under filing NWLT-128855883	Jeanette Slabaugh	03/16/2015	03/16/2015
Rate	Rate Tables	Jeanette Slabaugh	03/13/2015	03/13/2015
Form	Endorsement	Jeanette Slabaugh	03/12/2015	03/12/2015
Form	Endorsement	Jeanette Slabaugh	03/10/2015	03/10/2015
Form	Contingent Nonforfeiture Benefit Rider	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	Statement of Variability, Compliance Statement & Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Jeanette Slabaugh	03/10/2015	03/10/2015
Supporting Document	VA Rate Summary - 1/2/15	Jeanette Slabaugh	01/02/2015	01/02/2015
Supporting Document	Revised Policyholder Notification 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	4.0 LR Response - 3/31/14	Jeanette Slabaugh	03/31/2014	03/31/2014
Supporting Document	4.0 LR Response Exhibits - 3/31/14	Jeanette Slabaugh	03/31/2014	03/31/2014
Supporting Document	VA Rate Summary	Jeanette Slabaugh	03/31/2014	03/31/2014
Rate	Rate Tables	Jeanette Slabaugh	03/18/2014	03/18/2014
Supporting Document	4.0 LR 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
Rate	Rate Tables	Jeanette Slabaugh	03/11/2014	03/11/2014
Supporting Document	4.0 LR Response - 3/11/14	Jeanette Slabaugh	03/11/2014	03/11/2014
Rate	Rate Tables	Jeanette Slabaugh	02/26/2014	02/26/2014
Supporting Document	L&H Actuarial Memorandum	Jeanette Slabaugh	02/25/2014	02/25/2014
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

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
Rate Schedules	Note To Filer	Janet Houser	03/20/2015	03/20/2015
Additional Forms Noted on Rate Rule Schedule 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
Additional Information Related to Rider ALTC-5070 (VA) (0115)	Note To Reviewer	Jeanette Slabaugh	02/25/2015	02/25/2015
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 & 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
Revised Rate Pages	Note To Filer	Janet Houser	02/27/2014	02/27/2014
Actuarial Memorandum	Note To Filer	Janet Houser	02/25/2014	02/25/2014
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
Status Inquiry	Note To Reviewer	Jeanette Slabaugh	11/14/2013	11/14/2013
RRS	Reviewer Note	Janet Houser	03/24/2015	
PH letters	Reviewer Note	Janet Houser	02/28/2014	
Standalone forms	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:

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%	23.000%	$649,551	1,863	$2,824,136	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)	Exhibits II to XI - 10/7/13	Received & Acknowledged	Yes
Supporting Document	Exhibits XII and XIII - 8/26/13	Received & Acknowledged	Yes
Supporting Document	VA 4.0 LR Response - 8/26/13	Received & Acknowledged	Yes
Supporting Document	VA 4.0 LR Response - 10/7/13	Received & Acknowledged	Yes
Supporting Document	VA 4.0 LR Lapse Study Detail - 10/7/13	Received & Acknowledged	Yes
Supporting Document	VA 4.0 LR Attachment 5 - 10/7/13	Received & Acknowledged	Yes
Supporting Document (revised)	VA Rate Summary - 1/2/15	Received & Acknowledged	Yes
Supporting Document	VA 4.0 LR Response - 1/21/2014	Received & Acknowledged	Yes
Supporting Document (revised)	Revised Policyholder Notification Letter and Statement of Variability - 4/23/14	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	Additional Policyholder Documents	Received & Acknowledged	Yes
Supporting Document	4.0 LR Response - 3/4/14	Received & Acknowledged	Yes
Supporting Document	4.0 LR Response - 3/11/14	Received & Acknowledged	Yes
Supporting Document	4.0 LR Response - 3/18/14	Received & Acknowledged	Yes
Supporting Document	4.0 LR Response - 3/31/14	Received & Acknowledged	Yes
Supporting Document	4.0 LR Response Exhibits - 3/31/14	Received & Acknowledged	Yes
Supporting Document	VA Response - 4/23/14	Received & Acknowledged	Yes
Supporting Document (revised)	Statement of Variability, Compliance Statement & Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Received & Acknowledged	Yes
Supporting Document	Copies of Endorsement & Rider which are attached for approval under filing NWLT-128855883	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	Sample Policyholder Notification Letter	Withdrawn	Yes
Supporting Document	Attachment 1 - 8/26/13	Withdrawn	Yes
Supporting Document	Exhibits II to XI - 8/26/13	Withdrawn	Yes
Supporting Document	VA Rate Summary	Withdrawn	Yes
Supporting Document	VA Rate Summary	Withdrawn	Yes
Supporting Document	VA Rate Summary	Withdrawn	Yes
Supporting Document	Revised Policyholder Notification Letter and Statement of Variability - 3/4/14	Withdrawn	Yes
Supporting Document	Revised Policyholder Notification Letter and Statement of Variability - 1/22/14	Withdrawn	Yes
Supporting Document	Statement of Variability, Compliance Statement & Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	Withdrawn	Yes
Form (revised)	Endorsement	Withdrawn	Yes
Form (revised)	Contingent Nonforfeiture Benefit Rider	Withdrawn	Yes
Form	Endorsement	Withdrawn	Yes
Form	Endorsement	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
Form	Contingent Nonforfeiture Benefit Rider	Withdrawn	Yes
Rate (revised)	Rate Tables	Approved	Yes
Rate (revised)	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
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/*		

Objection Letter

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

Dear Jeanette Slabaugh,

Introduction:

So that the filing may be submitted for recommendation for the rate approval, the following items need to be amended:

1) Please update the Rate Summary to also indicate the overall rate increase will be implemented over a three year period and at what percentage increases each year.
2) 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 letters accordingly.
3) As requested in our Note to Filer yesterday, revised rate schedules will be needed.

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

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	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 23.0%. 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.Your response to the question on unfair discrimination shows 27 states have approved the rate increase. 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.Do the projections include any future purchases under the inflation option?

7.Do the projections include any premium reductions due to shock lapses beyond the 1.6% benefit buy-down?

8.We note the distribution of business is the same as for the NWLT-128855883 filing. That filing is for the post rate stabilization block of Generation 4.0. Please provide an updated distribution which includes the pre rate stabilization policies only.

9.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:

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,
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 1.6%. 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.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.

11.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.

12.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.

13.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?

14. 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.

15. 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.

16. 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.

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:

Per your recent objection and conversations with our actuary, we are submitting a response document and various revisions. Please note that on the Rate/Rule Schedule tab we have removed separate rate pages for the INH-4300 (VA) (0197) as those are now included in the ILTC-4300 (VA) (0197) rate pages.

Changed Items:

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

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

Satisfied - Item:	VA Rate Summary
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.pdf* *VA Rate Summary Brief Narrative.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:	4.0 LR Response - 3/4/14
Comments:	
Attachment(s):	VA 4.0 LR response 20140304.pdf

Satisfied - Item:	VA Rate Summary
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.pdf* *VA Rate Summary Brief Narrative.pdf*

Satisfied - Item:	Revised Policyholder Notification 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 Notification Letter and Statement of Variability - 1/22/14*
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	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: 23	Revised VA_AM_LR_4.0_2014 0121.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:* *23*	*Revised VA_AM_LR_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*	*INH-4300, et al.*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *23*	*Rates VA_4.0 LR_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: 23	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: 23	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: 23	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: 23	Revised VA_AM_LR_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: 23	Rates VA_4.0 LR_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

Conclusion:

We trust these changes will address your remaining concerns and 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 forms from our actuary.

Changed Items:

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

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

Satisfied - Item:	Additional Policyholder Documents
Comments:	
Attachment(s):	Premium_Adjustment_Authorization_Annuity.pdf NYL - Inforce Policyholder Information 061413.pdf MainStay Form 57 0813.pdf dividend withdrawal - LTC.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 LR Response - 1/21/2014
Comments:	
Attachment(s):	VA 4.0 LR response 20140121.pdf

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

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

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

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

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

Satisfied - Item:	Revised Policyholder Notification Letter and Statement of Variability - 1/22/14
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: 23	Revised VA_AM_LR_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:* *23*	*Rates VA_4.0 LR_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: 23	Revised VA_AM_LR_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*	*INH-4300, et al.*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *23*	*Rates VA_4.0 LR_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 1/22/2014 response 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	10/08/2013
Submitted Date	10/08/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see the 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 LR Revised Att 1_20131007.pdf VA 4.0 LR Revised Att 1_20131007.xlsx
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 LR Revised Att 1_20131007.pdf VA 4.0 LR Revised Att 1_20131007.xlsx
Previous Version	
Satisfied - Item:	*Attachment 1 - 8/26/13*
Comments:	
Attachment(s):	*VA 4.0 Attachment 1_20130826.xlsx*

Satisfied - Item:	Exhibits II to XI - 10/7/13
Comments:	Please replace Exhibit XI from the original set of Exhibits II to XI with the attached revised Exhibit XI
Attachment(s):	VA_Exhibits II to XI 4.0 LR_20130826.xlsx VA 4.0 LR Exhibit XI Revised_20131007.xls
Previous Version	
Satisfied - Item:	*Exhibits II to XI - 8/26/13*
Comments:	
Attachment(s):	*VA_Exhibits II to XI 4.0 LR_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 LR Revised Att 1_20131007.pdf VA 4.0 LR Revised Att 1_20131007.xlsx
Previous Version	
Satisfied - Item:	*Attachment 1 - 8/26/13*
Comments:	
Attachment(s):	*VA 4.0 Attachment 1_20130826.xlsx*

Satisfied - Item:	Exhibits II to XI - 10/7/13
Comments:	Please replace Exhibit XI from the original set of Exhibits II to XI with the attached revised Exhibit XI
Attachment(s):	VA_Exhibits II to XI 4.0 LR_20130826.xlsx VA 4.0 LR Exhibit XI Revised_20131007.xls
Previous Version	
Satisfied - Item:	*Exhibits II to XI - 8/26/13*
Comments:	
Attachment(s):	*VA_Exhibits II to XI 4.0 LR_20130826.xlsx*

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

Satisfied - Item:	Exhibits II to XI - 10/7/13
Comments:	Please replace Exhibit XI from the original set of Exhibits II to XI with the attached revised Exhibit XI
Attachment(s):	VA_Exhibits II to XI 4.0 LR_20130826.xlsx VA 4.0 LR Exhibit XI Revised_20131007.xls
Previous Version	
Satisfied - Item:	*Exhibits II to XI - 8/26/13*
Comments:	
Attachment(s):	*VA_Exhibits II to XI 4.0 LR_20130826.xlsx*

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

Satisfied - Item:	VA 4.0 LR Lapse Study Detail - 10/7/13
Comments:	
Attachment(s):	VA 4.0 LR 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:	Revised Attachment 1 - 10/7/13
Comments:	
Attachment(s):	VA 4.0 LR Revised Att 1_20131007.pdf VA 4.0 LR Revised Att 1_20131007.xlsx
Previous Version	
Satisfied - Item:	*Attachment 1 - 8/26/13*
Comments:	
Attachment(s):	*VA 4.0 Attachment 1_20130826.xlsx*

Satisfied - Item:	Exhibits II to XI - 10/7/13
Comments:	Please replace Exhibit XI from the original set of Exhibits II to XI with the attached revised Exhibit XI
Attachment(s):	VA_Exhibits II to XI 4.0 LR_20130826.xlsx VA 4.0 LR Exhibit XI Revised_20131007.xls
Previous Version	
Satisfied - Item:	*Exhibits II to XI - 8/26/13*
Comments:	
Attachment(s):	*VA_Exhibits II to XI 4.0 LR_20130826.xlsx*

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

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

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

I 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 along with supporting documentation. As requested worksheets are being 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:	Exhibits XII and XIII - 8/26/13
Comments:	
Attachment(s):	Virginia 4.0 Exhibits XII and XIII.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:	Exhibits XII and XIII - 8/26/13
Comments:	
Attachment(s):	Virginia 4.0 Exhibits XII and XIII.xlsx

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

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

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:	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:	Exhibits XII and XIII - 8/26/13
Comments:	
Attachment(s):	Virginia 4.0 Exhibits XII and XIII.xlsx

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

Satisfied - Item:	Attachment 1 - 8/26/13
Comments:	
Attachment(s):	VA 4.0 Attachment 1_20130826.xlsx

Satisfied - Item:	Exhibits II to XI - 8/26/13
Comments:	
Attachment(s):	VA_Exhibits II to XI 4.0 LR_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: 03/23/2015

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: 23	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:* *23*	*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:* *23*	*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:* *23*	*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: 23	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: 23	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: 23	VA 4.0 round 3 20140317.pdf, VA 4.0 round 1 20140317.pdf, VA 4.0 round 2 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)		23	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: 23	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: 23	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: 23	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)	Revised	Previous State Filing	Virginia 4.0 round	01/27/2014

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: 23	1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.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: 23	Revised VA_AM_LR_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: 23	Rates VA_4.0 LR_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: 23	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:* *23*	*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:* *23*	*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: 23	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: 23	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: 23	VA 4.0 round 3 20140317.pdf, VA 4.0 round 1 20140317.pdf, VA 4.0 round 2 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: 23	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 rev1	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/

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: 23	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,	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: 23	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: 23	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: 23	Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	01/27/2014 By:
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

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: 23	Revised VA_AM_LR_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: 23	Rates VA_4.0 LR_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:

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: 23	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:* *23*	*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:* *23*	*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: 23	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: 23	VA 4.0 round 3 20140317.pdf, VA 4.0 round 1 20140317.pdf, VA 4.0 round 2 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: 23	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: 23	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						

State: Virginia **Filing Company:** New York Life Insurance Company
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Product Name: Long Term Care
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Rate/Rule Schedule Item Changes

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: 23	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: 23	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: 23	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: 23	Revised VA_AM_LR_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:	Rates VA_4.0 LR_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

				Percent Rate Change Request: 23		

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 discussed on our phone conversation this morning, I've removed Endorsement ALTC-4070 (VA) (0115) and Rider ALTC-4019 (VA) (0115) from the Forms tab and placed them under the Supporting Documentation tab only. I've also removed the Statement of Variability, Compliance Statement and Readability Certification and referenced filing NWLT-128855883, which will use the the above noted forms and the supplementary documentation noted here.

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Endorsement	Moved to Supporting Docs - Same as Endorsement filed under NWLT-128855883	POLA	Initial				Date Submitted: 03/16/2015 By:
Previous Version								
1	*Endorsement*	*ALTC-4070 (VA) (0115)*	*POLA*	*Initial*			*ALTC-4070 (VA) (0115).pdf*	*Date Submitted: 03/12/2015 By:*
Previous Version								
1	*Endorsement*	*ALTC-4070 (VA) (0115)*	*POLA*	*Initial*			*ALTC-4070 (VA) (0115).pdf*	*Date Submitted: 03/10/2015 By:*
2	Contingent Nonforfeiture Benefit Rider	Moved to Supporting Documents same as Rider filed under NWLT-128855883	POLA	Initial				Date Submitted: 03/16/2015 By:
Previous Version								
2	*Contingent Nonforfeiture Benefit Rider*	*ALTC-4019 (VA) (0115)*	*POLA*	*Initial*			*ALTC-4019 (VA) (0115).pdf*	*Date Submitted: 03/10/2015 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:	Statement of Variability, Compliance Statement & Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)
Comments:	The documents noted are attached under filing NWLT-128855883
Attachment(s):	
Previous Version	
Satisfied - Item:	*Statement of Variability, Compliance Statement & Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)*
Comments:	
Attachment(s):	*Statement of Variability.pdf* *Virginia Readability Certification.pdf* *COMPLIANCE STATEMENT.pdf*

Satisfied - Item:	Copies of Endorsement & Rider which are attached for approval under filing NWLT-128855883
Comments:	
Attachment(s):	ALTC-4070 (VA) (0115).pdf ALTC-4019 (VA) (0115).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: 23	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:* *23*	*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:* *23*	*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 3 20140317.pdf, VA 4.0 round 1 20140317.pdf, VA 4.0 round 2*	*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: 23	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: 23	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: 23	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: 23	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

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: 23	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: 23	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: 23	Revised VA_AM_LR_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: 23	Rates VA_4.0 LR_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	Endorsement	ALTC-4070 (VA) (0115)	POLA	Initial			ALTC-4070 (VA) (0115).pdf	Date Submitted: 03/12/2015 By:
Previous Version								
1	*Endorsement*	*ALTC-4070 (VA) (0115)*	*POLA*	*Initial*			*ALTC-4070 (VA) (0115).pdf*	*Date Submitted: 03/10/2015 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, form ALTC-4070 (VA) (0115) to allow the policyholder to have a permanent record attached to his/her policy which reflects changes made to reduce the premium. Please note that the Endorsement will be populated only with the applicable reductions chosen by the policyholder. We have also created a Contingent Nonforfeiture Benefit Rider, ALTC-4019 (VA) (0115), with the new NAIC model structure. 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	Endorsement	ALTC-4070 (VA) (0115)	POLA	Initial			ALTC-4070 (VA) (0115).pdf	Date Submitted: 03/10/2015 By:
2	Contingent Nonforfeiture Benefit Rider	ALTC-4019 (VA) (0115)	POLA	Initial			ALTC-4019 (VA) (0115).pdf	Date Submitted: 03/10/2015 By:

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Statement of Variability, Compliance Statement & Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)
Comments:	
Attachment(s):	Statement of Variability.pdf Virginia Readability Certification.pdf 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: 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*
Comments:	
Attachment(s):	*VA Rate Summary_Revised.pdf* *Expanded Narrative.pdf*
Previous Version	
Satisfied - Item:	*VA Rate Summary*
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.pdf* *VA Rate Summary Brief Narrative.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 the attached revised policyholder letter along with a response from our actuary. Both documents have been submitted as amendments to the filing.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Policyholder Notification 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 Notification 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 Notification Letter and Statement of Variability - 1/22/14*
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*
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*

Amendment Letter

Submitted Date: 04/03/2014

Comments:

Based on your recent note to filer, please fiind 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: 23	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:* *23*	*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:* *23*	*VA 4.0 round 3 20140317.pdf, VA 4.0 round 1 20140317.pdf, VA 4.0 round 2 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: 23	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: 23	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: 23	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: 23	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						

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

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: 23	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: 23	Revised VA_AM_LR_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: 23	Rates VA_4.0 LR_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 the Acturial 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_LR_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_LR_4.0_20140317.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_LR_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_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):	*VA_AM_LR_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 recent notes to filer and 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: 23	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:* *23*	*VA 4.0 round 3 20140317.pdf, VA 4.0 round 1 20140317.pdf, VA 4.0 round 2 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:* *23*	*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 rev1 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

		(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: 23	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,	
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: 23	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: 23	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: 23	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)	Revised	Previous State Filing	Revised	01/22/2014

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/

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: 23	VA_AM_LR_4.0_20140121.pdf, Virginia 4.0 round 1.pdf, Virginia 4.0 round 2.pdf, Virginia 4.0 round 3.pdf,	By: Marlyse Tritt
Previous Version						
1	Rate Tables	ILTC-4300, et al.	Revised	Previous State Filing Number: Percent Rate Change Request: 23	Rates VA_4.0 LR_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:	4.0 LR Response - 3/31/14
Comments:	
Attachment(s):	VA 4.0 LR response 20140331.pdf

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

Satisfied - Item:	VA Rate Summary
Comments:	
Attachment(s):	VA Rate Summary_Revised.pdf Expanded Narrative.pdf
Previous Version	
Satisfied - Item:	*VA Rate Summary*
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.pdf* *VA Rate Summary Brief Narrative.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 recent questions raised in your note to filer, please see the 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: 23	VA 4.0 round 3 20140317.pdf, VA 4.0 round 1 20140317.pdf, VA 4.0 round 2 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:* *23*	*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:* *23*	*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						

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

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: 23	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: 23	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: 23	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: 23	Revised VA_AM_LR_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:	Rates VA_4.0 LR_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

				Percent Rate Change Request: 23		

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:	4.0 LR 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_LR_4.0_20140317.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_LR_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_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):	*VA_AM_LR_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:

I realized after submtting the rates earlier today that they stil included the original rates instead of just the new rates. I have attached the rate tables again showing only the new rates.

My apologies!

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: 23	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:* *23*	*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:* *23*	*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

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: 23	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: 23	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: 23	Revised VA_AM_LR_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: 23	Rates VA_4.0 LR_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: 03/11/2014

Comments:

Per recent disussions regarding our rate tables, attached are a response and revised rate tables.

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: 23	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:* *23*	*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:* *23*	*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: 23	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: 23	Revised VA_AM_LR_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: 23	Rates VA_4.0 LR_20130311.pdf,	03/12/2013 By: Jeanette Slabaugh

Supporting Document Schedule Item Changes

Satisfied - Item:	4.0 LR Response - 3/11/14
Comments:	
Attachment(s):	VA 4.0 LR 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: 02/26/2014

Comments:

Per your recent discussion with our actuary, Sheryl Babock, revised rate pages have been 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: 23	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:* *23*	*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:* *23*	*Revised VA_AM_LR_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:* *23*	*Rates VA_4.0 LR_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/

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: 02/25/2014

Comments:

It appears I attached the incorrect Actuarial Memorandum to the January 27, 2014 submission. The correct Actuarial Memorandum has now been attached.

My apologies for the resulting confusion.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

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_LR_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_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):	*VA_AM_LR_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/

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 discussions, the Actuarial Memorandum has been moved under the Supporting Documents tab and the rate pages now reflect the applicable rider forms.

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: 23	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:* *23*	*Revised VA_AM_LR_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:* *23*	*Rates VA_4.0 LR_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):	*VA_AM_LR_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 copy of the inforce policyholder notification letter is provided 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 03/20/2015 06:11 AM

Last Edited By:

Janet Houser

Submitted On:

03/20/2015 06:23 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 02:46 PM

Last Edited By:

Jeanette Slabaugh

Submitted On:

03/19/2015 02:46 PM

Subject:

Additional Forms Noted on Rate Rule Schedule 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 01:37 PM

Last Edited By:

Janet Houser

Submitted On:

03/19/2015 01:38 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 Reviewer

Created By:

Jeanette Slabaugh on 02/25/2015 01:15 PM

Last Edited By:

Jeanette Slabaugh

Submitted On:

02/25/2015 01:15 PM

Subject:

Additional Information Related to Rider ALTC-5070 (VA) (0115)

Comments:

As requested in our phone conversation, I have attached a copy of the approved Optional Nonforfeiture Rider and Coompliance Certification to filing NWLT-128855883. Those two forms are also applicable to this filing.

In answer to your question regarding the use of Endorsement ALTC05070 (VA) (0115), we will use that for any changes that result in a premium reduction on Policy Series 4.0 and 5.0.

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 12:46 PM

Last Edited By:

Janet Houser

Submitted On:

04/18/2014 12:46 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 09:01 AM

Last Edited By:

Janet Houser

Submitted On:

04/02/2014 09:03 AM

Subject:

Rate Schedules

Comments:

The headings on the rate schedules no longer state future options are based on attained age. Is there a reason this was removed? It 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 08:10 AM

Last Edited By:

Janet Houser

Submitted On:

04/01/2014 08:12 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 1903. According to the 3/11/14 response, the count as of 2/28/14 is 1863.

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 12:11 PM

Last Edited By:

Janet Houser

Submitted On:

03/21/2014 01:19 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 07:38 AM

Last Edited By:

Janet Houser

Submitted On:

03/20/2014 07:38 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.

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:

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[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 03/17/2014 08:53 AM

Last Edited By:

Janet Houser

Submitted On:

03/17/2014 08:54 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 09:33 AM

Last Edited By:

Janet Houser

Submitted On:

03/07/2014 09:33 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 Filer

Created By:

Janet Houser on 02/27/2014 02:53 PM

Last Edited By:

Janet Houser

Submitted On:

02/27/2014 02:58 PM

Subject:

Revised Rate Pages

Comments:

Thank you for submitting the revised rate pages. Since the rates for ages 75 and older do not change please remove the "originally approved rates" from the schedules since these rates do not need to be approved and to avoid any confusion with the New Increased Rates schedules.

Because the filing has not yet been approved, please remove the effective date for each period which begins with an effective date of 1/1/2014.

There remains in the Rate/Rule Schedule 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 Rate 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 the individual would only pay for the additional benefit based on his age at the time. In other words, his rates for the base policy would continue to be based on his issue age, and only the additional benefit would be based on his attained age. Is that correct?

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 02/25/2014 06:55 AM

Last Edited By:

Janet Houser

Submitted On:

02/25/2014 07:29 AM

Subject:

Actuarial Memorandum

Comments:

The original Actuarial Memorandum dated March 11, 2013 indicated this submission was only applicable to in-force policies issued prior to October 1, 2003. The revised Actuarial Memorandum dated January 22, 2014 indicates the filing was applicable to in-force policies issued on or after October 1, 2003. As a result, the filing must be reviewed for compliance with 14 VAC5-200-153.

Please confirm if this filing applies only to policies issued prior to October 1, 2003, policies issued both before and after October 1, 2003 or only policies issued on or after October 1, 2003 and forward the appropriate Actuarial Memorandum accordingly.

Also, we ask that you confirm our conversation of yesterday. 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 only be subject to the rate increase for that election; however, it would not affect the base plan rates. We will need rate sheets that demonstrate this for 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 Reviewer

Created By:

Jeanette Slabaugh on 02/13/2014 08:36 AM

Last Edited By:

Jeanette Slabaugh

Submitted On:

02/13/2014 08:36 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 12:45 PM

Last Edited By:

Jeanette Slabaugh

Submitted On:

12/04/2013 12:45 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 05:51 AM

Last Edited By:

Janet Houser

Submitted On:

03/24/2015 06:09 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-128928316

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: $1,825

Average Requested Percentage Rate Change Per Member: 23%

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 40%

Number of Policy Holders Affected : 1863

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 be15%, 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 in1988 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-128928316

Disposition: Approved

Approval Date: 03/24/15

Revised Rates

Average Annual Premium Per Member:	$1,825
Average Requested Percentage Rate Change Per Member:	23.0%
Minimum Requested Percentage Rate Change Per Member:	0%
Maximum Requested Percentage Rate Change Per Member:	40%
Number of Policy Holders Affected:	**1863**

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% (15% in years 1 and 2, and 10% in year 3)
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 23.0% in Virginia, and will affect approximately 1863 policyholders in Virginia although 514 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 14VAC5-200-150 for those policies issued prior to October 1, 2003. There are 30 post rate stabilization policies in Virginia, but the Company is not requesting a rate increase for these in this filing. Under 14VAC5-200-150, the company had to demonstrate that after the proposed rate changes both the future and lifetime loss ratios would be no less than 60%. The Bureau's analysis indicated that the anticipated future loss ratio is projected to be 65.1% and the lifetime loss ratio is projected to be 95.7%.

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 85% 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 02/28/2014 06:26 AM

Last Edited By:

Janet Houser

Submitted On:

03/24/2015 06:09 AM

Subject:

PH letters

Comments:

Consumer Services ok w letter & FAQ

final review & approved by Consumer Services 6.23.14

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 12:24 PM

Last Edited By:

Janet Houser

Submitted On:

03/24/2015 06:09 AM

Subject:

Standalone forms

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 wishes 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 06:18 AM

Last Edited By:

Janet Houser

Submitted On:

03/24/2015 06:09 AM

Subject:

Actuarial Review

Comments:

Historical actual experience is consistent with the expected experience. Future actual to expected with and without the proposed rate increase.

Approximately 1903 policyholders will be affected by the rate increase. Does the file indicate approximately how many policyholders will not be affected because they will be exempted from the rate increase?

Original target loss ratio.

No active life reserves for several years.

Experience for all forms, including riders, included?

Riders separate forms or options under the policy?

Why would the implemented rates vary from those in Exhibits XII and XIII due to rounding and algorithms?

recommended approved 10.31.13

Revised recommendation for implementation over three years 3.10.14

Revised recommendation including compliance with NAIC bulletin 10.7.14

Dallas
Glenn A. Tobleman, F.S.A., F.C.A.S.
S. Scott Gibson, F.S.A.
Cabe W. Chadick, F.S.A.
Steven D. Bryson, F.S.A.
Michael A. Mayberry, F.S.A.
Gregory S. Wilson, F.C.A.S.
David M. Dillon, F.S.A.
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Brian D. Rankin, F.S.A.
Wesley R. Campbell, F.S.A.
Jacqueline B. Lee, F.S.A.
Robert B. Thomas, Jr., F.S.A., C.F.A. (of Counsel)

Baltimore
David A. Palmer, C.F.E.

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Robert A. Cremer, C.P.C.U., A.R.M., A.U.
Patricia A. Peebles, A.S.A.

London/Kansas City
Roger K. Annin, F.S.A., F.I.A.
Timothy A. DeMars, F.S.A., F.I.A.
Scott E. Morrow, F.S.A., F.I.A.

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
Pre Rate Stabilization Subset
SERFF# NWLT-128928316

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 23.0% 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 1.6%. 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. 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.

11. 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.

12. 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.

13. 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, FSA, MAAA
Vice President & Principal
(913)-766-9165

Dallas
Glenn A. Tobleman, F.S.A., F.C.A.S.
S. Scott Gibson, F.S.A.
Cabe W. Chadick, F.S.A.
Steven D. Bryson, F.S.A.
Michael A. Mayberry, F.S.A.
Gregory S. Wilson, F.C.A.S.
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Baltimore
David A. Palmer, C.F.E.

L&E Actuaries & Consultants

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Robert A. Cremer, C.P.C.U., A.R.M., A.U.
Patricia A. Peebles, A.S.A.

London/Kansas City
Roger K. Annin, F.S.A., F.I.A.
Timothy A. DeMars, F.S.A., F.I.A.
Scott E. Morrow, F.S.A., F.I.A.

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
Pre Rate Stabilization Policies
SERFF# NWLT-128928316

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 23.0%. 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. Your response to the question on unfair discrimination shows 27 states have approved the rate increase. 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. Do the projections include any future purchases under the inflation option?

7. Do the projections include any premium reductions due to shock lapses beyond the 1.6% benefit buy-down?

8. We note the distribution of business is the same as for the NWLT-128855883 filing. That filing is for the post rate stabilization block of Generation 4.0. Please provide an updated distribution which includes the pre rate stabilization policies only.

Sincerely,

Anthony G. Proulx

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

Dallas
Glenn A. Tobleman, F.S.A., F.C.A.S.
S. Scott Gibson, F.S.A.
Cabe W. Chadick, F.S.A.
Michael A. Mayberry, F.S.A.
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Patricia A. Peebles, A.S.A.

London/Kansas City
Roger K. Annin, F.S.A., F.I.A.
Timothy A. DeMars, F.S.A., F.I.A.
Scott E. Morrow, F.S.A., F.I.A.

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
Pre Rate Stabilization Policies
SERFF# NWLT-128928316

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 effect is a rate increase of 21.20% nationwide and 23.0% 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 two 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.

There have been no prior rate increases in any jurisdiction. There are 2,160 policies inforce in Virginia with an annualized premium of $3.1 million. Of these, 1,903 are pre rate stabilization and therefore covered by this filing. Of the 1,903, 514 are over age 74 and therefore will not be receiving a rate increase. 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 5.5% of the nationwide in force. Additionally, the lifetime loss ratio for Virginia policies is not materially different from the nationwide loss ratio (81.8% vs. 79.7%).

This is a closed block of business. Policies were sold from 1998 to 2004. There are 30 post rate stabilization policies in Virginia, but the Company is not requesting a rate increase for these in this filing. There have been no prior increases on this business.

Analysis - Methodology

Our approach was to a) review the filing materials, b) check the calculation of the lifetime loss ratio, 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 large block of business with almost $630 million of earned premium and over $200 million of incurred claims. 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. 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 1.6%. There is 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. 27% of the policies in this block have inflation protection. Our rule of thumb for this block of business is the slope should be 10-14%. Further we expect a significant slowdown at the highest attained ages. The slope in the Company's projections starts at 12% and gradually declines to 0% by the end of the projection period. Most companies believe the claim costs level off at the highest attained ages and this is what the projections are showing. 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 is a large stable block and using various historical baselines did not change the results much. The projections imply the average annual increase in the loss ratio is in the range of 11-13%, which is very consistent with the initial slope in the projections. This is a smooth transition from the historical to the projected period and indicates the revised morbidity assumption fits the historical experience quite well. We found the pattern of loss ratios to be reasonable.

We compared the premiums with and without the premium increase. Once the rate increase is fully effective the overall effect is about a 20% increase. This is consistent with the Company's

statement that the effective increase is 23% and there are 1.6% 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 36% higher. This is generally consistent with the 40% rate increase less the 1.6% buy-downs and the higher cost of the waived premium.

The projections do not include any shock lapses, other than the 1.6% 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 loss ratios with and without the active life reserve, at various interest rates. 14VAC-200-150B requires the inclusion of active life reserves (ALR) in the calculation. The Company provided a set of ALR balances for the pre rate stabilization block.

Virginia also 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 was 6.50%. These policies were issued from 1990 through 2003. The weighted average of the NAIC valuation rate for those years is 4.50% as all but a handful of policies were issued during the era when the valuation rate was 4.50%.Our testing included this average rate. The recommended approach is highlighted in green. The valuation rate approach is highlighted in yellow.

The result of our testing is:

Sensitivity Testing of the Interest Discount Rate and the Effect of Active Life Reserves on the Loss Ratios with the Proposed Rate Increase

	Excluding Active Life Reserves			Including Active Life Reserves		
Interest Rate	**Past**	**Future**	**Lifetime**	**Past**	**Future**	**Lifetime**
3.00%	30.2%	209.7%	119.9%	117.6%	135.2%	126.4%
4.00%	29.7%	194.2%	105.8%	116.7%	112.7%	114.8%
4.50%	29.4%	187.3%	99.6%	116.2%	102.3%	110.0%
5.00%	29.1%	181.0%	93.9%	115.7%	92.3%	105.7%
6.00%	28.5%	169.8%	84.1%	114.7%	73.8%	98.6%
6.50%	28.2%	164.8%	79.7%	114.3%	65.1%	95.7%
7.00%	28.0%	160.1%	75.7%	113.8%	56.8%	93.2%
8.00%	27.4%	151.8%	68.7%	112.9%	41.0%	89.0%

We note that the active life reserve balances are on a statutory basis and thus overstate the past loss ratio and understate the future loss ratio. The lifetime loss ratio is not as sensitive to this balance.

There are a number of observations:

- The past loss ratio is very insensitive to the interest discount rate. This is due to a relatively flat loss ratio for the last 6 years.
- The inclusion of ALR greatly increases the past loss ratio from 30% to 110%. Again this is due to the use of statutory reserve balances.
- The inclusion of ALR decreases the future loss ratio by about 65 - 100%, due to the use of statutory balances.

We did not pursue obtaining best estimate balances as it would only

- Increase the future loss ratio which is already in compliance, and
- Decrease the lifetime loss ratio, but not below the mark of no ALR which is 79.7% and also is in compliance.

The Company did not have reserve balances prior to 2002, so we assumed a pattern in the growth of the ALR balance in those earlier years.

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. One state has disapproved the requested increase. There are 21 states, including Virginia, still pending.

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 results in an overall rate increase of 21%. 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.

For this block of pre rate stabilization policies, 14VAC-200-150B requires the loss ratio be at least 60%. This section also requires the inclusion of active life reserves. 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 in the loss ratio section shows the lifetime and future loss ratios are met under these conditions.

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

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

Dallas
Glenn A. Tobleman, F.S.A., F.C.A.S.
S. Scott Gibson, F.S.A.
Cabe W. Chadick, F.S.A.
Michael A. Mayberry, F.S.A.
David M. Dillon, F.S.A.
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Brian D. Rankin, F.S.A.
Wesley R. Campbell, F.S.A.
Jacqueline B. Lee, F.S.A.
Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)

Baltimore
David A. Palmer, C.F.E.

L&E Actuaries & Consultants

Kansas City
Gary L. Rose, F.S.A.
Terry M. Long, F.S.A.
David L. Batchelder, A.S.A.
Leon L. Langlitz, F.S.A.
Gary R. McElwain, FLMI
Anthony G. Proulx, F.S.A.
Thomas L. Handley, F.S.A.
D. Patrick Glenn, A.S.A., A.C.A.S.
Christopher H. Davis, F.S.A.
Karen E. Elsom, F.S.A.
Jill J. Humes, F.S.A.
Christopher J. Merkel, F.S.A.
Jan E. DeClue, A.S.A.
Patricia A. Peebles, A.S.A.

London/Kansas City
Roger K. Annin, F.S.A., F.I.A.
Timothy A. DeMars, F.S.A., F.I.A.
Scott E. Morrow, F.S.A., F.I.A.

October 7, 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
Pre Rate Stabilization Policies
SERFF# NWLT-128928316

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 effect is a rate increase of 21.20% nationwide and 23.0% 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 two 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.

There have been no prior rate increases in any jurisdiction. There are 2,160 policies inforce in Virginia with an annualized premium of $3.1 million. Of these, 1,903 are pre rate stabilization and therefore covered by this filing. Of the 1,903, 514 are over age 74 and therefore will not be receiving a rate increase. 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 5.5% of the nationwide in force. Additionally, the lifetime loss ratio for Virginia policies is not materially different from the nationwide loss ratio (81.8% vs. 79.7%).

This is a closed block of business. Policies were sold from 1998 to 2004. There are 30 post rate stabilization policies in Virginia, but the Company is not requesting a rate increase for these in this filing. There have been no prior increases on this business.

Analysis - Methodology

Our approach was to a) review the filing materials, b) check the calculation of the lifetime loss ratio, 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 large block of business with almost $630 million of earned premium and over $200 million of incurred claims. 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. 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 1.6%. There is 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. 27% of the policies in this block have inflation protection. Our rule of thumb for this block of business is the slope should be 10-14%. Further we expect a significant slowdown at the highest attained ages. The slope in the Company's projections starts at 12% and gradually declines to 0% by the end of the projection period. Most companies believe the claim costs level off at the highest attained ages and this is what the projections are showing. 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 is a large stable block and using various historical baselines did not change the results much. The projections imply the average annual increase in the loss ratio is in the range of 11-13%, which is very consistent with the initial slope in the projections. This is a smooth transition from

the historical to the projected period and indicates the revised morbidity assumption fits the historical experience quite well. We found the pattern of loss ratios to be reasonable.

We compared the premiums with and without the premium increase. Once the rate increase is fully effective the overall effect is about a 20% increase. This is consistent with the Company's statement that the effective increase is 23% and there are 1.6% 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 36% higher. This is generally consistent with the 40% rate increase less the 1.6% buy-downs and the higher cost of the waived premium.

The projections do not include any shock lapses, other than the 1.6% 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 loss ratios with and without the active life reserve, at various interest rates. 14VAC-200-150B requires the inclusion of active life reserves (ALR) in the calculation. The Company provided a set of ALR balances for the pre rate stabilization block.

Virginia also 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 was 6.50%. These policies were issued from 1990 through 2003. The weighted average of the NAIC valuation rate for those years is 4.50% as all but a handful of policies were issued during the era when the valuation rate was 4.50%.Our testing included this average rate. The recommended approach is highlighted in green. The valuation rate approach is highlighted in yellow.

The result of our testing is:

Sensitivity Testing of the Interest Discount Rate and the Effect of Active Life Reserves on the Loss Ratios with the Proposed Rate Increase						
	Excluding Active Life Reserves			Including Active Life Reserves		
Interest Rate	Past	Future	Lifetime	Past	Future	Lifetime
3.00%	30.2%	209.7%	119.9%	117.6%	135.2%	126.4%
4.00%	29.7%	194.2%	105.8%	116.7%	112.7%	114.8%
4.50%	29.4%	187.3%	99.6%	116.2%	102.3%	110.0%
5.00%	29.1%	181.0%	93.9%	115.7%	92.3%	105.7%
6.00%	28.5%	169.8%	84.1%	114.7%	73.8%	98.6%
6.50%	28.2%	164.8%	79.7%	114.3%	65.1%	95.7%
7.00%	28.0%	160.1%	75.7%	113.8%	56.8%	93.2%
8.00%	27.4%	151.8%	68.7%	112.9%	41.0%	89.0%

We note that the active life reserve balances are on a statutory basis and thus overstate the past loss ratio and understate the future loss ratio. The lifetime loss ratio is not as sensitive to this balance.

There are a number of observations:

- The past loss ratio is very insensitive to the interest discount rate. This is due to a relatively flat loss ratio for the last 6 years.
- The inclusion of ALR greatly increases the past loss ratio from 30% to 110%. Again this is due to the use of statutory reserve balances.
- The inclusion of ALR decreases the future loss ratio by about 65 - 100%, due to the use of statutory balances.

We did not pursue obtaining best estimate balances as it would only

- Increase the future loss ratio which is already in compliance, and
- Decrease the lifetime loss ratio, but not below the mark of no ALR which is 79.7% and also is in compliance.

The Company did not have reserve balances prior to 2002, so we assumed a pattern in the growth of the ALR balance in those earlier years.

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. One state has disapproved the requested increase. There are 21 states, including Virginia, still pending.

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 provided present values using the maximum valuation interest rate. The maximum valuation interest rate varies by year of issue. In their projections, the rate changes every year as the mix of business changes. We cannot mimic this change of mix, so we used the weighted rate as of the beginning of the projection period. The following table compares our approximate results to the Company's more exact calculation. The differences are immaterial.

Discounting Using the Maximum Valuation Interest Rate							
		Company			**L&E**		
		Premiums	Inc Claims	Loss Ratio	Premiums	Inc Claims	Loss Ratio
Without Active Life Reserves	Past	820,553,940	240,964,526	29.4%	820,429,920	240,932,224	29.4%
	Future	656,685,135	1,230,038,960	187.3%	656,714,163	1,230,107,605	187.3%
	Total	1,477,239,075	1,471,003,487	99.6%	1,477,144,083	1,471,039,829	99.6%
With Active Life Reserves	Past				820,429,920	1,897,285,345	126.4%
	Future				656,714,163	1,701,359,509	114.8%
	Total				1,477,144,083	1,624,694,856	110.0%

We applied the Model Bulletin loss ratio test to the data. Again, we could not exactly match the Company's calculation, but the differences are small. We expanded the test using multiple interest rates, including the pricing interest rate of 6.50% (for the sake of comparison). Finally, we performed the test with and without active life reserves. The results are:

NAIC Model Bulletin – New Loss Ratio Test							
	Interest Rate	Original Premiums	Incremental Premiums	Loss Ratio	Allowed Claims	Actual Claims	Test
Without Active Life Reserves	3.00%	1,381,041,904	119,593,124	60% Orig 80% Incr	924,299,642	1,799,946,053	Pass
	4.00%	1,375,425,048	106,342,987		910,329,419	1,567,097,565	Pass
	4.50%	1,376,621,468	100,522,615		906,390,973	1,471,039,829	Pass
	5.00%	1,380,286,932	95,165,222		904,304,336	1,386,156,290	Pass
	6.00%	1,394,549,889	85,657,902		905,256,255	1,244,297,516	Pass
	6.50%	1,404,953,861	81,430,432		908,116,663	1,185,028,573	Pass
	7.00%	1,417,435,665	77,509,461		912,468,968	1,132,280,157	Pass
	8.00%	1,448,397,769	70,476,014		925,419,473	1,043,364,222	Pass
With Active Life Reserves	3.00%	1,381,041,904	119,593,124	60% Orig 80% Incr	924,299,642	1,897,285,345	Pass
	4.00%	1,375,425,048	106,342,987		910,329,419	1,701,359,509	Pass
	4.50%	1,376,621,468	100,522,615		906,390,973	1,624,694,856	Pass
	5.00%	1,380,286,932	95,165,222		904,304,336	1,559,855,499	Pass
	6.00%	1,394,549,889	85,657,902		905,256,255	1,460,133,123	Pass
	6.50%	1,404,953,861	81,430,432		908,116,663	1,423,005,929	Pass
	7.00%	1,417,435,665	77,509,461		912,468,968	1,393,149,491	Pass
	8.00%	1,448,397,769	70,476,014		925,419,473	1,352,377,465	Pass

The Company provided a demonstration at the valuation rate, but they did not use the values from their own set of projections. They were relatively close, but not the same. We did not attempt to reconcile the Company's demonstration.

The new loss ratio test is met and 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 results in an overall rate increase of 21%. 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.

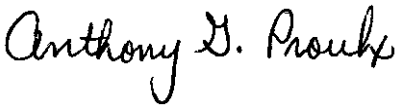
For this block of pre rate stabilization policies, 14VAC-200-150B requires the loss ratio be at least 60%. This section also requires the inclusion of active life reserves. The Bureau requires the interest rate used for accumulating past experience and discounting future experience be the pricing earned rate. For this filing that rate is 6.50%. The table in the loss ratio section shows the lifetime and future loss ratios are met under these conditions.

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

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Glenn A. Tobleman, F.S.A., F.C.A.S.
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Gary L. Rose, F.S.A.
Terry M. Long, F.S.A.
David L. Batchelder, A.S.A.
Leon L. Langlitz, F.S.A.
Gary R. McElwain, FLMI
Anthony G. Proulx, F.S.A.
Thomas L. Handley, F.S.A.
D. Patrick Glenn, A.S.A., A.C.A.S.
Christopher H. Davis, F.S.A.
Karen E. Elsom, F.S.A.
Jill J. Humes, F.S.A.
Christopher J. Merkel, F.S.A.
Jan E. DeClue, A.S.A.
Patricia A. Peebles, A.S.A.

London/Kansas City
Roger K. Annin, F.S.A., F.I.A.
Timothy A. DeMars, F.S.A., F.I.A.
Scott E. Morrow, F.S.A., F.I.A.

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
Pre Rate Stabilization Policies
SERFF# NWLT-128928316

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 effect is a rate increase of 21.20% nationwide and 23.0% 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 two 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.

There have been no prior rate increases in any jurisdiction. There are 2,160 policies inforce in Virginia with an annualized premium of $3.1 million. Of these, 1,903 are pre rate stabilization and therefore covered by this filing. Of the 1,903, 514 are over age 74 and therefore will not be receiving a rate increase. 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 5.5% of the nationwide in force. Additionally, the lifetime loss ratio for Virginia policies is not materially different from the nationwide loss ratio (81.8% vs. 79.7%).

This is a closed block of business. Policies were sold from 1998 to 2004. There are 30 post rate stabilization policies in Virginia, but the Company is not requesting a rate increase for these in this filing. There have been no prior increases on this business.

Analysis - Methodology

Our approach was to a) review the filing materials, b) check the calculation of the lifetime loss ratio, 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 large block of business with almost $630 million of earned premium and over $200 million of incurred claims. 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. 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 1.6%. There is 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. 27% of the policies in this block have inflation protection. Our rule of thumb for this block of business is the slope should be 10-14%. Further we expect a significant slowdown at the highest attained ages. The slope in the Company's projections starts at 12% and gradually declines to 0% by the end of the projection period. Most companies believe the claim costs level off at the highest attained ages and this is what the projections are showing. 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 is a large stable block and using various historical baselines did not change the results

much. The projections imply the average annual increase in the loss ratio is in the range of 11-13%, which is very consistent with the initial slope in the projections. This is a smooth transition from the historical to the projected period and indicates the revised morbidity assumption fits the historical experience quite well. We found the pattern of loss ratios to be reasonable.

We compared the premiums with and without the premium increase. Once the rate increase is fully effective the overall effect is about a 20% increase. This is consistent with the Company's statement that the effective increase is 23% and there are 1.6% 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 36% higher. This is generally consistent with the 40% rate increase less the 1.6% buy-downs and the higher cost of the waived premium.

The projections do not include any shock lapses, other than the 1.6% 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 loss ratios with and without the active life reserve, at various interest rates. 14VAC-200-150B requires the inclusion of active life reserves (ALR) in the calculation. The Company provided a set of ALR balances for the pre rate stabilization block.

Virginia also 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 was 6.50%. These policies were issued from 1990 through 2003. The weighted average of the NAIC valuation rate for those years is 4.50% as all but a handful of policies were issued during the era

when the valuation rate was 4.50%.Our testing included this average rate. The recommended approach is highlighted in green. The valuation rate approach is highlighted in yellow.

The result of our testing is:

Sensitivity Testing of the Interest Discount Rate and the Effect of Active Life Reserves on the Loss Ratios with the Proposed Rate Increase						
	Excluding Active Life Reserves			**Including Active Life Reserves**		
Interest Rate	**Past**	**Future**	**Lifetime**	**Past**	**Future**	**Lifetime**
3.00%	30.2%	209.7%	119.9%	117.6%	135.2%	126.4%
4.00%	29.7%	194.2%	105.8%	116.7%	112.7%	114.8%
4.50%	29.4%	187.3%	99.6%	116.2%	102.3%	110.0%
5.00%	29.1%	181.0%	93.9%	115.7%	92.3%	105.7%
6.00%	28.5%	169.8%	84.1%	114.7%	73.8%	98.6%
6.50%	28.2%	164.8%	79.7%	114.3%	65.1%	95.7%
7.00%	28.0%	160.1%	75.7%	113.8%	56.8%	93.2%
8.00%	27.4%	151.8%	68.7%	112.9%	41.0%	89.0%

We note that the active life reserve balances are on a statutory basis and thus overstate the past loss ratio and understate the future loss ratio. The lifetime loss ratio is not as sensitive to this balance.

There are a number of observations:

- The past loss ratio is very insensitive to the interest discount rate. This is due to a relatively flat loss ratio for the last 6 years.
- The inclusion of ALR greatly increases the past loss ratio from 30% to 110%. Again this is due to the use of statutory reserve balances.
- The inclusion of ALR decreases the future loss ratio by about 65 - 100%, due to the use of statutory balances.

We did not pursue obtaining best estimate balances as it would only

- Increase the future loss ratio which is already in compliance, and
- Decrease the lifetime loss ratio, but not below the mark of no ALR which is 79.7% and also is in compliance.

The Company did not have reserve balances prior to 2002, so we assumed a pattern in the growth of the ALR balance in those earlier years.

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. One state has disapproved the requested increase. There are 21 states, including Virginia, still pending.

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 results in an overall rate increase of 21%. 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.

For this block of pre rate stabilization policies, 14VAC-200-150B requires the loss ratio be at least 60%. This section also requires the inclusion of active life reserves. 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 in the loss ratio section shows the lifetime and future loss ratios are met under these conditions.

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	1863	1903

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/*

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	Withdrawn 03/16/2015	Endorsement	Moved to Supporting Docs - Same as Endorsement filed under NWLT-128855883	POLA	Initial			
2	Withdrawn 03/16/2015	Contingent Nonforfeiture Benefit Rider	Moved to Supporting Documents same as Rider filed under NWLT-128855883	POLA	Initial			

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

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%	23.000%	$649,551	1,863	$2,824,136	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: 23	VA 4.0 round 1 20150320.pdf, VA 4.0 round 2 20150320.pdf, VA 4.0 round 3 20150320.pdf,
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: 23	Revised VA_AM_LR_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: 2 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 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					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

*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: 2 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

*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					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 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: 2 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 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					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 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					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

*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: 2 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 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: 2 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 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. 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 prior to 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 1.6%.

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 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 reflect an explicit margin for conservatism.

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

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 prior to 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 prior to 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.

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 Loss Ratio Requirements

New York Life is requesting the approval of an average premium rate increase of 23.0% on the above-listed policy forms for policies issued prior to October 1, 2003. A separate filing is being made for polices issued on or after 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 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 XII. 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 XIII.

Please note that the actual rates implemented may vary from those in Exhibits XII and XIII slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force Policies Issued Prior to October 1, 2003)

Before Increase	$1,484
After Increase*	$1,825

**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*

Actuarial Memorandum
January 22, 2014

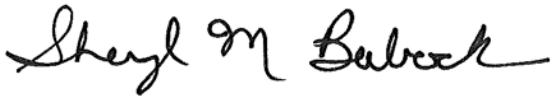
21. Actuarial Certification

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.



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_LR_4.0_20140401.pdf
Item Status:	Received & Acknowledged
Status Date:	03/16/2015

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_LR_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 LR Revised Att 1_20131007.pdf VA 4.0 LR Revised Att 1_20131007.xlsx
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:	Exhibits II to XI - 10/7/13
Comments:	Please replace Exhibit XI from the original set of Exhibits II to XI with the attached revised Exhibit XI
Attachment(s):	VA_Exhibits II to XI 4.0 LR_20130826.xlsx VA 4.0 LR Exhibit XI Revised_20131007.xls
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	Exhibits XII and XIII - 8/26/13
Comments:	
Attachment(s):	Virginia 4.0 Exhibits XII and XIII.xlsx
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	VA 4.0 LR 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 LR response 20130826.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	VA 4.0 LR Response - 10/7/13
Comments:	
Attachment(s):	VA 4.0 LR response 20131007.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	VA 4.0 LR Lapse Study Detail - 10/7/13
Comments:	
Attachment(s):	VA 4.0 LR Lapse study detail_20131007.pdf
Item Status:	Received & Acknowledged
Status Date:	01/14/2014

Satisfied - Item:	VA 4.0 LR Attachment 5 - 10/7/13
Comments:	
Attachment(s):	VA 4.0 LR Attachment 5_20131007.pdf
Item Status:	Received & Acknowledged
Status Date:	03/16/2015

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:	03/16/2015

Satisfied - Item:	VA 4.0 LR Response - 1/21/2014
Comments:	
Attachment(s):	VA 4.0 LR response 20140121.pdf
Item Status:	Received & Acknowledged
Status Date:	03/16/2015

Satisfied - Item:	Revised Policyholder Notification Letter and Statement of Variability - 4/23/14
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):	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:	03/16/2015

Satisfied - Item:	Additional Policyholder Documents
Comments:	
Attachment(s):	Premium_Adjustment_Authorization_Annuity.pdf NYL - Inforce Policyholder Information 061413.pdf MainStay Form 57 0813.pdf dividend withdrawal - LTC.pdf
Item Status:	Received & Acknowledged
Status Date:	03/16/2015

Satisfied - Item:	4.0 LR Response - 3/4/14
Comments:	
Attachment(s):	VA 4.0 LR response 20140304.pdf
Item Status:	Received & Acknowledged
Status Date:	03/16/2015

Satisfied - Item:	4.0 LR Response - 3/11/14
Comments:	
Attachment(s):	VA 4.0 LR response 20140311.pdf
Item Status:	Received & Acknowledged
Status Date:	03/16/2015

Satisfied - Item:	4.0 LR Response - 3/18/14
Comments:	
Attachment(s):	VA 4.0 RS response 20140318.pdf
Item Status:	Received & Acknowledged
Status Date:	03/16/2015

Satisfied - Item:	4.0 LR Response - 3/31/14
Comments:	
Attachment(s):	VA 4.0 LR response 20140331.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 LR Response Exhibits - 3/31/14
Comments:	
Attachment(s):	VA_4.0 LR_Response Exhibits_20140331.pdf
Item Status:	Received & Acknowledged
Status Date:	03/16/2015

Satisfied - Item:	VA Response - 4/23/14
Comments:	
Attachment(s):	VA response 20140422 for all filings.pdf
Item Status:	Received & Acknowledged
Status Date:	03/16/2015

Satisfied - Item:	Statement of Variability, Compliance Statement & Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)
Comments:	The documents noted are attached under filing NWLT-128855883
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	03/16/2015

Satisfied - Item:	Copies of Endorsement & Rider which are attached for approval under filing NWLT-128855883
Comments:	
Attachment(s):	ALTC-4070 (VA) (0115).pdf ALTC-4019 (VA) (0115).pdf
Item Status:	Received & Acknowledged
Status Date:	03/16/2015

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

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 VA 4.0 LR Revised Att 1_20131007.xlsx is not a PDF document and cannot be reproduced here.

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 XI 4.0 LR_20130826.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA 4.0 LR Exhibit XI Revised_20131007.xls is not a PDF document and cannot be reproduced here.

Attachment Virginia 4.0 Exhibits XII and XIII.xlsx 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. 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 prior to 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 1.6%.

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 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 reflect an explicit margin for conservatism.

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

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 prior to 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 prior to 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.

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 Loss Ratio Requirements

New York Life is requesting the approval of an average premium rate increase of 23.0% on the above-listed policy forms for policies issued prior to October 1, 2003. A separate filing is being made for polices issued on or after 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 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 XII. 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 XIII.

Please note that the actual rates implemented may vary from those in Exhibits XII and XIII slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force Policies Issued Prior to October 1, 2003)

Before Increase	$1,484
After Increase*	$1,825

**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*

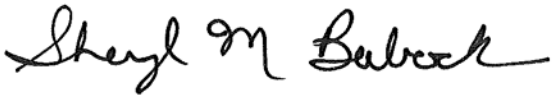
21. Actuarial Certification

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. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.



Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: 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- 128928316

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 23.0% on the above-listed policy forms for policies issued prior to October 1, 2003. A separate filing is being made for polices issued on or after 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 XIII in Excel, for your review. Annual premium in force prior to the rate increase is 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, issue age groups, and policy duration are also included in Attachment 1. This is one of several ways in which we analyze our actual to expected results to confirm the fit is good across key paramaters.

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 1.6%. 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 79.70%. What would the lifetime loss ratio be if these older policyholders were not exempt?

The lifetime loss ratio would be 77.3%.

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. 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 53shows the distribution of nationwide inforce business in the five separate distribution categories you requested.

11. 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.

12. 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.

13. 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.

14. 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.

15. 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.

New York Life has chosen not to seek a rate increase out of sensitivity to our most elderly customers. It is important to note that other policyholders will not be subsidizing this carve out. The rates for a 74 year old would be the same if we raised rates on those over attained age 75. In other words, the rate increase

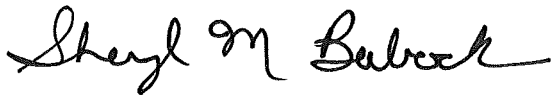
on the 74 year old is unaffected by the attained age carve out. The rate increase would be the same either way. Our decision is based on the fact that most of these people have retired and have been living on a fixed income for some period of time. It is these insureds we expect to have the most difficult time affording a rate increase at a time when they most likely will need the protection.

To date, we are aware of at least 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.

We currently have 27 states that have approved our rate increase: 26 out of 27 of these states have approved the rate increase with the attained age carve out.

16. 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.



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 23.0%. 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 23% is the weighted average requested increase based on in force premium in Virginia for the 4.0 policy series with effective dates before 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 XI is attached as an excel workbook which includes the information requested.

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

No.

7. Do the projections include any premium reductions due to shock lapses beyond the 164% benefit buy-down?

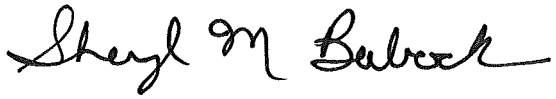
No.

8. 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 pre rate stabilization policies only.

An updated distribution for pre stabilization policies is included as attachment 5.

9. 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

New York Life Lapse study -Marital Status

Actual Lapse			
Duration	Single	Married	All
1	956	1,608	2,564
2	658	1,369	2,027
3	388	941	1,329
4	286	603	889
5	212	424	636
6	176	335	511
7	140	219	359
8	142	129	271
9	104	105	209
10+	243	290	533
Total	3,305	6,023	9,328

Expected Lapse			
Duration	Single	Married	All
1	912	1,583	2,495
2	607	1,178	1,785
3	429	923	1,352
4	289	641	929
5	203	430	633
6	170	292	462
7	148	204	352
8	122	151	272
9	102	120	222
10+	228	329	557
Total	3,209	5,850	9,059

Expected Lapse A/E			
Duration	Single	Married	All
1	105%	102%	103%
2	108%	116%	114%
3	90%	102%	98%
4	99%	94%	96%
5	105%	99%	101%
6	104%	115%	111%
7	94%	107%	102%
8	117%	86%	99%
9	102%	88%	94%
10+	107%	88%	96%
Total	103%	103%	103%

Actual Exposure			
Duration	Single	Married	All
1	7,604	20,549	28,153
2	6,995	20,316	27,311
3	6,446	20,168	26,614
4	5,849	18,414	24,263
5	5,527	16,504	22,031
6	6,398	15,407	21,805
7	7,903	14,981	22,884
8	8,356	13,984	22,339
9	7,561	12,052	19,612
10+	24,617	50,215	74,832
Total	87,255	202,590	289,845

Expected Exposure			
Duration	Single	Married	All
1	7,216	19,950	27,166
2	6,685	19,693	26,378
3	6,283	19,785	26,068
4	5,724	18,163	23,887
5	5,433	16,326	21,759
6	6,321	15,264	21,586
7	7,847	14,888	22,735
8	8,288	13,934	22,222
9	7,523	12,014	19,537
10+	24,530	50,117	74,647
Total	85,853	200,134	285,987

Actual Exposure A/E			
Duration	Single	Married	All
1	105%	103%	104%
2	105%	103%	104%
3	103%	102%	102%
4	102%	101%	102%
5	102%	101%	101%
6	101%	101%	101%
7	101%	101%	101%
8	101%	100%	101%
9	100%	100%	100%
10+	100%	100%	100%
Total	102%	101%	101%

Lapse Rate			
Duration	Single	Married	All
1	12.57%	7.83%	9.11%
2	9.41%	6.74%	7.42%
3	6.02%	4.67%	4.99%
4	4.89%	3.27%	3.66%
5	3.84%	2.57%	2.89%
6	2.75%	2.17%	2.34%
7	1.77%	1.46%	1.57%
8	1.70%	0.92%	1.21%
9	1.38%	0.87%	1.07%
10+	0.99%	0.58%	0.71%
Total	3.79%	2.97%	3.22%

Lapse Rate			
Duration	Single	Married	All
1	12.64%	7.93%	9.18%
2	9.08%	5.98%	6.77%
3	6.83%	4.66%	5.19%
4	5.05%	3.53%	3.89%
5	3.73%	2.63%	2.91%
6	2.68%	1.91%	2.14%
7	1.89%	1.37%	1.55%
8	1.47%	1.08%	1.23%
9	1.36%	0.99%	1.13%
10+	0.93%	0.66%	0.75%
Total	3.74%	2.92%	3.17%

Lapse Rate A/E			
Duration	Single	Married	All
1	99.49%	98.64%	99.18%
2	103.65%	112.60%	109.67%
3	88.16%	100.05%	96.30%
4	96.92%	92.85%	94.17%
5	102.80%	97.55%	99.28%
6	102.50%	113.56%	109.51%
7	93.80%	106.62%	101.23%
8	115.74%	85.27%	98.95%
9	101.37%	87.59%	93.96%
10+	106.16%	88.02%	95.47%
Total	101.34%	101.71%	101.60%

Attachment 5
4.0 LR Distribution, Nationwide
Inforce as of 12/31/2011

		Nationwide	
4.0 LR Inforce Count:		36,989	
		Count	Distr
Gender	Female	21,914	59.2%
	Male	15,075	40.8%
Issue Year	1988	-	0.0%
	1989	-	0.0%
	1990	5	0.0%
	1991	17	0.0%
	1992	14	0.0%
	1993	28	0.1%
	1994	23	0.1%
	1995	29	0.1%
	1996	46	0.1%
	1997	749	2.0%
	1998	4,629	12.5%
	1999	5,968	16.1%
	2000	5,956	16.1%
	2001	7,518	20.3%
	2002	8,828	23.9%
	2003	3,179	8.6%
	2004	-	0.0%
	2005	-	0.0%
	2006	-	0.0%
	2007	-	0.0%
	2008	-	0.0%
	2009	-	0.0%
	2010	-	0.0%
	2011	-	0.0%
Inflation Type	None	54	0.1%
	Simple	4,371	11.8%
	Compound	5,627	15.2%
	Auto	-	0.0%
	Offers	26,937	72.8%
	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	-	0.0%
	28	-	0.0%
	29	-	0.0%
	30	6	0.0%
	31	7	0.0%
	32	13	0.0%
	33	12	0.0%
	34	10	0.0%
	35	20	0.1%
	36	22	0.1%
	37	29	0.1%
	38	31	0.1%
	39	32	0.1%
	40	39	0.1%
	41	57	0.2%
	42	59	0.2%

Attained Age by 2014 Anniversary	43	80	0.2%
	44	95	0.3%
	45	103	0.3%
	46	112	0.3%
	47	119	0.3%
	48	159	0.4%
	49	170	0.5%
	50	233	0.6%
	51	242	0.7%
	52	300	0.8%
	53	376	1.0%
	54	376	1.0%
	55	461	1.2%
	56	491	1.3%
	57	539	1.5%
	58	582	1.6%
	59	764	2.1%
	60	842	2.3%
	61	992	2.7%
	62	1,135	3.1%
	63	1,193	3.2%
	64	1,248	3.4%
	65	1,339	3.6%
	66	1,547	4.2%
	67	1,681	4.5%
	68	1,355	3.7%
	69	1,343	3.6%
	70	1,426	3.9%
	71	1,506	4.1%
	72	1,437	3.9%
	73	1,330	3.6%
	74	1,303	3.5%
	75	1,244	3.4%
	76	1,271	3.4%
	77	1,226	3.3%
	78	1,082	2.9%
	79	1,014	2.7%
	80	882	2.4%
	81	875	2.4%
	82	680	1.8%
	83	620	1.7%
	84	566	1.5%
	85	493	1.3%
	86	413	1.1%
	87	344	0.9%
	88	275	0.7%
	89	206	0.6%
	90	166	0.4%
	91	137	0.4%
	92	87	0.2%
	93	56	0.2%
	94	50	0.1%
	95	36	0.1%
	96	28	0.1%
	97	9	0.0%
	98	6	0.0%
	99	4	0.0%
	100	2	0.0%
	101	1	0.0%
	102	-	0.0%
	103	-	0.0%
	104	-	0.0%
	105	-	0.0%
Marital Status	Married	28,264	76.4%
	Single	8,725	23.6%

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-128928316

Effective Date: On Approval

(Projected) Number of Insureds Affected: 1,863

New Rates

Average Annual Premium Per Member: $1,484

Revised Rates

Average Annual Premium Per Member: $1,825

Average Requested Percentage Rate Change Per Member: 23%

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 40%

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

The maximum requested percentage rate change per member: 40%, which will be phased in over three years, at % of 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.

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 ultimate rate increase and that it is being implemented over a three year period, including the premium amount and effective date for each period.

Sheryl M Babcock

Sheryl M. Babcock, FSA, MAAA
January 21, 2014

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

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.

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.

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.

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.

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.
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- 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

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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

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) Please update the Rate Summary to also indicate the overall rate increase will be implemented over a three year period and at what percentage increases each year.

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.

2) 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 letters accordingly.

The revised policyholder notification letter is attached.

3) As requested in our Note to Filer yesterday, revised rate schedules will be needed

The "originally approved rates" have been removed from the schedules.

The effective dates have been removed from the rate schedules, and instead each Phase has been indicated.

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.

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.

Sheryl M Babcock

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 1,379 Virginia policyholders that would receive a 40% rate increase and 484 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:

For these pre-rate stability policies, we are attaching a demonstration that shows that loss ratios with the rate increase request are greater than 60% applied to the current rate schedule plus 80% applied to the premium increase.

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

Sheryl M. Babcock, FSA, MAAA
March 31, 2014

New York Life Insurance Company
Nationwide Experience Projections On Policies Issued Prior To 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
	1990	3,020	0	0	0%	2	9,549	0	0	0%	5.5%	3.1618
	1991	5,160	0	0	0%	10	15,464	0	0	0%	5.5%	2.9969
	1992	17,893	0	0	0%	20	50,828	0	0	0%	5.5%	2.8407
	1993	26,504	0	0	0%	25	70,908	0	0	0%	5.5%	2.6754
	1994	36,539	0	0	0%	34	90,801	0	0	0%	5.3%	2.4851
	1995	50,858	0	0	0%	46	116,959	0	0	0%	5.2%	2.2997
	1996	73,302	0	0	0%	62	155,594	0	0	0%	5.0%	2.1227
	1997	458,473	4,059	4,979	1%	1,094	877,391	7,684	9,425	1%	4.5%	1.8932
Historical	1998	4,367,853	10,175	262,606	6%	7,531	7,921,306	18,433	475,746	6%	4.5%	1.8116
Experience	1999	14,142,636	169,693	986,196	7%	15,388	24,525,333	294,184	1,709,688	7%	4.5%	1.7336
	2000	24,244,128	256,109	2,138,635	9%	22,756	40,226,733	424,877	3,547,921	9%	4.5%	1.6590
	2001	34,663,631	878,934	3,026,066	9%	31,577	55,035,426	1,395,332	4,803,961	9%	4.5%	1.5875
	2002	46,638,564	1,486,737	5,835,561	13%	41,403	70,857,158	2,259,002	8,865,575	13%	4.5%	1.5192
	2003	56,313,318	2,867,875	9,030,697	16%	43,757	81,869,936	4,172,088	13,156,619	16%	4.5%	1.4569
	2004	57,336,191	4,975,407	9,752,627	17%	42,486	79,767,090	6,925,017	13,567,312	17%	4.5%	1.3911
	2005	56,781,309	7,015,809	11,173,134	20%	41,501	75,593,132	9,343,046	14,874,107	20%	4.5%	1.3312
	2006	56,488,511	8,963,141	20,606,232	36%	40,677	71,964,426	11,421,709	26,252,754	36%	4.5%	1.2740
	2007	56,314,109	11,189,484	22,520,346	40%	39,934	68,652,492	13,644,063	27,454,817	40%	4.5%	1.2191
	2008	56,090,131	15,082,130	21,644,499	39%	39,101	65,434,435	17,596,955	25,249,603	39%	4.5%	1.1666
	2009	55,617,452	18,510,660	29,741,485	53%	38,243	62,088,543	20,665,393	33,201,176	53%	4.5%	1.1163
	2010	55,285,194	21,612,176	29,694,315	54%	37,524	59,059,359	23,087,601	31,721,081	54%	4.5%	1.0683
	2011	54,948,122	25,206,127	35,289,363	64%	36,839	56,171,074	25,767,069	36,074,742	64%	4.5%	1.0223
	2012	54,081,506	40,728,793	37,320,386	69%	36,051	52,904,045	39,842,173	36,507,833	69%	4.5%	0.9782
	2013	52,401,905	45,209,659	40,798,448	78%	35,233	49,053,212	42,320,797	38,191,210	78%	4.5%	0.9361
	2014	50,655,795	46,934,775	44,312,880	87%	34,378	45,376,385	42,043,362	39,694,437	87%	4.5%	0.8958
	2015	48,845,293	47,572,097	47,843,325	98%	33,483	41,870,098	40,778,798	41,011,063	98%	4.5%	0.8572
	2016	46,974,027	49,145,965	51,356,305	109%	32,542	38,531,835	40,313,392	42,126,329	109%	4.5%	0.8203
	2017	45,045,459	51,416,571	54,826,274	122%	31,558	35,358,489	40,359,343	43,035,709	122%	4.5%	0.7849
	2018	43,068,030	54,513,494	58,208,722	135%	30,531	32,350,326	40,947,271	43,722,900	135%	4.5%	0.7511
	2019	41,050,782	57,809,293	61,490,389	150%	29,464	29,507,080	41,552,667	44,198,665	150%	4.5%	0.7188
	2020	39,002,667	61,147,619	64,647,209	166%	28,361	26,827,516	42,059,245	44,466,509	166%	4.5%	0.6878
	2021	36,932,872	64,447,275	67,652,687	183%	27,224	24,309,767	42,419,692	44,529,709	183%	4.5%	0.6582
	2022	34,851,010	67,646,017	70,469,516	202%	26,057	21,951,533	42,607,549	44,386,194	202%	4.5%	0.6299
Projected	2023	32,766,870	70,702,501	73,086,702	223%	24,865	19,749,970	42,614,831	44,052,152	223%	4.5%	0.6027
Future	2024	30,691,064	73,593,274	75,490,754	246%	23,653	17,702,134	42,446,915	43,541,669	246%	4.5%	0.5768
Experience	2025	28,634,767	76,302,560	77,701,705	271%	22,426	15,804,827	42,114,292	42,886,932	271%	4.5%	0.5519
	2026	26,609,431	78,809,408	79,615,889	299%	21,191	14,054,464	41,624,718	42,051,137	299%	4.5%	0.5282
	2027	24,627,662	81,083,152	81,288,772	330%	19,955	12,447,574	40,981,438	41,085,883	330%	4.5%	0.5054
	2028	22,702,841	83,121,420	82,734,247	364%	18,729	10,980,567	40,202,522	40,015,811	364%	4.5%	0.4837
	2029	20,846,948	84,923,897	83,933,569	403%	17,520	9,648,734	39,305,594	38,847,795	403%	4.5%	0.4628
	2030	19,069,192	86,482,150	84,861,899	445%	16,335	8,445,854	38,303,221	37,586,160	445%	4.5%	0.4429
	2031	17,377,073	87,780,953	85,488,736	492%	15,180	7,364,980	37,204,344	36,233,355	492%	4.5%	0.4238
	2032	15,775,774	88,802,932	85,846,325	544%	14,061	6,398,372	36,016,814	34,818,171	544%	4.5%	0.4056
	2033	14,267,581	89,540,224	85,921,851	602%	12,980	5,537,493	34,752,087	33,348,212	602%	4.5%	0.3881
	2034	12,853,003	89,990,185	85,727,003	667%	11,941	4,773,662	33,422,787	31,839,864	667%	4.5%	0.3714
	2035	11,531,690	90,137,090	85,158,348	738%	10,945	4,098,495	32,035,825	30,266,744	738%	4.5%	0.3554
	2036	10,302,799	89,931,289	84,120,700	816%	9,996	3,504,058	30,586,388	28,610,568	816%	4.5%	0.3401
	2037	9,165,046	89,314,873	82,597,972	901%	9,094	2,982,877	29,068,747	26,883,023	901%	4.5%	0.3255
	2038	8,116,692	88,258,259	80,662,943	994%	8,242	2,527,927	27,488,002	25,122,812	994%	4.5%	0.3115
	2039	7,155,520	86,753,849	78,263,458	1094%	7,441	2,132,611	25,856,042	23,325,918	1094%	4.5%	0.2980
	2040	6,278,849	84,791,164	75,408,483	1201%	6,690	1,790,753	24,182,964	21,507,288	1201%	4.5%	0.2852
	2041	5,483,548	82,381,361	72,184,497	1316%	5,992	1,496,589	22,484,007	19,701,320	1316%	4.5%	0.2729
	2042	4,766,134	79,551,313	68,630,260	1440%	5,344	1,244,780	20,776,772	17,924,739	1440%	4.5%	0.2612
	2043	4,122,806	76,326,020	64,740,645	1570%	4,747	1,030,397	19,076,089	16,180,802	1570%	4.5%	0.2499
	2044	3,549,410	72,755,852	60,719,121	1711%	4,200	848,894	17,400,859	14,522,260	1711%	4.5%	0.2392
	2045	3,041,450	68,941,780	56,707,670	1864%	3,702	696,087	15,778,701	12,978,845	1865%	4.5%	0.2289
	2046	2,594,241	64,984,277	52,720,771	2032%	3,250	568,171	14,232,556	11,546,793	2032%	4.5%	0.2190
	2047	2,202,990	60,945,967	48,747,200	2213%	2,842	461,708	12,773,364	10,216,790	2213%	4.5%	0.2096
	2048	1,862,778	56,873,500	44,839,932	2407%	2,477	373,595	11,406,590	8,993,211	2407%	4.5%	0.2006
	2049	1,568,694	52,817,296	41,073,749	2618%	2,150	301,068	10,136,952	7,883,136	2618%	4.5%	0.1919
	2050	1,315,969	48,834,816	37,500,609	2850%	1,861	241,689	8,969,040	6,887,438	2850%	4.5%	0.1837
	2051	1,100,001	44,977,683	34,151,544	3105%	1,605	193,326	7,904,938	6,002,253	3105%	4.5%	0.1758
	2052	916,410	41,273,401	30,954,923	3378%	1,380	154,125	6,941,550	5,206,167	3378%	4.5%	0.1682
	2053	761,107	37,725,067	27,904,452	3666%	1,182	122,494	6,071,568	4,491,032	3666%	4.5%	0.1609
	2054	630,334	34,336,740	25,030,076	3971%	1,010	97,079	5,288,280	3,854,951	3971%	4.5%	0.1540
	2055	520,674	31,122,176	22,364,619	4295%	861	76,737	4,586,798	3,296,114	4295%	4.5%	0.1474
	2056	429,061	28,097,938	19,920,963	4643%	731	60,512	3,962,765	2,809,539	4643%	4.5%	0.1410
	2057	352,781	25,265,324	17,630,025	4997%	619	47,611	3,409,831	2,379,367	4997%	4.5%	0.1350
	2058	289,460	22,608,572	15,474,651	5346%	523	37,383	2,919,880	1,998,542	5346%	4.5%	0.1291
	2059	237,034	20,117,733	13,467,259	5682%	440	29,295	2,486,307	1,664,391	5682%	4.5%	0.1236
	2060	193,735	17,794,356	11,657,798	6017%	369	22,912	2,104,466	1,378,721	6017%	4.5%	0.1183
	2061	158,050	15,648,028	10,028,125	6345%	309	17,887	1,770,937	1,134,915	6345%	4.5%	0.1132
	2062	128,695	13,677,601	8,554,191	6647%	257	13,938	1,481,280	926,416	6647%	4.5%	0.1083
	2063	104,588	11,875,577	7,223,393	6907%	214	10,839	1,230,738	748,604	6907%	4.5%	0.1036
	2064	84,822	10,235,153	6,037,937	7118%	177	8,412	1,015,054	598,802	7118%	4.5%	0.0992
	2065	68,639	8,753,859	5,013,287	7304%	145	6,514	830,765	475,774	7304%	4.5%	0.0949
	2066	55,407	7,432,052	4,136,212	7465%	119	5,032	674,949	375,634	7465%	4.5%	0.0908
	2067	44,601	6,265,505	3,390,517	7602%	97	3,876	544,505	294,654	7602%	4.5%	0.0869
	2068	35,790	5,245,756	2,757,626	7705%	79	2,976	436,252	229,332	7705%	4.5%	0.0832
	2069	28,616	4,362,260	2,226,930	7782%	64	2,277	347,156	177,223	7782%	4.5%	0.0796
	2070	22,785	3,602,308	1,780,535	7814%	51	1,735	274,333	135,596	7814%	4.5%	0.0762
	2071	18,056	2,951,945	1,406,042	7787%	41	1,316	215,124	102,466	7787%	4.5%	0.0729
	2072	14,231	2,399,733	1,101,012	7737%	32	992	167,351	76,782	7737%	4.5%	0.0697
	Past	629,902,898	118,228,515	201,706,742	32%	480,010	820,553,940	137,022,452	240,964,526	29%		
	Future	848,385,045	3,167,071,684	2,886,912,069	340%	662,996	556,165,885	1,301,151,579	1,249,086,665	225%		
	Lifetime	1,478,287,943	3,285,300,199	3,088,618,810	209%	1,143,006	1,376,719,825	1,438,174,031	1,490,051,191	108%		

New York Life Insurance Company
Nationwide Experience Projections On Policies Issued Prior To 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	1990	3,020	0	0	0%	2	9,549	0	0	0%	5.5%	3.1618
	1991	5,160	0	0	0%	10	15,464	0	0	0%	5.5%	2.9969
	1992	17,893	0	0	0%	20	50,828	0	0	0%	5.5%	2.8407
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	1995	50,858	0	0	0%	46	116,959	0	0	0%	5.2%	2.2997
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	1997	458,473	4,059	4,979	1%	1,094	877,391	7,684	9,425	1%	4.5%	1.8932
	1998	4,367,853	10,175	262,606	6%	7,531	7,921,306	18,433	475,746	6%	4.5%	1.8116
	1999	14,142,636	169,693	986,196	7%	15,388	24,525,333	294,184	1,709,688	7%	4.5%	1.7336
	2000	24,244,128	256,109	2,138,635	9%	22,756	40,226,733	424,877	3,547,921	9%	4.5%	1.6590
	2001	34,663,631	878,934	3,026,066	9%	31,577	55,035,426	1,395,332	4,803,961	9%	4.5%	1.5875
	2002	46,638,564	1,486,737	5,835,561	13%	41,403	70,857,158	2,259,002	8,865,575	13%	4.5%	1.5192
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	2007	56,314,109	11,189,484	22,520,346	40%	39,934	68,652,492	13,644,063	27,454,817	40%	4.5%	1.2191
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	2010	55,285,194	21,612,176	29,694,315	54%	37,524	59,059,359	23,087,601	31,721,081	54%	4.5%	1.0683
	2011	54,948,122	25,206,127	35,289,363	64%	36,839	56,171,074	25,767,069	36,074,742	64%	4.5%	1.0223
Projected Future Experience	2012	54,081,506	40,728,793	37,320,386	69%	36,051	52,904,045	39,842,173	36,507,833	69%	4.5%	0.9782
	2013	52,401,905	45,209,659	40,798,448	78%	35,233	49,053,212	42,320,797	38,191,210	78%	4.5%	0.9361
	2014	55,033,040	46,917,224	44,205,753	80%	34,378	49,297,475	42,027,640	39,598,474	80%	4.5%	0.8958
	2015	58,320,672	47,493,689	47,589,692	82%	33,483	49,992,497	40,711,586	40,793,647	82%	4.5%	0.8572
	2016	56,283,555	48,987,482	51,063,953	91%	32,542	46,168,392	40,183,389	41,886,514	91%	4.5%	0.8203
	2017	54,178,249	51,190,978	54,488,678	101%	31,558	42,527,443	40,182,260	42,770,708	101%	4.5%	0.7849
	2018	52,012,150	54,227,083	57,819,369	111%	30,531	39,068,824	40,732,131	43,430,433	111%	4.5%	0.7511
	2019	49,793,407	57,464,126	61,042,554	123%	29,464	35,791,408	41,304,557	43,876,757	123%	4.5%	0.7188
	2020	47,530,068	60,741,695	64,133,147	135%	28,361	32,693,165	41,780,028	44,112,910	135%	4.5%	0.6878
	2021	45,230,499	63,975,924	67,063,992	148%	27,224	29,771,566	42,109,435	44,142,211	148%	4.5%	0.6582
	2022	42,903,685	67,102,507	69,797,343	163%	26,057	27,023,827	42,265,201	43,962,802	163%	4.5%	0.6299
	2023	40,558,995	70,078,980	72,321,145	178%	24,865	24,446,776	42,238,999	43,590,706	178%	4.5%	0.6027
	2024	38,206,887	72,880,804	74,621,285	195%	23,653	22,037,300	42,035,962	43,040,159	195%	4.5%	0.5768
	2025	35,858,584	75,491,330	76,717,715	214%	22,426	19,792,123	41,666,526	42,343,807	214%	4.5%	0.5519
	2026	33,525,849	77,889,317	78,508,417	234%	21,191	17,707,682	41,138,735	41,466,179	234%	4.5%	0.5282
	2027	31,222,115	80,044,421	80,049,627	256%	19,955	15,780,731	40,456,418	40,459,563	256%	4.5%	0.5054
	2028	28,962,234	81,955,463	81,360,162	281%	18,729	14,008,121	39,638,575	39,351,194	281%	4.5%	0.4837
	2029	26,760,184	83,625,044	82,427,414	308%	17,520	12,385,688	38,704,422	38,150,670	308%	4.5%	0.4628
	2030	24,627,515	85,048,618	83,229,951	338%	16,335	10,907,746	37,668,285	36,863,340	338%	4.5%	0.4429
	2031	22,574,620	86,214,680	83,740,036	371%	15,180	9,567,939	36,540,488	35,492,176	371%	4.5%	0.4238
	2032	20,609,840	87,109,205	83,991,774	408%	14,061	8,359,037	35,329,852	34,065,977	408%	4.5%	0.4056
	2033	18,738,442	87,727,471	83,976,344	448%	12,980	7,272,755	34,048,511	32,593,108	448%	4.5%	0.3881
	2034	16,963,833	88,070,086	83,708,187	493%	11,941	6,300,478	32,709,640	31,090,048	493%	4.5%	0.3714
	2035	15,288,656	88,124,421	83,086,285	543%	10,945	5,433,791	31,320,486	29,530,291	543%	4.5%	0.3554
	2036	13,715,081	87,843,623	82,017,304	598%	9,996	4,664,620	29,876,346	27,895,170	598%	4.5%	0.3401
	2037	12,244,712	87,171,957	80,485,007	657%	9,094	3,985,208	28,371,298	26,195,316	657%	4.5%	0.3255
	2038	10,878,446	86,080,703	78,559,605	722%	8,242	3,388,081	26,809,796	24,467,715	722%	4.5%	0.3115
	2039	9,616,360	84,562,228	76,189,684	792%	7,441	2,866,041	25,202,848	22,707,841	792%	4.5%	0.2980
	2040	8,457,636	82,605,884	73,383,168	868%	6,690	2,412,157	23,559,704	20,929,645	868%	4.5%	0.2852
	2041	7,400,487	80,221,909	70,223,307	949%	5,992	2,019,770	21,894,633	19,166,050	949%	4.5%	0.2729
	2042	6,442,275	77,435,751	66,747,082	1036%	5,344	1,682,543	20,224,238	17,432,892	1036%	4.5%	0.2612
	2043	5,579,589	74,271,019	62,948,866	1128%	4,747	1,394,487	18,562,482	15,732,977	1128%	4.5%	0.2499
	2044	4,808,198	70,776,020	59,025,958	1228%	4,200	1,149,953	16,927,345	14,117,303	1228%	4.5%	0.2392
	2045	4,123,091	67,048,296	55,115,819	1337%	3,702	943,640	15,345,337	12,614,513	1337%	4.5%	0.2289
	2046	3,518,733	63,184,932	51,232,057	1456%	3,250	770,647	13,838,471	11,220,737	1456%	4.5%	0.2190
	2047	2,989,213	59,246,285	47,363,377	1584%	2,842	626,486	12,417,136	9,926,758	1585%	4.5%	0.2096
	2048	2,528,275	55,277,230	43,560,906	1723%	2,477	507,066	11,086,440	8,736,686	1723%	4.5%	0.2006
	2049	2,129,526	51,326,359	39,897,032	1874%	2,150	408,704	9,850,804	7,657,293	1874%	4.5%	0.1919
	2050	1,786,672	47,449,156	36,421,995	2039%	1,861	328,138	8,714,548	6,689,338	2039%	4.5%	0.1837
	2051	1,493,579	43,695,473	33,165,707	2221%	1,605	262,498	7,679,586	5,828,989	2221%	4.5%	0.1758
	2052	1,244,364	40,091,771	30,058,439	2416%	1,380	209,281	6,742,818	5,055,392	2416%	4.5%	0.1682
	2053	1,033,520	36,640,839	27,093,912	2622%	1,182	166,336	5,897,070	4,360,581	2622%	4.5%	0.1609
	2054	855,960	33,346,419	24,301,071	2839%	1,010	131,828	5,135,758	3,742,675	2839%	4.5%	0.1540
	2055	707,058	30,221,695	21,711,659	3071%	861	104,206	4,454,085	3,199,881	3071%	4.5%	0.1474
	2056	582,656	27,282,595	19,338,073	3319%	731	82,174	3,847,774	2,727,331	3319%	4.5%	0.1410
	2057	479,072	24,530,243	17,113,160	3572%	619	64,656	3,310,623	2,309,610	3572%	4.5%	0.1350
	2058	393,084	21,949,223	15,020,182	3821%	523	50,766	2,834,726	1,939,847	3821%	4.5%	0.1291
	2059	321,892	19,529,770	13,071,128	4061%	440	39,782	2,413,642	1,615,434	4061%	4.5%	0.1236
	2060	263,092	17,273,297	11,314,408	4301%	369	31,115	2,042,842	1,338,110	4301%	4.5%	0.1183
	2061	214,632	15,189,024	9,732,368	4534%	309	24,291	1,718,990	1,101,443	4534%	4.5%	0.1132
	2062	174,768	13,275,771	8,301,622	4750%	257	18,927	1,437,762	899,063	4750%	4.5%	0.1083
	2063	142,030	11,526,199	7,009,901	4936%	214	14,719	1,194,530	726,479	4936%	4.5%	0.1036
	2064	115,188	9,933,657	5,859,318	5087%	177	11,424	985,153	581,088	5087%	4.5%	0.0992
	2065	93,212	8,495,706	4,864,856	5219%	145	8,846	806,265	461,688	5219%	4.5%	0.0949
	2066	75,243	7,212,654	4,013,656	5334%	119	6,833	655,024	364,504	5334%	4.5%	0.0908
	2067	60,569	6,080,371	3,289,985	5432%	97	5,264	528,416	285,917	5432%	4.5%	0.0869
	2068	48,603	5,090,622	2,675,807	5505%	79	4,042	423,351	222,528	5505%	4.5%	0.0832
	2069	38,860	4,233,152	2,160,817	5560%	64	3,093	336,881	171,962	5560%	4.5%	0.0796
	2070	30,942	3,495,615	1,727,644	5583%	51	2,356	266,208	131,568	5583%	4.5%	0.0762
	2071	24,520	2,864,457	1,364,254	5564%	41	1,787	208,748	99,421	5564%	4.5%	0.0729
	2072	19,325	2,328,567	1,068,274	5528%	32	1,348	162,388	74,498	5528%	4.5%	0.0697
	Past	629,902,898	118,228,515	201,706,742	32%	480,010	820,553,940	137,022,452	240,964,526	29%		
	Future	1,026,296,952	3,107,087,467	2,830,489,065	276%	662,996	656,685,135	1,282,720,162	1,230,038,960	187%		
	Lifetime	1,656,199,850	3,225,315,983	3,032,195,806	183%	1,143,006	1,477,239,075	1,419,742,613	1,471,003,487	100%		

New York Life Insurance Company
Nationwide 60/80 Test On Policies Issued Prior To October 1, 2003, With Increase Generation 4.0 Policy Forms

1	Accumulated value of initial earned premium	820,553,940	x	60%	=	492,332,364
2a	Accumulated value of earned premium	820,553,940				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	0	x	80%	=	0
3	Present value of future projected initial earned premium	547,742,149	x	60%	=	328,645,289
4a	Present value of future projected premium	656,685,135				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	108,942,986	x	80%	=	87,154,389
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**					**908,132,042**
6a	Accumulated value of incurred claims without the inclusion of active life reserves					240,964,526
6b	Present value of future projected incurred claims without the inclusion of active life reserves					1,230,038,960
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**					**1,471,003,487**
8	Test: 7 is not less than 5					TRUE

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves.

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

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

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)
03/19/2015	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	03/19/2015	VA 4.0 round 1 20150319.pdf (Superceded) VA 4.0 round 2 20150319.pdf (Superceded) VA 4.0 round 3 20150319.pdf (Superceded)
03/13/2015	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)
03/12/2015	Withdrawn 03/16/2015	Form	Endorsement	03/16/2015	ALTC-4070 (VA) (0115).pdf (Superceded)
03/10/2015	Withdrawn 03/16/2015	Form	Endorsement	03/12/2015	ALTC-4070 (VA) (0115).pdf (Superceded)
03/10/2015	Withdrawn 03/24/2015	Form	Contingent Nonforfeiture Benefit Rider	03/16/2015	ALTC-4019 (VA) (0115).pdf (Superceded)
03/10/2015	Withdrawn 03/16/2015	Supporting Document	Statement of Variability, Compliance Statement & Readability Certification for ALTC-4070 (VA) (0115) & ALTC-4019 (VA) (0115)	03/16/2015	Statement of Variability.pdf (Superceded) Virginia Readability Certification.pdf (Superceded) COMPLIANCE STATEMENT.pdf (Superceded)
04/03/2014	Withdrawn 03/24/2015	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)

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)
03/31/2014	Withdrawn 03/24/2015	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 03/16/2015	Supporting Document	VA Rate Summary	01/02/2015	VA Rate Summary_Revised.pdf (Superceded) Expanded Narrative.pdf
03/18/2014	Withdrawn 03/24/2015	Rate	Rate Tables	03/31/2014	VA 4.0 round 3 20140317.pdf (Superceded) VA 4.0 round 1 20140317.pdf (Superceded) VA 4.0 round 2 20140317.pdf (Superceded)
03/18/2014	Withdrawn 03/16/2015	Supporting Document	L&H Actuarial Memorandum	04/01/2014	Revised VA_AM_LR_4.0_20140317.pdf (Superceded)
03/11/2014	Withdrawn 03/24/2015	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)

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)
03/11/2014	Withdrawn 03/24/2015	Rate	Rate Tables	03/11/2014	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 03/24/2015	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 03/16/2015	Supporting Document	VA Rate Summary	03/31/2014	VA Rate Summary Brief Narrative.pdf (Superceded) VA Rate Summary_Revised.pdf
03/04/2014	Withdrawn 03/16/2015	Supporting Document	Revised Policyholder Notification 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 03/24/2015	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)
02/25/2014	Withdrawn 03/16/2015	Supporting Document	L&H Actuarial Memorandum	03/18/2014	Revised VA_AM_LR_4.0_20140121.pdf (Superceded)
01/27/2014	Withdrawn 03/24/2015	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)

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)
01/27/2014	Withdrawn 03/16/2015	Supporting Document	L&H Actuarial Memorandum	02/25/2014	REVISED VA_AM_RS_4.0_20140121.pdf (Superceded)
01/22/2014	Withdrawn 03/16/2015	Supporting Document	Revised Policyholder Notification Letter and Statement of Variability - 1/22/14	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 03/16/2015	Supporting Document	VA Rate Summary	03/04/2014	VA Rate Summary.pdf (Superceded) VA Rate Summary Brief Narrative.pdf
01/14/2014	Withdrawn 03/24/2015	Rate	Rate Tables	03/04/2014	Revised VA_AM_LR_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)
01/14/2014	Withdrawn 03/24/2015	Rate	Rate Tables	01/27/2014	Revised VA_AM_LR_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)
08/26/2013	Withdrawn 01/14/2014	Supporting Document	Attachment 1 - 8/26/13	10/08/2013	VA 4.0 Attachment 1_20130826.xlsx (Superceded)
08/26/2013	Withdrawn 01/14/2014	Supporting Document	Exhibits II to XI - 8/26/13	10/08/2013	VA_Exhibits II to XI 4.0 LR_20130826.xlsx
03/11/2013	Withdrawn 03/24/2015	Rate	Rate Tables	01/14/2014	Rates VA_4.0 LR_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)
03/06/2013	Withdrawn 03/24/2015	Rate	Rate Tables	01/14/2014	Rates VA_4.0 LR_20130311.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)
03/06/2013	Withdrawn 03/16/2015	Supporting Document	L&H Actuarial Memorandum	01/27/2014	VA_AM_LR_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

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					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.

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

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	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: 2 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 - 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: 2 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 - 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: 2 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 - 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					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 - 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: 2 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 - 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					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 - 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: 2 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 - 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					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 - 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.]

[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

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

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

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: 2015.03.09 08:44:43 -05'00'

Patricia May-Sebesta
Corporate Vice President

March 9, 2015
Date

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
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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	
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Standard	1.00
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Special Risk Class 4	1.65

NEW YORK LIFE INSURANCE COMPANY

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BELOW ATTAINED AGE 75/USE AGE AT ISSUE
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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					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
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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

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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

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	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 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					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

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: 2 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
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	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					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) — Policy Lifetime Maximum 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)					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

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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) — Policy Lifetime Maximum 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

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) — Policy Lifetime Maximum 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)					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					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

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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-128928316

Effective Date: On Approval

(Projected) Number of Insureds Affected: 1,903

New Rates

Average Annual Premium Per Member: $1,484

Revised Rates

Average Annual Premium Per Member: $1,825

Average Requested Percentage Rate Change Per Member: 23%

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 40%

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

The maximum requested percentage rate change per member: 40%, which will be phased in over three years, at % of 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

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 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: 2 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
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					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
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 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

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

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

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 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) — Policy Lifetime Maximum Benefit: 2 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

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) — Policy Lifetime Maximum Benefit: 2 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
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

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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
Check-O-Matic	0.09

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

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

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					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					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 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					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

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					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

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					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

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					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

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)					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

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)					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
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. 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 prior to 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 1.6%.

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 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 reflect an explicit margin for conservatism.

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

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 prior to 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 prior to 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.

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 Loss Ratio Requirements

New York Life is requesting the approval of an average premium rate increase of 23.0% on the above-listed policy forms for policies issued prior to October 1, 2003. A separate filing is being made for polices issued on or after 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 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 XII. 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 XIII.

Please note that the actual rates implemented may vary from those in Exhibits XII and XIII slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force Policies Issued Prior to October 1, 2003)

Before Increase	$1,484
After Increase*	$1,825

**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.

Sheryl M Babcock

_____

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 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					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

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)

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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) — Policy Lifetime Maximum 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

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	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

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					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

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: 2 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

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: 2 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

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: 2 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

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: 2 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

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

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	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)					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

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

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	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

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 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

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	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 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

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: 2 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

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)					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

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)					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

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

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					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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day 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

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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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day 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

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day 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

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					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

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: 2 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

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) — Policy Lifetime Maximum 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

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	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 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

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 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					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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day 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					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 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: 2 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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day 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

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: 2 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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day 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

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) — Policy Lifetime Maximum 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

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) — Policy Lifetime Maximum 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

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: 2 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

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: 2 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

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: 2 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

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: 2 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

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: 2 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

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: 2 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

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: 2 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

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

ILTC-4300 and INH-4300 and ALTC-4003-PLUS (0599)

Virginia

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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 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 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) — Policy Lifetime Maximum Benefit: 2 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

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: 2 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

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: 2 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

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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

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: 2 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

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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

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) — Policy Lifetime Maximum 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

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 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					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

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: 2 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

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: 2 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

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: 2 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

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

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	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 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)					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

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 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					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

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: 2 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

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: 2 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

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	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 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

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: 2 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

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)					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

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)					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

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

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

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	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 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

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

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

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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
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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: 2 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

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

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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

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	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

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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	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
Address: 6200 Bridge Point Parkway, Suite 400, Austin, TX 78730

Actuarial Memorandum
February 25, 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. 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 prior to 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 1.6%.

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 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 reflect an explicit margin for conservatism.

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

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 prior to 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 prior to 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.

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 Loss Ratio Requirements

New York Life is requesting the approval of an average premium rate increase of 23.0% on the above-listed policy forms for policies issued prior to October 1, 2003. A separate filing is being made for polices issued on or after 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 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 XII. 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 XIII.

Please note that the actual rates implemented may vary from those in Exhibits XII and XIII slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force Policies Issued Prior to October 1, 2003)

Before Increase	$1,484
After Increase*	$1,825

**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*

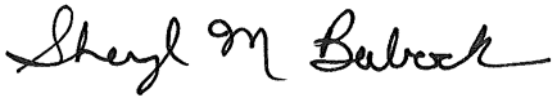
21. Actuarial Certification

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.



Sheryl Babcock FSA, MAAA
Actuary, New York Life Insurance Company

Date: February 25, 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

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With Compound 5% Benefit Inflation Included

90-Day Elimination Period

Issue Age	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 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
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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
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

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 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

NEW YORK LIFE INSURANCE COMPANY

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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
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 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	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

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
180-Day Elimination	0.90

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

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 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-128928316

Effective Date: On Approval

(Projected) Number of Insureds Affected: 1,903

New Rates

Average Annual Premium Per Member: $1,484

Revised Rates

Average Annual Premium Per Member: $1,825

Average Requested Percentage Rate Change Per Member: 23%

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

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
##
##

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day 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
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

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

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 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					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	3.12	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

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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
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 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	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					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	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: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	167.21	208.92	223.18	237.43	314.51	75
76	185.28	223.24	238.51	253.69	347.69	76
77	199.70	237.57	253.81	270.00	371.25	77
78	219.64	265.84	283.94	302.10	415.34	78
79	239.27	294.05	314.07	334.14	459.44	79
80	258.82	318.16	344.20	366.19	499.28	80
81	278.21	341.87	374.37	398.23	535.92	81
82	297.35	365.29	402.56	430.38	572.01	82
83	316.39	388.55	428.03	461.57	607.76	83
84	335.13	411.55	453.21	488.71	642.95	84
85	353.77	434.37	478.20	515.56	677.70	85

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

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

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

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					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	3.12	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					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.82	10.39	11.64	13.06	16.00	18-34
35-39	10.62	12.59	14.13	15.78	19.26	35-39
40-44	13.66	16.32	18.36	20.40	24.85	40-44
45-49	18.81	22.61	25.47	28.17	34.19	45-49
50	26.23	31.57	35.51	39.20	47.41	50
51	29.04	34.98	39.37	43.41	52.47	51
52	31.90	38.50	43.35	47.75	57.67	52
53	34.41	41.62	46.87	51.59	62.30	53
54	36.96	44.80	50.49	55.49	67.03	54
55	39.56	48.09	54.22	59.54	71.89	55
56	42.28	51.51	58.12	63.73	76.94	56
57	45.12	55.10	62.20	68.14	82.24	57
58	47.88	58.56	66.12	72.37	87.29	58
59	50.88	62.35	70.40	77.01	92.81	59
60	54.25	66.59	75.22	81.54	98.97	60
61	58.10	71.40	79.54	84.86	105.95	61
62	62.49	76.53	82.72	88.26	113.93	62
63	67.83	83.58	92.57	98.76	123.61	63
64	73.84	91.09	102.50	109.33	134.50	64
65	80.59	99.51	112.45	120.00	146.69	65
66	88.09	108.88	122.51	130.69	160.23	66
67	96.36	119.21	132.58	141.46	175.14	67
68	104.98	129.93	146.86	159.28	190.53	68
69	114.54	141.88	160.38	173.88	207.66	69
70	125.23	155.22	175.52	190.02	226.84	70
71	137.18	170.17	192.50	208.14	248.36	71
72	150.59	186.94	211.50	228.49	272.52	72
73	166.61	207.08	232.60	248.40	301.90	73
74	184.12	229.08	248.04	263.89	332.71	74
75	202.97	245.82	262.61	279.37	365.81	75
76	217.38	259.48	277.17	294.86	398.84	76
77	229.65	273.10	291.73	310.34	417.76	77
78	255.58	305.55	326.37	347.21	467.37	78
79	281.32	337.27	361.00	384.05	516.68	79
80	306.99	367.95	395.65	420.91	563.36	80
81	332.60	398.55	428.87	457.63	609.13	81
82	358.15	429.07	461.59	492.44	654.57	82
83	383.63	459.50	494.19	527.15	701.62	83
84	409.04	489.84	526.71	561.74	748.51	84
85	434.39	520.12	559.11	596.23	794.40	85

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

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

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

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
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. 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 prior to 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 1.6%.

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 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 reflect an explicit margin for conservatism.

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

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 prior to 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 prior to 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.

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 Loss Ratio Requirements

New York Life is requesting the approval of an average premium rate increase of 23.0% on the above-listed policy forms for policies issued prior to October 1, 2003. A separate filing is being made for polices issued on or after 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 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 XII. 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 XIII.

Please note that the actual rates implemented may vary from those in Exhibits XII and XIII slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force Policies Issued Prior to October 1, 2003)

Before Increase	$1,484
After Increase*	$1,825

**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*

Actuarial Memorandum
January 22, 2014

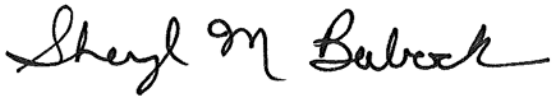
21. Actuarial Certification

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.



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					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
##
##

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

Elimination Period Adjustment Factors	
20-Day Elimination	1.22
90-Day 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
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					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	3.12	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

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90-Day Elimination Period

Issue Age	Nursing Home Base Policy Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 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
Special Risk Class 3	1.35
Special Risk Class 4	1.65

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	100% Home Health Care Additional Premium Rate Per $10 Daily Benefit Amount (DBA) — Policy Lifetime Maximum Benefit: 2 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	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					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	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: 2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	Issue Age
18-34	7.45	9.71	11.37	12.64	17.37	18-34
35-39	9.87	12.81	14.97	16.57	22.49	35-39
40-44	13.64	17.66	20.55	22.72	30.28	40-44
45-49	19.40	24.98	29.00	31.94	42.01	45-49
50	23.86	30.75	35.67	39.20	51.22	50
51	25.64	33.04	38.27	41.98	54.78	51
52	27.47	35.44	41.01	45.03	58.54	52
53	29.69	38.18	44.15	48.46	62.75	53
54	31.92	41.09	47.47	52.07	67.11	54
55	34.38	44.10	51.03	55.87	71.75	55
56	36.88	47.33	54.69	59.78	76.49	56
57	39.51	50.60	58.42	63.88	81.41	57
58	41.87	53.61	61.80	67.51	85.69	58
59	44.34	56.67	65.36	71.36	90.20	59
60	47.00	60.15	69.22	75.48	95.14	60
61	50.03	63.91	73.48	79.54	100.65	61
62	53.47	68.20	76.75	82.99	106.84	62
63	57.55	73.40	83.93	90.64	114.37	63
64	62.13	79.21	90.86	98.53	122.88	64
65	67.15	85.56	98.08	106.57	132.18	65
66	72.65	92.47	106.03	114.81	142.35	66
67	78.62	100.06	114.18	123.26	153.48	67
68	83.71	106.49	121.89	132.28	162.80	68
69	89.60	113.90	130.40	141.52	173.75	69
70	96.66	122.86	140.55	152.53	186.92	70
71	105.22	133.76	153.04	165.96	203.17	71
72	115.70	147.04	168.19	182.44	222.82	72
73	131.13	166.76	190.80	204.27	250.67	73
74	148.41	188.84	207.88	221.17	281.41	74
75	167.21	208.92	223.18	237.43	314.51	75
76	185.28	223.24	238.51	253.69	347.69	76
77	199.70	237.57	253.81	270.00	371.25	77
78	219.64	265.84	283.94	302.10	415.34	78
79	239.27	294.05	314.07	334.14	459.44	79
80	258.82	318.16	344.20	366.19	499.28	80
81	278.21	341.87	374.37	398.23	535.92	81
82	297.35	365.29	402.56	430.38	572.01	82
83	316.39	388.55	428.03	461.57	607.76	83
84	335.13	411.55	453.21	488.71	642.95	84
85	353.77	434.37	478.20	515.56	677.70	85

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

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

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

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					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	3.12	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					Issue Age
	2 x 365 x DBA	3 x 365 x DBA	4 x 365 x DBA	5 x 365 x DBA	Unlimited	
18-34	8.82	10.39	11.64	13.06	16.00	18-34
35-39	10.62	12.59	14.13	15.78	19.26	35-39
40-44	13.66	16.32	18.36	20.40	24.85	40-44
45-49	18.81	22.61	25.47	28.17	34.19	45-49
50	26.23	31.57	35.51	39.20	47.41	50
51	29.04	34.98	39.37	43.41	52.47	51
52	31.90	38.50	43.35	47.75	57.67	52
53	34.41	41.62	46.87	51.59	62.30	53
54	36.96	44.80	50.49	55.49	67.03	54
55	39.56	48.09	54.22	59.54	71.89	55
56	42.28	51.51	58.12	63.73	76.94	56
57	45.12	55.10	62.20	68.14	82.24	57
58	47.88	58.56	66.12	72.37	87.29	58
59	50.88	62.35	70.40	77.01	92.81	59
60	54.25	66.59	75.22	81.54	98.97	60
61	58.10	71.40	79.54	84.86	105.95	61
62	62.49	76.53	82.72	88.26	113.93	62
63	67.83	83.58	92.57	98.76	123.61	63
64	73.84	91.09	102.50	109.33	134.50	64
65	80.59	99.51	112.45	120.00	146.69	65
66	88.09	108.88	122.51	130.69	160.23	66
67	96.36	119.21	132.58	141.46	175.14	67
68	104.98	129.93	146.86	159.28	190.53	68
69	114.54	141.88	160.38	173.88	207.66	69
70	125.23	155.22	175.52	190.02	226.84	70
71	137.18	170.17	192.50	208.14	248.36	71
72	150.59	186.94	211.50	228.49	272.52	72
73	166.61	207.08	232.60	248.40	301.90	73
74	184.12	229.08	248.04	263.89	332.71	74
75	202.97	245.82	262.61	279.37	365.81	75
76	217.38	259.48	277.17	294.86	398.84	76
77	229.65	273.10	291.73	310.34	417.76	77
78	255.58	305.55	326.37	347.21	467.37	78
79	281.32	337.27	361.00	384.05	516.68	79
80	306.99	367.95	395.65	420.91	563.36	80
81	332.60	398.55	428.87	457.63	609.13	81
82	358.15	429.07	461.59	492.44	654.57	82
83	383.63	459.50	494.19	527.15	701.62	83
84	409.04	489.84	526.71	561.74	748.51	84
85	434.39	520.12	559.11	596.23	794.40	85

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

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

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

NEW YORK LIFE INSURANCE COMPANY

GROSS ANNUAL PREMIUM RATES FOR POLICY SERIES

ILTC-4300 and INH-4300 and Riders

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

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ILTC-4300 and INH-4300 and Riders

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Standard Underwriting Class Rates
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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
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. 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 prior to 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 1.6%.

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 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 reflect an explicit margin for conservatism.

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

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 prior to 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 prior to 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.

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 Loss Ratio Requirements

New York Life is requesting the approval of an average premium rate increase of 23.0% on the above-listed policy forms for policies issued prior to October 1, 2003. A separate filing is being made for polices issued on or after 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 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 XII. 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 XIII.

Please note that the actual rates implemented may vary from those in Exhibits XII and XIII slightly due to implementation rounding algorithms.

18. Virginia Average Annual Premium
(Annualized Premium Based on 2011 In-force Policies Issued Prior to October 1, 2003)

Before Increase	$1,484
After Increase*	$1,825

**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*

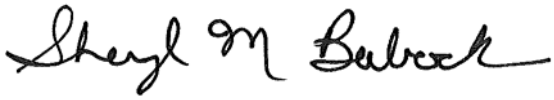
21. Actuarial Certification

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.



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 Prior to 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	1990	3,020	0	0	0.0%	2	11,696	0	0	0.0%	6.5%	3.8727
	1991	5,160	0	0	0.0%	10	18,763	0	0	0.0%	6.5%	3.6364
	1992	17,893	0	0	0.0%	20	61,094	0	0	0.0%	6.5%	3.4144
	1993	26,504	0	0	0.0%	25	84,973	0	0	0.0%	6.5%	3.2060
	1994	36,539	0	0	0.0%	34	109,994	0	0	0.0%	6.5%	3.0104
	1995	50,858	0	0	0.0%	46	143,757	0	0	0.0%	6.5%	2.8266
	1996	73,302	0	0	0.0%	62	194,550	0	0	0.0%	6.5%	2.6541
	1997	458,473	4,059	4,979	1.1%	1,094	1,142,572	10,115	12,407	1.1%	6.5%	2.4921
	1998	4,367,853	10,175	262,606	6.0%	7,531	10,220,865	23,810	614,504	6.0%	6.5%	2.3400
	1999	14,142,636	169,693	986,196	7.0%	15,388	31,074,235	372,851	2,166,873	7.0%	6.5%	2.1972
	2000	24,244,128	256,109	2,138,635	8.8%	22,756	50,018,086	528,380	4,412,220	8.8%	6.5%	2.0631
	2001	34,663,631	878,934	3,026,066	8.7%	31,577	67,149,833	1,702,658	5,862,047	8.7%	6.5%	1.9372
	2002	46,638,564	1,486,737	5,835,561	12.5%	41,403	84,833,316	2,704,303	10,614,606	12.5%	6.5%	1.8190
	2003	56,313,318	2,867,875	9,030,697	16.0%	43,757	96,179,560	4,898,147	15,423,856	16.0%	6.5%	1.7079
	2004	57,336,191	4,975,407	9,752,627	17.0%	42,486	91,949,822	7,979,041	15,640,250	17.0%	6.5%	1.6037
	2005	56,781,309	7,015,809	11,173,134	19.7%	41,501	85,502,311	10,564,530	16,824,705	19.7%	6.5%	1.5058
	2006	56,488,511	8,963,141	20,606,232	36.5%	40,677	79,869,869	12,673,106	29,135,430	36.5%	6.5%	1.4139
	2007	56,314,109	11,189,484	22,520,346	40.0%	39,934	74,763,642	14,855,364	29,898,424	40.0%	6.5%	1.3276
	2008	56,090,131	15,082,130	21,644,499	38.6%	39,101	69,921,395	18,801,232	26,981,815	38.6%	6.5%	1.2466
	2009	55,617,452	18,510,660	29,741,485	53.5%	38,243	65,100,618	21,666,857	34,812,617	53.5%	6.5%	1.1705
	2010	55,285,194	21,612,176	29,694,315	53.7%	37,524	60,762,166	23,753,242	32,636,060	53.7%	6.5%	1.0991
	2011	54,948,122	25,206,127	35,289,363	64.2%	36,839	56,705,823	26,012,430	36,418,212	64.2%	6.5%	1.0320
Projected Future Experience	2012	54,081,506	40,728,793	37,320,386	69.0%	36,051	52,405,150	39,466,329	36,163,572	69.0%	6.5%	0.9690
	2013	52,401,905	45,209,659	40,798,448	77.9%	35,233	47,678,508	41,134,557	37,120,963	77.9%	6.5%	0.9099
	2014	50,655,795	46,934,775	44,312,880	87.5%	34,378	43,276,798	40,097,817	37,857,851	87.5%	6.5%	0.8543
	2015	48,845,293	47,572,097	47,843,325	97.9%	33,483	39,183,127	38,161,784	38,379,360	97.9%	6.5%	0.8022
	2016	46,974,027	49,145,965	51,356,305	109.3%	32,542	35,382,178	37,018,143	38,683,034	109.3%	6.5%	0.7532
	2017	45,045,459	51,416,571	54,826,274	121.7%	31,558	31,858,709	36,364,722	38,776,257	121.7%	6.5%	0.7073
	2018	43,068,030	54,513,494	58,208,722	135.2%	30,531	28,601,088	36,201,917	38,655,885	135.2%	6.5%	0.6641
	2019	41,050,782	57,809,293	61,490,389	149.8%	29,464	25,597,607	36,047,537	38,342,920	149.8%	6.5%	0.6236
	2020	39,002,667	61,147,619	64,647,209	165.8%	28,361	22,836,137	35,802,049	37,851,066	165.8%	6.5%	0.5855
	2021	36,932,872	64,447,275	67,652,687	183.2%	27,224	20,304,477	35,430,990	37,193,220	183.2%	6.5%	0.5498
	2022	34,851,010	67,646,017	70,469,516	202.2%	26,057	17,990,552	34,919,768	36,377,295	202.2%	6.5%	0.5162
	2023	32,766,870	70,702,501	73,086,702	223.1%	24,865	15,882,339	34,270,014	35,425,654	223.1%	6.5%	0.4847
	2024	30,691,064	73,593,274	75,490,754	246.0%	23,653	13,968,245	33,494,078	34,357,667	246.0%	6.5%	0.4551
	2025	28,634,767	76,302,560	77,701,705	271.4%	22,426	12,236,971	32,607,643	33,205,563	271.4%	6.5%	0.4273
	2026	26,609,431	78,809,408	79,615,889	299.2%	21,191	10,677,419	31,623,414	31,947,026	299.2%	6.5%	0.4013
	2027	24,627,662	81,083,152	81,288,772	330.1%	19,955	9,279,066	30,550,034	30,627,506	330.1%	6.5%	0.3768
	2028	22,702,841	83,121,420	82,734,247	364.4%	18,729	8,031,778	29,406,574	29,269,600	364.4%	6.5%	0.3538
	2029	20,846,948	84,923,897	83,933,569	402.6%	17,520	6,925,073	28,210,565	27,881,591	402.6%	6.5%	0.3322
	2030	19,069,192	86,482,150	84,861,899	445.0%	16,335	5,947,912	26,974,831	26,469,455	445.0%	6.5%	0.3119
	2031	17,377,073	87,780,953	85,488,736	492.0%	15,180	5,089,314	25,708,867	25,037,533	492.0%	6.5%	0.2929
	2032	15,775,774	88,802,932	85,846,325	544.2%	14,061	4,338,341	24,420,826	23,607,758	544.2%	6.5%	0.2750
	2033	14,267,581	89,540,224	85,921,851	602.2%	12,980	3,684,120	23,120,734	22,186,411	602.2%	6.5%	0.2582
	2034	12,853,003	89,990,185	85,727,003	667.0%	11,941	3,116,294	21,818,705	20,785,069	667.0%	6.5%	0.2425
	2035	11,531,690	90,137,090	85,158,348	738.5%	10,945	2,625,289	20,520,491	19,387,037	738.5%	6.5%	0.2277
	2036	10,302,799	89,931,289	84,120,700	816.5%	9,996	2,202,368	19,224,074	17,981,979	816.5%	6.5%	0.2138
	2037	9,165,046	89,314,873	82,597,972	901.2%	9,094	1,839,584	17,927,048	16,578,849	901.2%	6.5%	0.2007
	2038	8,116,692	88,258,259	80,662,943	993.8%	8,242	1,529,729	16,633,772	15,202,306	993.8%	6.5%	0.1885
	2039	7,155,520	86,753,849	78,263,458	1093.7%	7,441	1,266,272	15,352,338	13,849,842	1093.7%	6.5%	0.1770
	2040	6,278,849	84,791,164	75,408,483	1201.0%	6,690	1,043,317	14,089,214	12,530,153	1201.0%	6.5%	0.1662
	2041	5,483,548	82,381,361	72,184,497	1316.4%	5,992	855,556	12,853,326	11,262,388	1316.4%	6.5%	0.1560
	2042	4,766,134	79,551,313	68,630,260	1440.0%	5,344	698,238	11,654,250	10,054,318	1440.0%	6.5%	0.1465
	2043	4,122,806	76,326,020	64,740,645	1570.3%	4,747	567,127	10,499,291	8,905,624	1570.3%	6.5%	0.1376
	2044	3,549,410	72,755,852	60,719,121	1710.7%	4,200	458,452	9,397,356	7,842,657	1710.7%	6.5%	0.1292
	2045	3,041,450	68,941,780	56,707,670	1864.5%	3,702	368,866	8,361,239	6,877,490	1864.5%	6.5%	0.1213
	2046	2,594,241	64,984,277	52,720,771	2032.2%	3,250	295,426	7,400,257	6,003,718	2032.2%	6.5%	0.1139
	2047	2,202,990	60,945,967	48,747,200	2212.8%	2,842	235,560	6,516,793	5,212,410	2212.8%	6.5%	0.1069
	2048	1,862,778	56,873,500	44,839,932	2407.2%	2,477	187,025	5,710,173	4,501,987	2407.2%	6.5%	0.1004
	2049	1,568,694	52,817,296	41,073,749	2618.3%	2,150	147,886	4,979,272	3,872,167	2618.3%	6.5%	0.0943
	2050	1,315,969	48,834,816	37,500,609	2849.7%	1,861	116,489	4,322,845	3,319,544	2849.7%	6.5%	0.0885
	2051	1,100,001	44,977,683	34,151,544	3104.7%	1,605	91,429	3,738,416	2,838,578	3104.7%	6.5%	0.0831
	2052	916,410	41,273,401	30,954,923	3377.8%	1,380	71,521	3,221,151	2,415,854	3377.8%	6.5%	0.0780
	2053	761,107	37,725,067	27,904,452	3666.3%	1,182	55,775	2,764,530	2,044,866	3666.3%	6.5%	0.0733
	2054	630,334	34,336,740	25,030,076	3970.9%	1,010	43,372	2,362,657	1,722,280	3970.9%	6.5%	0.0688
	2055	520,674	31,122,176	22,364,619	4295.3%	861	33,640	2,010,768	1,444,952	4295.3%	6.5%	0.0646
	2056	429,061	28,097,938	19,920,963	4642.9%	731	26,029	1,704,578	1,208,517	4642.9%	6.5%	0.0607
	2057	352,781	25,265,324	17,630,025	4997.4%	619	20,095	1,439,189	1,004,259	4997.4%	6.5%	0.0570
	2058	289,460	22,608,572	15,474,651	5346.0%	523	15,482	1,209,251	827,683	5346.0%	6.5%	0.0535
	2059	237,034	20,117,733	13,467,259	5681.6%	440	11,904	1,010,352	676,352	5681.6%	6.5%	0.0502
	2060	193,735	17,794,356	11,657,798	6017.4%	369	9,136	839,124	549,744	6017.4%	6.5%	0.0472
	2061	158,050	15,648,028	10,028,125	6344.9%	309	6,998	692,874	444,032	6344.9%	6.5%	0.0443
	2062	128,695	13,677,601	8,554,191	6646.9%	257	5,351	568,663	355,651	6646.9%	6.5%	0.0416
	2063	104,588	11,875,577	7,223,393	6906.5%	214	4,083	463,607	281,992	6906.5%	6.5%	0.0390
	2064	84,822	10,235,153	6,037,937	7118.4%	177	3,109	375,180	221,327	7118.4%	6.5%	0.0367
	2065	68,639	8,753,859	5,013,287	7303.8%	145	2,362	301,298	172,551	7303.8%	6.5%	0.0344
	2066	55,407	7,432,052	4,136,212	7465.1%	119	1,791	240,190	133,675	7465.1%	6.5%	0.0323
	2067	44,601	6,265,505	3,390,517	7601.8%	97	1,353	190,131	102,888	7601.8%	6.5%	0.0303
	2068	35,790	5,245,756	2,757,626	7705.1%	79	1,020	149,470	78,575	7705.1%	6.5%	0.0285
	2069	28,616	4,362,260	2,226,930	7782.2%	64	766	116,710	59,581	7782.2%	6.5%	0.0268
	2070	22,785	3,602,308	1,780,535	7814.5%	51	572	90,496	44,730	7814.5%	6.5%	0.0251
	2071	18,056	2,951,945	1,406,042	7787.0%	41	426	69,632	33,166	7787.0%	6.5%	0.0236
	2072	14,231	2,399,733	1,101,012	7736.9%	32	315	53,151	24,386	7736.9%	6.5%	0.0221
TOTALS	Past	629,902,898	118,228,515	201,706,742	32.0%	480,010	925,818,942	146,546,065	261,454,025	28.2%		
	Future	848,385,045	3,167,071,684	2,886,912,069	340.3%	662,996	479,134,918	961,905,053	936,270,365	195.4%		
	Lifetime	1,478,287,943	3,285,300,199	3,088,618,810	208.9%	1,143,006	1,404,953,860	1,108,451,118	1,197,724,390	85.3%		

Exhibit II
New York Life Insurance Company
Nationwide Experience on Policies Issued Prior to 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	1990	3,020	0	0	0.0%	2	11,696	0	0	0.0%	6.5%	3.8727
	1991	5,160	0	0	0.0%	10	18,763	0	0	0.0%	6.5%	3.6364
	1992	17,893	0	0	0.0%	20	61,094	0	0	0.0%	6.5%	3.4144
	1993	26,504	0	0	0.0%	25	84,973	0	0	0.0%	6.5%	3.2060
	1994	36,539	0	0	0.0%	34	109,994	0	0	0.0%	6.5%	3.0104
	1995	50,858	0	0	0.0%	46	143,757	0	0	0.0%	6.5%	2.8266
	1996	73,302	0	0	0.0%	62	194,550	0	0	0.0%	6.5%	2.6541
	1997	458,473	4,059	4,979	1.1%	1,094	1,142,572	10,115	12,407	1.1%	6.5%	2.4921
	1998	4,367,853	10,175	262,606	6.0%	7,531	10,220,865	23,810	614,504	6.0%	6.5%	2.3400
	1999	14,142,636	169,693	986,196	7.0%	15,388	31,074,235	372,851	2,166,873	7.0%	6.5%	2.1972
	2000	24,244,128	256,109	2,138,635	8.8%	22,756	50,018,086	528,380	4,412,220	8.8%	6.5%	2.0631
	2001	34,663,631	878,934	3,026,066	8.7%	31,577	67,149,833	1,702,658	5,862,047	8.7%	6.5%	1.9372
	2002	46,638,564	1,486,737	5,835,561	12.5%	41,403	84,833,316	2,704,303	10,614,606	12.5%	6.5%	1.8190
	2003	56,313,318	2,867,875	9,030,697	16.0%	43,757	96,179,560	4,898,147	15,423,856	16.0%	6.5%	1.7079
	2004	57,336,191	4,975,407	9,752,627	17.0%	42,486	91,949,822	7,979,041	15,640,250	17.0%	6.5%	1.6037
	2005	56,781,309	7,015,809	11,173,134	19.7%	41,501	85,502,311	10,564,530	16,824,705	19.7%	6.5%	1.5058
	2006	56,488,511	8,963,141	20,606,232	36.5%	40,677	79,869,869	12,673,106	29,135,430	36.5%	6.5%	1.4139
	2007	56,314,109	11,189,484	22,520,346	40.0%	39,934	74,763,642	14,855,364	29,898,424	40.0%	6.5%	1.3276
	2008	56,090,131	15,082,130	21,644,499	38.6%	39,101	69,921,395	18,801,232	26,981,815	38.6%	6.5%	1.2466
	2009	55,617,452	18,510,660	29,741,485	53.5%	38,243	65,100,618	21,666,857	34,812,617	53.5%	6.5%	1.1705
	2010	55,285,194	21,612,176	29,694,315	53.7%	37,524	60,762,166	23,753,242	32,636,060	53.7%	6.5%	1.0991
	2011	54,948,122	25,206,127	35,289,363	64.2%	36,839	56,705,823	26,012,430	36,418,212	64.2%	6.5%	1.0320
Projected Future Experience	2012	54,081,506	40,728,793	37,320,386	69.0%	36,051	52,405,150	39,466,329	36,163,572	69.0%	6.5%	0.9690
	2013	52,401,905	45,209,659	40,798,448	77.9%	35,233	47,678,508	41,134,557	37,120,963	77.9%	6.5%	0.9099
	2014	55,033,040	46,917,224	44,205,753	80.3%	34,378	47,016,412	40,082,822	37,766,329	80.3%	6.5%	0.8543
	2015	58,320,672	47,493,689	47,589,692	81.6%	33,483	46,784,166	38,098,886	38,175,899	81.6%	6.5%	0.8022
	2016	56,283,555	48,987,482	51,063,953	90.7%	32,542	42,394,379	36,898,769	38,462,826	90.7%	6.5%	0.7532
	2017	54,178,249	51,190,978	54,488,678	100.6%	31,558	38,317,937	36,205,169	38,537,490	100.6%	6.5%	0.7073
	2018	52,012,150	54,227,083	57,819,369	111.2%	30,531	34,540,797	36,011,714	38,397,318	111.2%	6.5%	0.6641
	2019	49,793,407	57,464,126	61,042,554	122.6%	29,464	31,049,155	35,832,305	38,063,668	122.6%	6.5%	0.6236
	2020	47,530,068	60,741,695	64,133,147	134.9%	28,361	27,828,947	35,564,380	37,550,082	134.9%	6.5%	0.5855
	2021	45,230,499	63,975,924	67,063,992	148.3%	27,224	24,866,239	35,171,857	36,869,574	148.3%	6.5%	0.5498
	2022	42,903,685	67,102,507	69,797,343	162.7%	26,057	22,147,449	34,639,201	36,030,311	162.7%	6.5%	0.5162
	2023	40,558,995	70,078,980	72,321,145	178.3%	24,865	19,659,239	33,967,789	35,054,583	178.3%	6.5%	0.4847
	2024	38,206,887	72,880,804	74,621,285	195.3%	23,653	17,388,878	33,169,816	33,961,951	195.3%	6.5%	0.4551
	2025	35,858,584	75,491,330	76,717,715	213.9%	22,426	15,324,045	32,260,966	32,785,058	213.9%	6.5%	0.4273
	2026	33,525,849	77,889,317	78,508,417	234.2%	21,191	13,452,731	31,254,214	31,502,637	234.2%	6.5%	0.4013
	2027	31,222,115	80,044,421	80,049,627	256.4%	19,955	11,763,685	30,158,667	30,160,629	256.4%	6.5%	0.3768
	2028	28,962,234	81,955,463	81,360,162	280.9%	18,729	10,246,217	28,994,083	28,783,478	280.9%	6.5%	0.3538
	2029	26,760,184	83,625,044	82,427,414	308.0%	17,520	8,889,369	27,779,103	27,381,267	308.0%	6.5%	0.3322
	2030	24,627,515	85,048,618	83,229,951	338.0%	16,335	7,681,621	26,527,695	25,960,431	338.0%	6.5%	0.3119
	2031	22,574,620	86,214,680	83,740,036	370.9%	15,180	6,611,547	25,250,144	24,525,383	370.9%	6.5%	0.2929
	2032	20,609,840	87,109,205	83,991,774	407.5%	14,061	5,667,711	23,955,051	23,097,756	407.5%	6.5%	0.2750
	2033	18,738,442	87,727,471	83,976,344	448.2%	12,980	4,838,569	22,652,651	21,684,050	448.2%	6.5%	0.2582
	2034	16,963,833	88,070,086	83,708,187	493.5%	11,941	4,112,992	21,353,165	20,295,594	493.5%	6.5%	0.2425
	2035	15,288,656	88,124,421	83,086,285	543.5%	10,945	3,480,595	20,062,290	18,915,314	543.5%	6.5%	0.2277
	2036	13,715,081	87,843,623	82,017,304	598.0%	9,996	2,931,791	18,777,806	17,532,349	598.0%	6.5%	0.2138
	2037	12,244,712	87,171,957	80,485,007	657.3%	9,094	2,457,727	17,496,928	16,154,741	657.3%	6.5%	0.2007
	2038	10,878,446	86,080,703	78,559,605	722.2%	8,242	2,050,228	16,223,375	14,805,896	722.2%	6.5%	0.1885
	2039	9,616,360	84,562,228	76,189,684	792.3%	7,441	1,701,753	14,964,500	13,482,858	792.3%	6.5%	0.1770
	2040	8,457,636	82,605,884	73,383,168	867.7%	6,690	1,405,352	13,726,100	12,193,619	867.7%	6.5%	0.1662
	2041	7,400,487	80,221,909	70,223,307	948.9%	5,992	1,154,641	12,516,404	10,956,399	948.9%	6.5%	0.1560
	2042	6,442,275	77,435,751	66,747,082	1036.1%	5,344	943,792	11,344,320	9,778,433	1036.1%	6.5%	0.1465
	2043	5,579,589	74,271,019	62,948,866	1128.2%	4,747	767,520	10,216,608	8,659,150	1128.2%	6.5%	0.1376
	2044	4,808,198	70,776,020	59,025,958	1227.6%	4,200	621,041	9,141,635	7,623,963	1227.6%	6.5%	0.1292
	2045	4,123,091	67,048,296	55,115,819	1336.8%	3,702	500,047	8,131,598	6,684,430	1336.8%	6.5%	0.1213
	2046	3,518,733	63,184,932	51,232,057	1456.0%	3,250	400,705	7,195,352	5,834,187	1456.0%	6.5%	0.1139
	2047	2,989,213	59,246,285	47,363,377	1584.5%	2,842	319,629	6,335,050	5,064,442	1584.5%	6.5%	0.1069
	2048	2,528,275	55,277,230	43,560,906	1722.9%	2,477	253,842	5,549,905	4,373,571	1722.9%	6.5%	0.1004
	2049	2,129,526	51,326,359	39,897,032	1873.5%	2,150	200,758	4,838,716	3,761,233	1873.5%	6.5%	0.0943
	2050	1,786,672	47,449,156	36,421,995	2038.5%	1,861	158,156	4,200,187	3,224,065	2038.5%	6.5%	0.0885
	2051	1,493,579	43,695,473	33,165,707	2220.6%	1,605	124,142	3,631,842	2,756,638	2220.6%	6.5%	0.0831
	2052	1,244,364	40,091,771	30,058,439	2415.6%	1,380	97,115	3,128,932	2,345,888	2415.6%	6.5%	0.0780
	2053	1,033,520	36,640,839	27,093,912	2621.5%	1,182	75,737	2,685,077	1,985,468	2621.5%	6.5%	0.0733
	2054	855,960	33,346,419	24,301,071	2839.0%	1,010	58,897	2,294,515	1,672,119	2839.0%	6.5%	0.0688
	2055	707,058	30,221,695	21,711,659	3070.7%	861	45,682	1,952,589	1,402,766	3070.7%	6.5%	0.0646
	2056	582,656	27,282,595	19,338,073	3319.0%	731	35,347	1,655,115	1,173,156	3319.0%	6.5%	0.0607
	2057	479,072	24,530,243	17,113,160	3572.1%	619	27,289	1,397,316	974,817	3572.1%	6.5%	0.0570
	2058	393,084	21,949,223	15,020,182	3821.1%	523	21,025	1,173,985	803,375	3821.1%	6.5%	0.0535
	2059	321,892	19,529,770	13,071,128	4060.7%	440	16,166	980,823	656,458	4060.7%	6.5%	0.0502
	2060	263,092	17,273,297	11,314,408	4300.6%	369	12,407	814,553	533,551	4300.6%	6.5%	0.0472
	2061	214,632	15,189,024	9,732,368	4534.5%	309	9,504	672,550	430,936	4534.5%	6.5%	0.0443
	2062	174,768	13,275,771	8,301,622	4750.1%	257	7,266	551,956	345,150	4750.1%	6.5%	0.0416
	2063	142,030	11,526,199	7,009,901	4935.5%	214	5,545	449,968	273,657	4935.5%	6.5%	0.0390
	2064	115,188	9,933,657	5,859,318	5086.7%	177	4,222	364,129	214,779	5086.7%	6.5%	0.0367
	2065	93,212	8,495,706	4,864,856	5219.1%	145	3,208	292,412	167,443	5219.1%	6.5%	0.0344
	2066	75,243	7,212,654	4,013,656	5334.3%	119	2,432	233,100	129,714	5334.3%	6.5%	0.0323
	2067	60,569	6,080,371	3,289,985	5431.8%	97	1,838	184,513	99,837	5431.8%	6.5%	0.0303
	2068	48,603	5,090,622	2,675,807	5505.5%	79	1,385	145,050	76,243	5505.5%	6.5%	0.0285
	2069	38,860	4,233,152	2,160,817	5560.5%	64	1,040	113,256	57,812	5560.5%	6.5%	0.0268
	2070	30,942	3,495,615	1,727,644	5583.5%	51	777	87,816	43,401	5583.5%	6.5%	0.0251
	2071	24,520	2,864,457	1,364,254	5563.8%	41	578	67,568	32,181	5563.8%	6.5%	0.0236
	2072	19,325	2,328,567	1,068,274	5527.9%	32	428	51,575	23,661	5527.9%	6.5%	0.0221
TOTALS	Past	629,902,898	118,228,515	201,706,742	32.0%	480,010	925,818,942	146,546,065	261,454,025	28.2%		
	Future	1,026,296,952	3,107,087,467	2,830,489,065	275.8%	662,996	560,565,351	950,078,744	923,574,548	164.8%		
	Lifetime	1,656,199,850	3,225,315,983	3,032,195,806	183.1%	1,143,006	1,486,384,293	1,096,624,808	1,185,028,573	79.7%		

Exhibit III
New York Life Insurance Company
Virginia-Specific Experience on Policies Issued Prior to 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
	1990	0	0	0	0.0%	0	0	0	0	0.0%	0.0%	0.0000
	1991	0	0	0	0.0%	0	0	0	0	0.0%	0.0%	0.0000
	1992	0	0	0	0.0%	0	0	0	0	0.0%	0.0%	0.0000
	1993	0	0	0	0.0%	0	0	0	0	0.0%	0.0%	0.0000
	1994	1,776	0	0	0.0%	2	5,345	0	0	0.0%	6.5%	3.0104
	1995	2,830	0	0	0.0%	2	7,999	0	0	0.0%	6.5%	2.8266
	1996	3,560	0	0	0.0%	3	9,449	0	0	0.0%	6.5%	2.6541
	1997	31,423	0	0	0.0%	87	78,309	0	0	0.0%	6.5%	2.4921
	1998	279,142	697	123,151	44.1%	357	653,199	1,631	288,177	44.1%	6.5%	2.3400
Historical	1999	599,370	10,682	0	0.0%	623	1,316,936	23,471	0	0.0%	6.5%	2.1972
Experience	2000	921,422	17,413	1,310	0.1%	862	1,900,987	35,924	2,703	0.1%	6.5%	2.0631
	2001	1,336,243	53,847	29,316	2.2%	1,304	2,588,549	104,311	56,790	2.2%	6.5%	1.9372
	2002	1,956,495	48,220	151,780	7.8%	1,813	3,558,771	87,710	276,080	7.8%	6.5%	1.8190
	2003	2,685,831	110,970	197,051	7.3%	2,216	4,587,228	189,530	336,550	7.3%	6.5%	1.7079
	2004	2,902,954	166,783	316,938	10.9%	2,149	4,655,455	267,469	508,272	10.9%	6.5%	1.6037
	2005	2,879,324	190,178	154,686	5.4%	2,112	4,335,737	286,374	232,929	5.4%	6.5%	1.5058
	2006	2,857,124	209,143	665,563	23.3%	2,067	4,039,726	295,711	941,048	23.3%	6.5%	1.4139
	2007	2,852,559	283,072	441,203	15.5%	2,047	3,787,109	375,811	585,750	15.5%	6.5%	1.3276
	2008	2,866,504	397,237	1,242,968	43.4%	2,012	3,573,355	495,191	1,549,471	43.4%	6.5%	1.2466
	2009	2,861,929	558,679	1,622,046	56.7%	1,975	3,349,908	653,937	1,898,616	56.7%	6.5%	1.1705
	2010	2,844,511	772,124	575,215	20.2%	1,935	3,126,309	848,616	632,200	20.2%	6.5%	1.0991
	2011	2,827,279	1,022,172	1,703,509	60.3%	1,903	2,917,719	1,054,870	1,758,002	60.3%	6.5%	1.0320
	2012	2,783,185	1,583,450	1,689,464	60.7%	1,864	2,696,915	1,534,368	1,637,096	60.7%	6.5%	0.9690
	2013	2,700,679	1,851,088	1,839,238	68.1%	1,824	2,457,246	1,684,235	1,673,453	68.1%	6.5%	0.9099
	2014	2,615,612	1,974,698	1,994,138	76.2%	1,782	2,234,597	1,687,045	1,703,654	76.2%	6.5%	0.8543
	2015	2,527,953	2,059,088	2,158,252	85.4%	1,739	2,027,895	1,651,776	1,731,325	85.4%	6.5%	0.8022
	2016	2,437,805	2,169,847	2,324,944	95.4%	1,693	1,836,225	1,634,391	1,751,214	95.4%	6.5%	0.7532
	2017	2,345,132	2,300,139	2,494,029	106.3%	1,645	1,658,611	1,626,789	1,763,919	106.3%	6.5%	0.7073
	2018	2,250,176	2,458,953	2,665,726	118.5%	1,595	1,494,321	1,632,968	1,770,285	118.5%	6.5%	0.6641
	2019	2,153,290	2,628,997	2,834,663	131.6%	1,543	1,342,705	1,639,336	1,767,581	131.6%	6.5%	0.6236
	2020	2,054,751	2,803,739	3,005,095	146.3%	1,489	1,203,060	1,641,595	1,759,489	146.3%	6.5%	0.5855
	2021	1,954,845	2,981,020	3,175,676	162.5%	1,433	1,074,709	1,638,867	1,745,882	162.5%	6.5%	0.5498
	2022	1,853,939	3,159,006	3,341,492	180.2%	1,375	957,028	1,630,721	1,724,922	180.2%	6.5%	0.5162
Projected	2023	1,752,436	3,335,864	3,504,396	200.0%	1,316	849,418	1,616,917	1,698,606	200.0%	6.5%	0.4847
Future	2024	1,650,787	3,510,659	3,663,798	221.9%	1,255	751,313	1,597,786	1,667,483	221.9%	6.5%	0.4551
Experience	2025	1,549,421	3,683,133	3,824,895	246.9%	1,194	662,140	1,573,975	1,634,556	246.9%	6.5%	0.4273
	2026	1,448,790	3,853,916	3,985,338	275.1%	1,131	581,348	1,546,439	1,599,174	275.1%	6.5%	0.4013
	2027	1,349,433	4,023,145	4,147,485	307.4%	1,068	508,432	1,515,817	1,562,665	307.4%	6.5%	0.3768
	2028	1,251,968	4,192,135	4,310,812	344.3%	1,005	442,919	1,483,087	1,525,073	344.3%	6.5%	0.3538
	2029	1,156,994	4,361,119	4,472,720	386.6%	942	384,338	1,448,705	1,485,777	386.6%	6.5%	0.3322
	2030	1,065,000	4,527,382	4,620,134	433.8%	881	332,186	1,412,145	1,441,076	433.8%	6.5%	0.3119
	2031	976,435	4,685,008	4,746,492	486.1%	820	285,974	1,372,123	1,390,130	486.1%	6.5%	0.2929
	2032	891,684	4,830,250	4,860,065	545.0%	760	245,213	1,328,320	1,336,519	545.0%	6.5%	0.2750
	2033	811,000	4,961,854	4,955,851	611.1%	703	209,413	1,281,231	1,279,681	611.1%	6.5%	0.2582
	2034	734,510	5,078,136	5,033,171	685.2%	647	178,087	1,231,227	1,220,325	685.2%	6.5%	0.2425
	2035	662,287	5,175,637	5,078,672	766.8%	593	150,775	1,178,279	1,156,204	766.8%	6.5%	0.2277
	2036	594,395	5,248,319	5,088,686	856.1%	541	127,060	1,121,902	1,087,778	856.1%	6.5%	0.2138
	2037	530,889	5,291,267	5,063,605	953.8%	492	106,559	1,062,049	1,016,354	953.8%	6.5%	0.2007
	2038	471,796	5,301,384	4,998,633	1059.5%	445	88,918	999,136	942,078	1059.5%	6.5%	0.1885
	2039	417,105	5,276,265	4,898,536	1174.4%	401	73,813	933,711	866,866	1174.4%	6.5%	0.1770
	2040	366,779	5,214,315	4,758,324	1297.3%	359	60,945	866,430	790,661	1297.3%	6.5%	0.1662
	2041	320,755	5,114,853	4,583,231	1428.9%	320	50,045	798,031	715,086	1428.9%	6.5%	0.1560
	2042	278,934	4,978,671	4,377,421	1569.3%	284	40,864	729,374	641,291	1569.3%	6.5%	0.1465
	2043	241,182	4,807,319	4,138,581	1716.0%	251	33,177	661,287	569,297	1716.0%	6.5%	0.1376
	2044	207,344	4,603,672	3,882,948	1872.7%	221	26,781	594,624	501,533	1872.7%	6.5%	0.1292
	2045	177,232	4,374,877	3,624,547	2045.1%	193	21,495	530,584	439,584	2045.1%	6.5%	0.1213
	2046	150,633	4,130,133	3,365,931	2234.5%	168	17,154	470,330	383,304	2234.5%	6.5%	0.1139
	2047	127,310	3,874,783	3,101,022	2435.8%	146	13,613	414,320	331,584	2435.8%	6.5%	0.1069
	2048	107,013	3,611,689	2,833,029	2647.4%	126	10,744	362,618	284,440	2647.4%	6.5%	0.1004
	2049	89,480	3,344,515	2,572,832	2875.3%	108	8,436	315,299	242,550	2875.3%	6.5%	0.0943
	2050	74,444	3,077,232	2,319,570	3115.8%	92	6,590	272,396	205,328	3115.8%	6.5%	0.0885
	2051	61,644	2,813,716	2,082,713	3378.6%	79	5,124	233,868	173,109	3378.6%	6.5%	0.0831
	2052	50,824	2,557,839	1,855,797	3651.4%	67	3,967	199,625	144,834	3651.4%	6.5%	0.0780
	2053	41,740	2,310,735	1,638,592	3925.8%	57	3,059	169,333	120,078	3925.8%	6.5%	0.0733
	2054	34,160	2,073,801	1,439,643	4214.4%	48	2,351	142,695	99,060	4214.4%	6.5%	0.0688
	2055	27,874	1,849,598	1,257,624	4511.8%	40	1,801	119,500	81,254	4511.8%	6.5%	0.0646
	2056	22,689	1,640,236	1,095,996	4830.6%	34	1,376	99,506	66,489	4830.6%	6.5%	0.0607
	2057	18,431	1,447,468	951,709	5163.7%	28	1,050	82,452	54,212	5163.7%	6.5%	0.0570
	2058	14,950	1,271,253	820,808	5490.5%	24	800	67,995	43,902	5490.5%	6.5%	0.0535
	2059	12,114	1,111,111	706,291	5830.5%	20	608	55,802	35,471	5830.5%	6.5%	0.0502
	2060	9,810	966,952	603,761	6154.8%	17	463	45,598	28,471	6154.8%	6.5%	0.0472
	2061	7,943	837,789	512,952	6458.3%	14	352	37,096	22,713	6458.3%	6.5%	0.0443
	2062	6,432	722,747	434,379	6753.2%	12	267	30,049	18,060	6753.2%	6.5%	0.0416
	2063	5,211	620,692	363,507	6975.2%	10	203	24,231	14,191	6975.2%	6.5%	0.0390
	2064	4,225	530,007	301,736	7141.1%	8	155	19,428	11,060	7141.1%	6.5%	0.0367
	2065	3,428	449,771	248,221	7240.0%	7	118	15,481	8,543	7240.0%	6.5%	0.0344
	2066	2,784	379,308	203,325	7304.0%	6	90	12,259	6,571	7304.0%	6.5%	0.0323
	2067	2,261	318,239	166,983	7384.3%	5	69	9,657	5,067	7384.3%	6.5%	0.0303
	2068	1,837	266,124	137,326	7475.4%	4	52	7,583	3,913	7475.4%	6.5%	0.0285
	2069	1,491	222,062	112,878	7568.9%	3	40	5,941	3,020	7568.9%	6.5%	0.0268
	2070	1,209	184,826	91,356	7557.3%	3	30	4,643	2,295	7557.3%	6.5%	0.0251
	2071	977	153,265	74,072	7578.9%	2	23	3,615	1,747	7578.9%	6.5%	0.0236
	2072	787	126,802	60,432	7676.1%	2	17	2,808	1,339	7676.1%	6.5%	0.0221
	Past	30,710,275	3,841,216	7,224,736	23.5%	23,469	44,492,092	4,720,556	9,066,588	20.4%		
TOTALS	Future	45,466,227	173,291,899	159,493,546	350.8%	34,934	25,273,076	48,109,399	47,989,221	189.9%		
	Lifetime	76,176,501	177,133,116	166,718,281	218.9%	58,403	69,765,168	52,829,955	57,055,809	81.8%		

Exhibit III
New York Life Insurance Company
Virginia-Specific Experience on Policies Issued Prior to 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	1990	0	0	0	0.0%	0	0	0	0	0.0%	0.0%	0.0000
	1991	0	0	0	0.0%	0	0	0	0	0.0%	0.0%	0.0000
	1992	0	0	0	0.0%	0	0	0	0	0.0%	0.0%	0.0000
	1993	0	0	0	0.0%	0	0	0	0	0.0%	0.0%	0.0000
	1994	1,776	0	0	0.0%	2	5,345	0	0	0.0%	6.5%	3.0104
	1995	2,830	0	0	0.0%	2	7,999	0	0	0.0%	6.5%	2.8266
	1996	3,560	0	0	0.0%	3	9,449	0	0	0.0%	6.5%	2.6541
	1997	31,423	0	0	0.0%	87	78,309	0	0	0.0%	6.5%	2.4921
	1998	279,142	697	123,151	44.1%	357	653,199	1,631	288,177	44.1%	6.5%	2.3400
	1999	599,370	10,682	0	0.0%	623	1,316,936	23,471	0	0.0%	6.5%	2.1972
	2000	921,422	17,413	1,310	0.1%	862	1,900,987	35,924	2,703	0.1%	6.5%	2.0631
	2001	1,336,243	53,847	29,316	2.2%	1,304	2,588,549	104,311	56,790	2.2%	6.5%	1.9372
	2002	1,956,495	48,220	151,780	7.8%	1,813	3,558,771	87,710	276,080	7.8%	6.5%	1.8190
	2003	2,685,831	110,970	197,051	7.3%	2,216	4,587,228	189,530	336,550	7.3%	6.5%	1.7079
	2004	2,902,954	166,783	316,938	10.9%	2,149	4,655,455	267,469	508,272	10.9%	6.5%	1.6037
	2005	2,879,324	190,178	154,686	5.4%	2,112	4,335,737	286,374	232,929	5.4%	6.5%	1.5058
	2006	2,857,124	209,143	665,563	23.3%	2,067	4,039,726	295,711	941,048	23.3%	6.5%	1.4139
	2007	2,852,559	283,072	441,203	15.5%	2,047	3,787,109	375,811	585,750	15.5%	6.5%	1.3276
	2008	2,866,504	397,237	1,242,968	43.4%	2,012	3,573,355	495,191	1,549,471	43.4%	6.5%	1.2466
	2009	2,861,929	558,679	1,622,046	56.7%	1,975	3,349,908	653,937	1,898,616	56.7%	6.5%	1.1705
	2010	2,844,511	772,124	575,215	20.2%	1,935	3,126,309	848,616	632,200	20.2%	6.5%	1.0991
	2011	2,827,279	1,022,172	1,703,509	60.3%	1,903	2,917,719	1,054,870	1,758,002	60.3%	6.5%	1.0320
Projected Future Experience	2012	2,783,185	1,583,450	1,689,464	60.7%	1,864	2,696,915	1,534,368	1,637,096	60.7%	6.5%	0.9690
	2013	2,700,679	1,851,088	1,839,238	68.1%	1,824	2,457,246	1,684,235	1,673,453	68.1%	6.5%	0.9099
	2014	2,877,446	1,973,781	1,988,429	69.1%	1,782	2,458,290	1,686,262	1,698,776	69.1%	6.5%	0.8543
	2015	3,078,039	2,055,012	2,145,186	69.7%	1,739	2,469,167	1,648,506	1,720,843	69.7%	6.5%	0.8022
	2016	2,978,445	2,161,621	2,309,792	77.6%	1,693	2,243,450	1,628,195	1,739,801	77.6%	6.5%	0.7532
	2017	2,875,719	2,288,390	2,476,427	86.1%	1,645	2,033,872	1,618,479	1,751,470	86.1%	6.5%	0.7073
	2018	2,770,029	2,443,974	2,645,281	95.5%	1,595	1,839,551	1,623,021	1,756,707	95.5%	6.5%	0.6641
	2019	2,661,680	2,610,853	2,810,960	105.6%	1,543	1,659,716	1,628,022	1,752,801	105.6%	6.5%	0.6236
	2020	2,550,888	2,782,275	2,977,673	116.7%	1,489	1,493,550	1,629,028	1,743,433	116.7%	6.5%	0.5855
	2021	2,437,892	2,955,937	3,144,043	129.0%	1,433	1,340,273	1,625,077	1,728,491	129.0%	6.5%	0.5498
	2022	2,323,019	3,129,885	3,305,094	142.3%	1,375	1,199,173	1,615,688	1,706,133	142.3%	6.5%	0.5162
	2023	2,206,646	3,302,214	3,462,618	156.9%	1,316	1,069,577	1,600,607	1,678,356	156.9%	6.5%	0.4847
	2024	2,089,218	3,471,922	3,615,971	173.1%	1,255	950,854	1,580,155	1,645,716	173.1%	6.5%	0.4551
	2025	1,971,163	3,638,685	3,770,302	191.3%	1,194	842,370	1,554,980	1,611,226	191.3%	6.5%	0.4273
	2026	1,852,941	3,803,089	3,923,317	211.7%	1,131	743,519	1,526,044	1,574,288	211.7%	6.5%	0.4013
	2027	1,735,128	3,965,266	4,077,397	235.0%	1,068	653,751	1,494,010	1,536,258	235.0%	6.5%	0.3768
	2028	1,618,414	4,126,564	4,232,258	261.5%	1,005	572,560	1,459,890	1,497,282	261.5%	6.5%	0.3538
	2029	1,503,510	4,287,341	4,385,540	291.7%	942	499,445	1,424,196	1,456,817	291.7%	6.5%	0.3322
	2030	1,391,027	4,445,085	4,524,607	325.3%	881	433,878	1,386,476	1,411,280	325.3%	6.5%	0.3119
	2031	1,281,578	4,594,154	4,643,135	362.3%	820	375,342	1,345,514	1,359,859	362.3%	6.5%	0.2929
	2032	1,175,737	4,731,029	4,749,394	404.0%	760	323,328	1,301,034	1,306,084	404.0%	6.5%	0.2750
	2033	1,073,936	4,854,645	4,838,650	450.6%	703	277,308	1,253,548	1,249,418	450.6%	6.5%	0.2582
	2034	976,470	4,963,514	4,910,325	502.9%	647	236,752	1,203,436	1,190,540	502.9%	6.5%	0.2425
	2035	883,585	5,054,372	4,951,408	560.4%	593	201,156	1,150,672	1,127,231	560.4%	6.5%	0.2277
	2036	795,517	5,121,400	4,958,317	623.3%	541	170,053	1,094,771	1,059,910	623.3%	6.5%	0.2138
	2037	712,492	5,159,845	4,931,444	692.1%	492	143,010	1,035,671	989,826	692.1%	6.5%	0.2007
	2038	634,699	5,166,708	4,866,106	766.7%	445	119,620	973,754	917,101	766.7%	6.5%	0.1885
	2039	562,261	5,139,648	4,766,927	847.8%	401	99,500	909,534	843,576	847.8%	6.5%	0.1770
	2040	495,257	5,077,105	4,629,031	934.7%	359	82,294	843,631	769,177	934.7%	6.5%	0.1662
	2041	433,711	4,978,401	4,457,484	1027.8%	320	67,669	776,741	695,467	1027.8%	6.5%	0.1560
	2042	377,580	4,844,285	4,256,303	1127.3%	284	55,315	709,687	623,547	1127.3%	6.5%	0.1465
	2043	326,761	4,676,239	4,023,214	1231.2%	251	44,949	643,256	553,427	1231.2%	6.5%	0.1376
	2044	281,103	4,477,035	3,773,983	1342.6%	221	36,308	578,267	487,459	1342.6%	6.5%	0.1292
	2045	240,400	4,253,597	3,522,223	1465.1%	193	29,156	515,875	427,174	1465.1%	6.5%	0.1213
	2046	204,395	4,014,845	3,270,395	1600.0%	168	23,276	457,201	372,425	1600.0%	6.5%	0.1139
	2047	172,793	3,765,951	3,012,577	1743.5%	146	18,476	402,683	322,127	1743.5%	6.5%	0.1069
	2048	145,272	3,509,681	2,751,874	1894.3%	126	14,585	352,377	276,292	1894.3%	6.5%	0.1004
	2049	121,485	3,249,576	2,498,835	2056.9%	108	11,453	306,349	235,574	2056.9%	6.5%	0.0943
	2050	101,080	2,989,482	2,252,616	2228.6%	92	8,948	264,628	199,401	2228.6%	6.5%	0.0885
	2051	83,705	2,733,148	2,022,399	2416.1%	79	6,957	227,171	168,096	2416.1%	6.5%	0.0831
	2052	69,015	2,484,322	1,801,896	2610.9%	67	5,386	193,887	140,628	2610.9%	6.5%	0.0780
	2053	56,680	2,244,094	1,590,875	2806.8%	57	4,154	164,449	116,581	2806.8%	6.5%	0.0733
	2054	46,388	2,013,809	1,397,620	3012.9%	48	3,192	138,567	96,168	3012.9%	6.5%	0.0688
	2055	37,853	1,795,942	1,220,834	3225.2%	40	2,446	116,034	78,877	3225.2%	6.5%	0.0646
	2056	30,811	1,592,533	1,063,870	3452.9%	34	1,869	96,612	64,540	3452.9%	6.5%	0.0607
	2057	25,029	1,405,274	923,762	3690.8%	28	1,426	80,049	52,620	3690.8%	6.5%	0.0570
	2058	20,302	1,234,117	796,667	3924.1%	24	1,086	66,008	42,611	3924.1%	6.5%	0.0535
	2059	16,450	1,078,592	685,489	4167.0%	20	826	54,169	34,427	4167.0%	6.5%	0.0502
	2060	13,321	938,603	585,956	4398.6%	17	628	44,262	27,632	4398.6%	6.5%	0.0472
	2061	10,786	813,189	497,808	4615.3%	14	478	36,007	22,042	4615.3%	6.5%	0.0443
	2062	8,735	701,495	421,542	4826.0%	12	363	29,165	17,526	4826.0%	6.5%	0.0416
	2063	7,077	602,417	352,754	4984.4%	10	276	23,518	13,771	4984.4%	6.5%	0.0390
	2064	5,738	514,384	292,804	5102.9%	8	210	18,855	10,733	5102.9%	6.5%	0.0367
	2065	4,656	436,499	240,868	5173.4%	7	160	15,024	8,290	5173.4%	6.5%	0.0344
	2066	3,780	368,105	197,299	5219.1%	6	122	11,896	6,376	5219.1%	6.5%	0.0323
	2067	3,071	308,832	162,031	5276.4%	5	93	9,372	4,917	5276.4%	6.5%	0.0303
	2068	2,495	258,251	133,250	5341.4%	4	71	7,358	3,797	5341.4%	6.5%	0.0285
	2069	2,025	215,488	109,526	5408.0%	3	54	5,765	2,930	5408.0%	6.5%	0.0268
	2070	1,642	179,351	88,641	5399.7%	3	41	4,506	2,227	5399.7%	6.5%	0.0251
	2071	1,327	148,721	71,870	5415.0%	2	31	3,508	1,695	5415.0%	6.5%	0.0236
	2072	1,069	123,040	58,635	5484.4%	2	24	2,725	1,299	5484.4%	6.5%	0.0221
TOTALS	Past	30,710,275	3,841,216	7,224,736	23.5%	23,469	44,492,092	4,720,556	9,066,588	20.4%		
	Future	55,853,133	169,688,151	156,104,236	279.5%	34,934	30,025,548	47,414,776	47,243,625	157.3%		
	Lifetime	86,563,407	173,529,367	163,328,972	188.7%	58,403	74,517,640	52,135,332	56,310,214	75.6%		

Exhibit IV
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience on Policies Issued Prior to 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	1990	3,020	0	0.0%	2,860	134	4.7%	0.000	0.0%	4.7%	0.000
	1991	5,160	0	0.0%	4,650	262	5.6%	0.000	0.0%	5.3%	0.000
	1992	17,893	0	0.0%	16,597	1,170	7.1%	0.000	0.0%	6.5%	0.000
	1993	26,504	0	0.0%	23,355	1,929	8.3%	0.000	0.0%	7.3%	0.000
	1994	36,539	0	0.0%	31,025	2,918	9.4%	0.000	0.0%	8.1%	0.000
	1995	50,858	0	0.0%	42,543	4,663	11.0%	0.000	0.0%	9.0%	0.000
	1996	73,302	0	0.0%	60,730	7,389	12.2%	0.000	0.0%	10.0%	0.000
	1997	458,473	4,979	1.1%	432,004	52,413	12.1%	0.090	0.7%	11.4%	0.062
	1998	4,367,853	262,606	6.0%	4,271,932	506,372	11.9%	0.507	5.2%	11.8%	0.443
	1999	14,142,636	986,196	7.0%	13,729,776	1,646,205	12.0%	0.582	6.5%	11.9%	0.544
	2000	24,244,128	2,138,635	8.8%	22,969,400	2,983,328	13.0%	0.679	7.7%	12.5%	0.620
	2001	34,663,631	3,026,066	8.7%	32,121,429	4,529,882	14.1%	0.619	8.2%	13.2%	0.620
	2002	46,638,564	5,835,561	12.5%	42,475,579	6,425,594	15.1%	0.827	9.7%	13.8%	0.699
	2003	56,313,318	9,030,697	16.0%	50,394,760	8,310,875	16.5%	0.972	11.5%	14.6%	0.788
	2004	57,336,191	9,752,627	17.0%	49,113,210	9,654,523	19.7%	0.865	12.6%	15.6%	0.811
	2005	56,781,309	11,173,134	19.7%	46,128,765	10,983,670	23.8%	0.826	13.8%	16.8%	0.821
	2006	56,488,511	20,606,232	36.5%	43,512,834	12,491,719	28.7%	1.271	16.8%	18.2%	0.924
	2007	56,314,109	22,520,346	40.0%	41,054,035	14,102,907	34.4%	1.164	19.4%	19.7%	0.983
	2008	56,090,131	21,644,499	38.6%	38,674,147	15,695,720	40.6%	0.951	21.2%	21.3%	0.994
	2009	55,617,452	29,741,485	53.5%	36,320,286	17,213,251	47.4%	1.128	23.8%	23.0%	1.036
	2010	55,285,194	29,694,315	53.7%	34,033,730	18,627,473	54.7%	0.981	25.9%	24.7%	1.050
	2011	54,948,122	35,289,363	64.2%	31,812,071	19,793,677	62.2%	1.032	28.2%	26.3%	1.073
Projected Future Experience	2012	54,081,506	37,320,386	69.0%	29,459,724	20,604,831	69.9%	0.987	30.4%	27.9%	1.089
	2013	52,401,905	40,798,448	77.9%	26,992,777	21,166,208	78.4%	0.993	32.6%	29.5%	1.106
	2014	50,655,795	44,312,880	87.5%	24,675,855	21,666,262	87.8%	0.996	34.8%	31.0%	1.123
	2015	48,845,293	47,843,325	97.9%	22,504,332	22,121,929	98.3%	0.996	37.1%	32.5%	1.142
	2016	46,974,027	51,356,305	109.3%	20,473,527	22,523,089	110.0%	0.994	39.3%	33.9%	1.160
	2017	45,045,459	54,826,274	121.7%	18,578,675	22,871,018	123.1%	0.989	41.5%	35.3%	1.179
	2018	43,068,030	58,208,722	135.2%	16,814,916	23,160,967	137.7%	0.981	43.8%	36.6%	1.197
	2019	41,050,782	61,490,389	149.8%	15,177,287	23,386,216	154.1%	0.972	46.0%	37.8%	1.215
	2020	39,002,667	64,647,209	165.8%	13,660,729	23,537,387	172.3%	0.962	48.2%	39.0%	1.234
	2021	36,932,872	67,652,687	183.2%	12,260,100	23,611,173	192.6%	0.951	50.3%	40.2%	1.252
	2022	34,851,010	70,469,516	202.2%	10,970,172	23,605,875	215.2%	0.940	52.4%	41.3%	1.270
	2023	32,766,870	73,086,702	223.1%	9,785,650	23,528,259	240.4%	0.928	54.5%	42.3%	1.288
	2024	30,691,064	75,490,754	246.0%	8,701,198	23,378,803	268.7%	0.915	56.5%	43.3%	1.305
	2025	28,634,767	77,701,705	271.4%	7,711,471	23,144,188	300.1%	0.904	58.5%	44.2%	1.322
	2026	26,609,431	79,615,889	299.2%	6,811,136	22,821,759	335.1%	0.893	60.4%	45.1%	1.339
	2027	24,627,662	81,288,772	330.1%	5,994,891	22,420,020	374.0%	0.883	62.3%	45.9%	1.356
	2028	22,702,841	82,734,247	364.4%	5,257,485	21,943,708	417.4%	0.873	64.0%	46.7%	1.372
	2029	20,846,948	83,933,569	402.6%	4,593,738	21,397,917	465.8%	0.864	65.8%	47.4%	1.388
	2030	19,069,192	84,861,899	445.0%	3,998,560	20,782,837	519.8%	0.856	67.4%	48.0%	1.404
	2031	17,377,073	85,488,736	492.0%	3,466,964	20,101,120	579.8%	0.849	69.0%	48.6%	1.420
	2032	15,775,774	85,846,325	544.2%	2,994,087	19,356,831	646.5%	0.842	70.5%	49.1%	1.434
	2033	14,267,581	85,921,851	602.2%	2,575,209	18,550,965	720.4%	0.836	71.9%	49.6%	1.449
	2034	12,853,003	85,727,003	667.0%	2,205,769	17,689,159	801.9%	0.832	73.2%	50.0%	1.463
	2035	11,531,690	85,158,348	738.5%	1,881,378	16,784,168	892.1%	0.828	74.5%	50.4%	1.477
	2036	10,302,799	84,120,700	816.5%	1,597,832	15,842,457	991.5%	0.823	75.6%	50.8%	1.490
	2037	9,165,046	82,597,972	901.2%	1,351,131	14,862,403	1100.0%	0.819	76.7%	51.1%	1.502
	2038	8,116,692	80,662,943	993.8%	1,137,506	13,856,606	1218.2%	0.816	77.7%	51.3%	1.514
	2039	7,155,520	78,263,458	1093.7%	953,423	12,834,977	1346.2%	0.812	78.6%	51.6%	1.525
	2040	6,278,849	75,408,483	1201.0%	795,589	11,813,851	1484.9%	0.809	79.5%	51.8%	1.535
	2041	5,483,548	72,184,497	1316.4%	660,947	10,809,461	1635.4%	0.805	80.2%	52.0%	1.544
	2042	4,766,134	68,630,260	1440.0%	546,680	9,833,262	1798.7%	0.801	80.9%	52.1%	1.553
	2043	4,122,806	64,740,645	1570.3%	450,214	8,895,122	1975.8%	0.795	81.5%	52.2%	1.560
	2044	3,549,410	60,719,121	1710.7%	369,213	8,005,081	2168.1%	0.789	82.0%	52.4%	1.567
	2045	3,041,450	56,707,670	1864.5%	301,567	7,170,069	2377.6%	0.784	82.5%	52.4%	1.573
	2046	2,594,241	52,720,771	2032.2%	245,378	6,394,961	2606.2%	0.780	82.9%	52.5%	1.579
	2047	2,202,990	48,747,200	2212.8%	198,951	5,683,935	2857.0%	0.775	83.3%	52.6%	1.584
	2048	1,862,778	44,839,932	2407.2%	160,785	5,035,912	3132.1%	0.769	83.6%	52.6%	1.588
	2049	1,568,694	41,073,749	2618.3%	129,563	4,450,471	3435.0%	0.762	83.9%	52.7%	1.592
	2050	1,315,969	37,500,609	2849.7%	104,138	3,923,521	3767.6%	0.756	84.1%	52.7%	1.595
	2051	1,100,001	34,151,544	3104.7%	83,518	3,448,842	4129.5%	0.752	84.3%	52.7%	1.598
	2052	916,410	30,954,923	3377.8%	66,854	3,024,129	4523.5%	0.747	84.5%	52.8%	1.600
	2053	761,107	27,904,452	3666.3%	53,428	2,644,494	4949.6%	0.741	84.6%	52.8%	1.602
	2054	630,334	25,030,076	3970.9%	42,637	2,305,891	5408.1%	0.734	84.7%	52.8%	1.604
	2055	520,674	22,364,619	4295.3%	33,982	2,005,043	5900.4%	0.728	84.8%	52.8%	1.606
	2056	429,061	19,920,963	4642.9%	27,048	1,739,669	6431.7%	0.722	84.9%	52.8%	1.607
	2057	352,781	17,630,025	4997.4%	21,501	1,505,809	7003.4%	0.714	85.0%	52.8%	1.608
	2058	289,460	15,474,651	5346.0%	17,067	1,300,748	7621.6%	0.701	85.0%	52.9%	1.609
	2059	237,034	13,467,259	5681.6%	13,524	1,121,905	8295.4%	0.685	85.1%	52.9%	1.609
	2060	193,735	11,657,798	6017.4%	10,697	965,344	9024.4%	0.667	85.1%	52.9%	1.610
	2061	158,050	10,028,125	6344.9%	8,442	827,962	9807.2%	0.647	85.1%	52.9%	1.611
	2062	128,695	8,554,191	6646.9%	6,646	707,634	10647.2%	0.624	85.2%	52.9%	1.611
	2063	104,588	7,223,393	6906.5%	5,217	602,766	11553.9%	0.598	85.2%	52.9%	1.611
	2064	84,822	6,037,937	7118.4%	4,082	510,524	12508.2%	0.569	85.2%	52.9%	1.611
	2065	68,639	5,013,287	7303.8%	3,181	430,274	13526.6%	0.540	85.2%	52.9%	1.612
	2066	55,407	4,136,212	7465.1%	2,468	360,871	14620.7%	0.511	85.2%	52.9%	1.612
	2067	44,601	3,390,517	7601.8%	1,906	300,614	15775.9%	0.482	85.2%	52.9%	1.612
	2068	35,790	2,757,626	7705.1%	1,463	248,199	16970.0%	0.454	85.2%	52.9%	1.612
	2069	28,616	2,226,930	7782.2%	1,115	203,078	18211.1%	0.427	85.2%	52.9%	1.612
	2070	22,785	1,780,535	7814.5%	844	164,249	19465.9%	0.401	85.2%	52.9%	1.612
	2071	18,056	1,406,042	7787.0%	633	131,187	20726.0%	0.376	85.2%	52.9%	1.612
	2072	14,231	1,101,012	7736.9%	470	103,282	21966.2%	0.352	85.3%	52.9%	1.612
TOTALS	Past	629,902,898	201,706,742	32.0%	487,225,717	143,036,076	29.4%	1.091	28.2%	26.3%	1.073
	Future	848,385,045	2,886,912,069	340.3%	286,955,269	684,219,294	238.4%	1.427	195.4%	157.1%	1.244
	Lifetime	1,478,287,943	3,088,618,810	208.9%	774,180,986	827,255,370	106.9%	1.955	85.3%	52.9%	1.612

Exhibit IV
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Nationwide Experience on Policies Issued Prior to 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	1990	3,020	0	0.0%	2,860	134	4.7%	0.000	0.0%	4.7%	0.000
	1991	5,160	0	0.0%	4,650	262	5.6%	0.000	0.0%	5.3%	0.000
	1992	17,893	0	0.0%	16,597	1,170	7.1%	0.000	0.0%	6.5%	0.000
	1993	26,504	0	0.0%	23,355	1,929	8.3%	0.000	0.0%	7.3%	0.000
	1994	36,539	0	0.0%	31,025	2,918	9.4%	0.000	0.0%	8.1%	0.000
	1995	50,858	0	0.0%	42,543	4,663	11.0%	0.000	0.0%	9.0%	0.000
	1996	73,302	0	0.0%	60,730	7,389	12.2%	0.000	0.0%	10.0%	0.000
	1997	458,473	4,979	1.1%	432,004	52,413	12.1%	0.090	0.7%	11.4%	0.062
	1998	4,367,853	262,606	6.0%	4,271,932	506,372	11.9%	0.507	5.2%	11.8%	0.443
	1999	14,142,636	986,196	7.0%	13,729,776	1,646,205	12.0%	0.582	6.5%	11.9%	0.544
	2000	24,244,128	2,138,635	8.8%	22,969,400	2,983,328	13.0%	0.679	7.7%	12.5%	0.620
	2001	34,663,631	3,026,066	8.7%	32,121,429	4,529,882	14.1%	0.619	8.2%	13.2%	0.620
	2002	46,638,564	5,835,561	12.5%	42,475,579	6,425,594	15.1%	0.827	9.7%	13.8%	0.699
	2003	56,313,318	9,030,697	16.0%	50,394,760	8,310,875	16.5%	0.972	11.5%	14.6%	0.788
	2004	57,336,191	9,752,627	17.0%	49,113,210	9,654,523	19.7%	0.865	12.6%	15.6%	0.811
	2005	56,781,309	11,173,134	19.7%	46,128,765	10,983,670	23.8%	0.826	13.8%	16.8%	0.821
	2006	56,488,511	20,606,232	36.5%	43,512,834	12,491,719	28.7%	1.271	16.8%	18.2%	0.924
	2007	56,314,109	22,520,346	40.0%	41,054,035	14,102,907	34.4%	1.164	19.4%	19.7%	0.983
	2008	56,090,131	21,644,499	38.6%	38,674,147	15,695,720	40.6%	0.951	21.2%	21.3%	0.994
	2009	55,617,452	29,741,485	53.5%	36,320,286	17,213,251	47.4%	1.128	23.8%	23.0%	1.036
	2010	55,285,194	29,694,315	53.7%	34,033,730	18,627,473	54.7%	0.981	25.9%	24.7%	1.050
	2011	54,948,122	35,289,363	64.2%	31,812,071	19,793,677	62.2%	1.032	28.2%	26.3%	1.073
Projected Future Experience	2012	54,081,506	37,320,386	69.0%	29,459,724	20,604,831	69.9%	0.987	30.4%	27.9%	1.089
	2013	52,401,905	40,798,448	77.9%	26,992,777	21,166,208	78.4%	0.993	32.6%	29.5%	1.106
	2014	55,033,040	44,205,753	80.3%	24,675,855	21,666,262	87.8%	0.915	34.7%	31.0%	1.119
	2015	58,320,672	47,589,692	81.6%	22,504,332	22,121,929	98.3%	0.830	36.7%	32.5%	1.129
	2016	56,283,555	51,063,953	90.7%	20,473,527	22,523,089	110.0%	0.825	38.6%	33.9%	1.140
	2017	54,178,249	54,488,678	100.6%	18,578,675	22,871,018	123.1%	0.817	40.6%	35.3%	1.152
	2018	52,012,150	57,819,369	111.2%	16,814,916	23,160,967	137.7%	0.807	42.6%	36.6%	1.165
	2019	49,793,407	61,042,554	122.6%	15,177,287	23,386,216	154.1%	0.796	44.6%	37.8%	1.178
	2020	47,530,068	64,133,147	134.9%	13,660,729	23,537,387	172.3%	0.783	46.5%	39.0%	1.191
	2021	45,230,499	67,063,992	148.3%	12,260,100	23,611,173	192.6%	0.770	48.4%	40.2%	1.205
	2022	42,903,685	69,797,343	162.7%	10,970,172	23,605,875	215.2%	0.756	50.3%	41.3%	1.218
	2023	40,558,995	72,321,145	178.3%	9,785,650	23,528,259	240.4%	0.742	52.2%	42.3%	1.232
	2024	38,206,887	74,621,285	195.3%	8,701,198	23,378,803	268.7%	0.727	54.0%	43.3%	1.246
	2025	35,858,584	76,717,715	213.9%	7,711,471	23,144,188	300.1%	0.713	55.7%	44.2%	1.260
	2026	33,525,849	78,508,417	234.2%	6,811,136	22,821,759	335.1%	0.699	57.4%	45.1%	1.273
	2027	31,222,115	80,049,627	256.4%	5,994,891	22,420,020	374.0%	0.686	59.1%	45.9%	1.287
	2028	28,962,234	81,360,162	280.9%	5,257,485	21,943,708	417.4%	0.673	60.7%	46.7%	1.300
	2029	26,760,184	82,427,414	308.0%	4,593,738	21,397,917	465.8%	0.661	62.2%	47.4%	1.313
	2030	24,627,515	83,229,951	338.0%	3,998,560	20,782,837	519.8%	0.650	63.7%	48.0%	1.326
	2031	22,574,620	83,740,036	370.9%	3,466,964	20,101,120	579.8%	0.640	65.1%	48.6%	1.339
	2032	20,609,840	83,991,774	407.5%	2,994,087	19,356,831	646.5%	0.630	66.4%	49.1%	1.352
	2033	18,738,442	83,976,344	448.2%	2,575,209	18,550,965	720.4%	0.622	67.7%	49.6%	1.364
	2034	16,963,833	83,708,187	493.5%	2,205,769	17,689,159	801.9%	0.615	68.9%	50.0%	1.376
	2035	15,288,656	83,086,285	543.5%	1,881,378	16,784,168	892.1%	0.609	70.0%	50.4%	1.388
	2036	13,715,081	82,017,304	598.0%	1,597,832	15,842,457	991.5%	0.603	71.0%	50.8%	1.399
	2037	12,244,712	80,485,007	657.3%	1,351,131	14,862,403	1100.0%	0.598	72.0%	51.1%	1.410
	2038	10,878,446	78,559,605	722.2%	1,137,506	13,856,606	1218.2%	0.593	72.9%	51.3%	1.420
	2039	9,616,360	76,189,684	792.3%	953,423	12,834,977	1346.2%	0.589	73.7%	51.6%	1.430
	2040	8,457,636	73,383,168	867.7%	795,589	11,813,851	1484.9%	0.584	74.5%	51.8%	1.438
	2041	7,400,487	70,223,307	948.9%	660,947	10,809,461	1635.4%	0.580	75.2%	52.0%	1.447
	2042	6,442,275	66,747,082	1036.1%	546,680	9,833,262	1798.7%	0.576	75.8%	52.1%	1.454
	2043	5,579,589	62,948,866	1128.2%	450,214	8,895,122	1975.8%	0.571	76.3%	52.2%	1.461
	2044	4,808,198	59,025,958	1227.6%	369,213	8,005,081	2168.1%	0.566	76.8%	52.4%	1.467
	2045	4,123,091	55,115,819	1336.8%	301,567	7,170,069	2377.6%	0.562	77.2%	52.4%	1.473
	2046	3,518,733	51,232,057	1456.0%	245,378	6,394,961	2606.2%	0.559	77.6%	52.5%	1.478
	2047	2,989,213	47,363,377	1584.5%	198,951	5,683,935	2857.0%	0.555	77.9%	52.6%	1.482
	2048	2,528,275	43,560,906	1722.9%	160,785	5,035,912	3132.1%	0.550	78.2%	52.6%	1.486
	2049	2,129,526	39,897,032	1873.5%	129,563	4,450,471	3435.0%	0.545	78.5%	52.7%	1.489
	2050	1,786,672	36,421,995	2038.5%	104,138	3,923,521	3767.6%	0.541	78.7%	52.7%	1.492
	2051	1,493,579	33,165,707	2220.6%	83,518	3,448,842	4129.5%	0.538	78.8%	52.7%	1.495
	2052	1,244,364	30,058,439	2415.6%	66,854	3,024,129	4523.5%	0.534	79.0%	52.8%	1.497
	2053	1,033,520	27,093,912	2621.5%	53,428	2,644,494	4949.6%	0.530	79.1%	52.8%	1.499
	2054	855,960	24,301,071	2839.0%	42,637	2,305,891	5408.1%	0.525	79.2%	52.8%	1.500
	2055	707,058	21,711,659	3070.7%	33,982	2,005,043	5900.4%	0.520	79.3%	52.8%	1.502
	2056	582,656	19,338,073	3319.0%	27,048	1,739,669	6431.7%	0.516	79.4%	52.8%	1.503
	2057	479,072	17,113,160	3572.1%	21,501	1,505,809	7003.4%	0.510	79.5%	52.8%	1.504
	2058	393,084	15,020,182	3821.1%	17,067	1,300,748	7621.6%	0.501	79.5%	52.9%	1.505
	2059	321,892	13,071,128	4060.7%	13,524	1,121,905	8295.4%	0.490	79.6%	52.9%	1.505
	2060	263,092	11,314,408	4300.6%	10,697	965,344	9024.4%	0.477	79.6%	52.9%	1.506
	2061	214,632	9,732,368	4534.5%	8,442	827,962	9807.2%	0.462	79.6%	52.9%	1.506
	2062	174,768	8,301,622	4750.1%	6,646	707,634	10647.2%	0.446	79.7%	52.9%	1.507
	2063	142,030	7,009,901	4935.5%	5,217	602,766	11553.9%	0.427	79.7%	52.9%	1.507
	2064	115,188	5,859,318	5086.7%	4,082	510,524	12508.2%	0.407	79.7%	52.9%	1.507
	2065	93,212	4,864,856	5219.1%	3,181	430,274	13526.6%	0.386	79.7%	52.9%	1.507
	2066	75,243	4,013,656	5334.3%	2,468	360,871	14620.7%	0.365	79.7%	52.9%	1.507
	2067	60,569	3,289,985	5431.8%	1,906	300,614	15775.9%	0.344	79.7%	52.9%	1.507
	2068	48,603	2,675,807	5505.5%	1,463	248,199	16970.0%	0.324	79.7%	52.9%	1.507
	2069	38,860	2,160,817	5560.5%	1,115	203,078	18211.1%	0.305	79.7%	52.9%	1.508
	2070	30,942	1,727,644	5583.5%	844	164,249	19465.9%	0.287	79.7%	52.9%	1.508
	2071	24,520	1,364,254	5563.8%	633	131,187	20726.0%	0.268	79.7%	52.9%	1.508
	2072	19,325	1,068,274	5527.9%	470	103,282	21966.2%	0.252	79.7%	52.9%	1.508
TOTALS	Past	629,902,898	201,706,742	32.0%	487,225,717	143,036,076	29.4%	1.091	28.2%	26.3%	1.073
	Future	1,026,296,952	2,830,489,065	275.8%	286,955,269	684,219,294	238.4%	1.157	164.8%	157.1%	1.049
	Lifetime	1,656,199,850	3,032,195,806	183.1%	774,180,986	827,255,370	106.9%	1.713	79.7%	52.9%	1.508

Exhibit V
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience on Policies Issued Prior to 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	1990	0	0	0.0%	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1991	0	0	0.0%	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1992	0	0	0.0%	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1993	0	0	0.0%	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	1,776	0	0.0%	1,773	139	7.9%	0.000	0.0%	7.9%	0.000
	1995	2,830	0	0.0%	2,643	234	8.9%	0.000	0.0%	8.4%	0.000
	1996	3,560	0	0.0%	3,129	307	9.8%	0.000	0.0%	9.0%	0.000
	1997	31,423	0	0.0%	30,677	3,111	10.1%	0.000	0.0%	9.9%	0.000
	1998	279,142	123,151	44.1%	276,640	27,943	10.1%	4.368	38.2%	10.1%	3.793
	1999	599,370	0	0.0%	573,981	65,519	11.4%	0.000	13.9%	10.9%	1.275
	2000	921,422	1,310	0.1%	854,920	110,982	13.0%	0.011	7.3%	11.9%	0.616
	2001	1,336,243	29,316	2.2%	1,202,942	167,798	13.9%	0.157	5.3%	12.7%	0.418
	2002	1,956,495	151,780	7.8%	1,742,587	244,174	14.0%	0.554	6.2%	13.1%	0.469
	2003	2,685,831	197,051	7.3%	2,371,863	336,239	14.2%	0.518	6.5%	13.4%	0.486
	2004	2,902,954	316,938	10.9%	2,452,069	402,479	16.4%	0.665	7.6%	14.1%	0.537
	2005	2,879,324	154,686	5.4%	2,295,776	462,223	20.1%	0.267	7.2%	15.1%	0.475
	2006	2,857,124	665,563	23.3%	2,165,770	529,698	24.5%	0.952	9.5%	16.3%	0.583
	2007	2,852,559	441,203	15.5%	2,046,970	600,091	29.3%	0.528	10.2%	17.7%	0.580
	2008	2,866,504	1,242,968	43.4%	1,932,087	669,186	34.6%	1.252	13.6%	19.1%	0.714
	2009	2,861,929	1,622,046	56.7%	1,817,448	738,661	40.6%	1.395	17.4%	20.6%	0.845
	2010	2,844,511	575,215	20.2%	1,706,764	810,440	47.5%	0.426	17.6%	22.1%	0.796
	2011	2,827,279	1,703,509	60.3%	1,599,438	876,647	54.8%	1.099	20.4%	23.7%	0.862
Projected Future Experience	2012	2,783,185	1,689,464	60.7%	1,486,189	926,202	62.3%	0.974	22.7%	25.2%	0.900
	2013	2,700,679	1,839,238	68.1%	1,368,362	961,953	70.3%	0.969	24.9%	26.7%	0.933
	2014	2,615,612	1,994,138	76.2%	1,257,278	994,337	79.1%	0.964	27.1%	28.2%	0.963
	2015	2,527,953	2,158,252	85.4%	1,152,730	1,025,277	88.9%	0.960	29.3%	29.6%	0.991
	2016	2,437,805	2,324,944	95.4%	1,054,512	1,054,224	100.0%	0.954	31.5%	31.0%	1.016
	2017	2,345,132	2,494,029	106.3%	962,415	1,082,077	112.4%	0.946	33.7%	32.4%	1.040
	2018	2,250,176	2,665,726	118.5%	876,228	1,108,581	126.5%	0.936	35.8%	33.7%	1.063
	2019	2,153,290	2,834,663	131.6%	795,739	1,133,006	142.4%	0.925	38.0%	35.0%	1.085
	2020	2,054,751	3,005,095	146.3%	720,734	1,153,873	160.1%	0.914	40.1%	36.2%	1.106
	2021	1,954,845	3,175,676	162.5%	651,000	1,171,122	179.9%	0.903	42.2%	37.4%	1.127
	2022	1,853,939	3,341,492	180.2%	586,323	1,185,853	202.3%	0.891	44.3%	38.6%	1.147
	2023	1,752,436	3,504,396	200.0%	526,488	1,198,297	227.6%	0.879	46.3%	39.7%	1.166
	2024	1,650,787	3,663,798	221.9%	471,282	1,208,405	256.4%	0.866	48.3%	40.8%	1.185
	2025	1,549,421	3,824,895	246.9%	420,495	1,215,027	289.0%	0.854	50.3%	41.8%	1.204
	2026	1,448,790	3,985,338	275.1%	373,913	1,217,906	325.7%	0.845	52.3%	42.8%	1.222
	2027	1,349,433	4,147,485	307.4%	331,328	1,216,343	367.1%	0.837	54.3%	43.7%	1.241
	2028	1,251,968	4,310,812	344.3%	292,529	1,210,622	413.8%	0.832	56.2%	44.6%	1.259
	2029	1,156,994	4,472,720	386.6%	257,305	1,200,849	466.7%	0.828	58.0%	45.4%	1.278
	2030	1,065,000	4,620,134	433.8%	225,445	1,187,019	526.5%	0.824	59.9%	46.2%	1.297
	2031	976,435	4,746,492	486.1%	196,738	1,168,216	593.8%	0.819	61.7%	46.9%	1.315
	2032	891,684	4,860,065	545.0%	170,974	1,143,778	669.0%	0.815	63.4%	47.6%	1.333
	2033	811,000	4,955,851	611.1%	147,948	1,113,525	752.6%	0.812	65.1%	48.2%	1.351
	2034	734,510	5,033,171	685.2%	127,458	1,077,569	845.4%	0.811	66.7%	48.7%	1.368
	2035	662,287	5,078,672	766.8%	109,306	1,036,602	948.3%	0.809	68.2%	49.2%	1.385
	2036	594,395	5,088,686	856.1%	93,298	991,178	1062.4%	0.806	69.6%	49.7%	1.402
	2037	530,889	5,063,605	953.8%	79,248	940,963	1187.4%	0.803	71.0%	50.1%	1.417
	2038	471,796	4,998,633	1059.5%	66,978	886,661	1323.8%	0.800	72.3%	50.5%	1.432
	2039	417,105	4,898,536	1174.4%	56,319	829,221	1472.4%	0.798	73.4%	50.8%	1.446
	2040	366,779	4,758,324	1297.3%	47,110	769,610	1633.6%	0.794	74.5%	51.1%	1.459
	2041	320,755	4,583,231	1428.9%	39,199	709,120	1809.0%	0.790	75.5%	51.3%	1.471
	2042	278,934	4,377,421	1569.3%	32,443	648,875	2000.0%	0.785	76.4%	51.5%	1.482
	2043	241,182	4,138,581	1716.0%	26,709	589,632	2207.6%	0.777	77.1%	51.7%	1.492
	2044	207,344	3,882,948	1872.7%	21,872	532,029	2432.5%	0.770	77.8%	51.8%	1.501
	2045	177,232	3,624,547	2045.1%	17,819	476,905	2676.3%	0.764	78.4%	52.0%	1.509
	2046	150,633	3,365,931	2234.5%	14,446	424,648	2939.6%	0.760	79.0%	52.1%	1.516
	2047	127,310	3,101,022	2435.8%	11,656	375,897	3225.1%	0.755	79.4%	52.2%	1.523
	2048	107,013	2,833,029	2647.4%	9,363	330,941	3534.6%	0.749	79.8%	52.2%	1.528
	2049	89,480	2,572,832	2875.3%	7,491	290,068	3872.5%	0.743	80.2%	52.3%	1.533
	2050	74,444	2,319,570	3115.8%	5,971	253,013	4237.5%	0.735	80.5%	52.3%	1.537
	2051	61,644	2,082,713	3378.6%	4,744	219,403	4624.7%	0.731	80.7%	52.4%	1.540
	2052	50,824	1,855,797	3651.4%	3,759	189,138	5031.5%	0.726	80.9%	52.4%	1.543
	2053	41,740	1,638,592	3925.8%	2,972	161,926	5449.0%	0.720	81.1%	52.4%	1.546
	2054	34,160	1,439,643	4214.4%	2,345	137,546	5865.9%	0.718	81.2%	52.5%	1.548
	2055	27,874	1,257,624	4511.8%	1,848	116,126	6285.4%	0.718	81.3%	52.5%	1.549
	2056	22,689	1,095,996	4830.6%	1,454	97,844	6728.6%	0.718	81.4%	52.5%	1.551
	2057	18,431	951,709	5163.7%	1,144	82,225	7189.8%	0.718	81.5%	52.5%	1.552
	2058	14,950	820,808	5490.5%	899	69,178	7695.0%	0.714	81.6%	52.5%	1.553
	2059	12,114	706,291	5830.5%	707	58,312	8252.8%	0.706	81.6%	52.5%	1.554
	2060	9,810	603,761	6154.8%	555	49,259	8869.3%	0.694	81.6%	52.5%	1.554
	2061	7,943	512,952	6458.3%	437	41,716	9553.0%	0.676	81.7%	52.5%	1.555
	2062	6,432	434,379	6753.2%	343	35,468	10326.0%	0.654	81.7%	52.5%	1.555
	2063	5,211	363,507	6975.2%	270	30,314	11214.5%	0.622	81.7%	52.5%	1.555
	2064	4,225	301,736	7141.1%	213	26,069	12248.8%	0.583	81.7%	52.5%	1.556
	2065	3,428	248,221	7240.0%	168	22,532	13442.6%	0.539	81.7%	52.5%	1.556
	2066	2,784	203,325	7304.0%	132	19,530	14796.4%	0.494	81.8%	52.5%	1.556
	2067	2,261	166,983	7384.3%	104	17,005	16373.3%	0.451	81.8%	52.5%	1.556
	2068	1,837	137,326	7475.4%	82	14,799	18139.3%	0.412	81.8%	52.5%	1.556
	2069	1,491	112,878	7568.9%	64	12,852	20110.1%	0.376	81.8%	52.5%	1.556
	2070	1,209	91,356	7557.3%	50	11,138	22346.0%	0.338	81.8%	52.6%	1.556
	2071	977	74,072	7578.9%	39	9,504	24591.9%	0.308	81.8%	52.6%	1.556
	2072	787	60,432	7676.1%	30	7,946	26719.4%	0.287	81.8%	52.6%	1.556
TOTALS	Past	30,710,275	7,224,736	23.5%	23,077,477	6,045,871	26.2%	0.898	20.4%	23.7%	0.862
	Future	45,466,227	159,493,546	350.8%	15,114,999	37,469,253	247.9%	1.415	189.9%	154.5%	1.229
	Lifetime	76,176,501	166,718,281	218.9%	38,192,477	43,515,123	113.9%	1.921	81.8%	52.6%	1.556

Exhibit V
New York Life Insurance Company
Actual-to-Expected Experience by Calendar Year
Virginia-Specific Experience on Policies Issued Prior to 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	1990	0	0	0.0%	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1991	0	0	0.0%	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1992	0	0	0.0%	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1993	0	0	0.0%	0	0	0.0%	0.000	0.0%	0.0%	0.000
	1994	1,776	0	0.0%	1,773	139	7.9%	0.000	0.0%	7.9%	0.000
	1995	2,830	0	0.0%	2,643	234	8.9%	0.000	0.0%	8.4%	0.000
	1996	3,560	0	0.0%	3,129	307	9.8%	0.000	0.0%	9.0%	0.000
	1997	31,423	0	0.0%	30,677	3,111	10.1%	0.000	0.0%	9.9%	0.000
	1998	279,142	123,151	44.1%	276,640	27,943	10.1%	4.368	38.2%	10.1%	3.793
	1999	599,370	0	0.0%	573,981	65,519	11.4%	0.000	13.9%	10.9%	1.275
	2000	921,422	1,310	0.1%	854,920	110,982	13.0%	0.011	7.3%	11.9%	0.616
	2001	1,336,243	29,316	2.2%	1,202,942	167,798	13.9%	0.157	5.3%	12.7%	0.418
	2002	1,956,495	151,780	7.8%	1,742,587	244,174	14.0%	0.554	6.2%	13.1%	0.469
	2003	2,685,831	197,051	7.3%	2,371,863	336,239	14.2%	0.518	6.5%	13.4%	0.486
	2004	2,902,954	316,938	10.9%	2,452,069	402,479	16.4%	0.665	7.6%	14.1%	0.537
	2005	2,879,324	154,686	5.4%	2,295,776	462,223	20.1%	0.267	7.2%	15.1%	0.475
	2006	2,857,124	665,563	23.3%	2,165,770	529,698	24.5%	0.952	9.5%	16.3%	0.583
	2007	2,852,559	441,203	15.5%	2,046,970	600,091	29.3%	0.528	10.2%	17.7%	0.580
	2008	2,866,504	1,242,968	43.4%	1,932,087	669,186	34.6%	1.252	13.6%	19.1%	0.714
	2009	2,861,929	1,622,046	56.7%	1,817,448	738,661	40.6%	1.395	17.4%	20.6%	0.845
	2010	2,844,511	575,215	20.2%	1,706,764	810,440	47.5%	0.426	17.6%	22.1%	0.796
	2011	2,827,279	1,703,509	60.3%	1,599,438	876,647	54.8%	1.099	20.4%	23.7%	0.862
Projected Future Experience	2012	2,783,185	1,689,464	60.7%	1,486,189	926,202	62.3%	0.974	22.7%	25.2%	0.900
	2013	2,700,679	1,839,238	68.1%	1,368,362	961,953	70.3%	0.969	24.9%	26.7%	0.933
	2014	2,877,446	1,988,429	69.1%	1,257,278	994,337	79.1%	0.874	27.0%	28.2%	0.959
	2015	3,078,039	2,145,186	69.7%	1,152,730	1,025,277	88.9%	0.784	28.9%	29.6%	0.978
	2016	2,978,445	2,309,792	77.6%	1,054,512	1,054,224	100.0%	0.776	30.9%	31.0%	0.995
	2017	2,875,719	2,476,427	86.1%	962,415	1,082,077	112.4%	0.766	32.8%	32.4%	1.013
	2018	2,770,029	2,645,281	95.5%	876,228	1,108,581	126.5%	0.755	34.7%	33.7%	1.029
	2019	2,661,680	2,810,960	105.6%	795,739	1,133,006	142.4%	0.742	36.6%	35.0%	1.045
	2020	2,550,888	2,977,673	116.7%	720,734	1,153,873	160.1%	0.729	38.4%	36.2%	1.061
	2021	2,437,892	3,144,043	129.0%	651,000	1,171,122	179.9%	0.717	40.3%	37.4%	1.076
	2022	2,323,019	3,305,094	142.3%	586,323	1,185,853	202.3%	0.703	42.1%	38.6%	1.092
	2023	2,206,646	3,462,618	156.9%	526,488	1,198,297	227.6%	0.689	44.0%	39.7%	1.107
	2024	2,089,218	3,615,971	173.1%	471,282	1,208,405	256.4%	0.675	45.8%	40.8%	1.122
	2025	1,971,163	3,770,302	191.3%	420,495	1,215,027	289.0%	0.662	47.5%	41.8%	1.136
	2026	1,852,941	3,923,317	211.7%	373,913	1,217,906	325.7%	0.650	49.3%	42.8%	1.151
	2027	1,735,128	4,077,397	235.0%	331,328	1,216,343	367.1%	0.640	51.0%	43.7%	1.166
	2028	1,618,414	4,232,258	261.5%	292,529	1,210,622	413.8%	0.632	52.7%	44.6%	1.181
	2029	1,503,510	4,385,540	291.7%	257,305	1,200,849	466.7%	0.625	54.3%	45.4%	1.197
	2030	1,391,027	4,524,607	325.3%	225,445	1,187,019	526.5%	0.618	56.0%	46.2%	1.212
	2031	1,281,578	4,643,135	362.3%	196,738	1,168,216	593.8%	0.610	57.6%	46.9%	1.227
	2032	1,175,737	4,749,394	404.0%	170,974	1,143,778	669.0%	0.604	59.1%	47.6%	1.243
	2033	1,073,936	4,838,650	450.6%	147,948	1,113,525	752.6%	0.599	60.6%	48.2%	1.258
	2034	976,470	4,910,325	502.9%	127,458	1,077,569	845.4%	0.595	62.0%	48.7%	1.273
	2035	883,585	4,951,408	560.4%	109,306	1,036,602	948.3%	0.591	63.4%	49.2%	1.287
	2036	795,517	4,958,317	623.3%	93,298	991,178	1062.4%	0.587	64.7%	49.7%	1.301
	2037	712,492	4,931,444	692.1%	79,248	940,963	1187.4%	0.583	65.9%	50.1%	1.315
	2038	634,699	4,866,106	766.7%	66,978	886,661	1323.8%	0.579	67.0%	50.5%	1.328
	2039	562,261	4,766,927	847.8%	56,319	829,221	1472.4%	0.576	68.1%	50.8%	1.340
	2040	495,257	4,629,031	934.7%	47,110	769,610	1633.6%	0.572	69.0%	51.1%	1.352
	2041	433,711	4,457,484	1027.8%	39,199	709,120	1809.0%	0.568	69.9%	51.3%	1.362
	2042	377,580	4,256,303	1127.3%	32,443	648,875	2000.0%	0.564	70.7%	51.5%	1.372
	2043	326,761	4,023,214	1231.2%	26,709	589,632	2207.6%	0.558	71.4%	51.7%	1.381
	2044	281,103	3,773,983	1342.6%	21,872	532,029	2432.5%	0.552	72.0%	51.8%	1.389
	2045	240,400	3,522,223	1465.1%	17,819	476,905	2676.3%	0.547	72.6%	52.0%	1.396
	2046	204,395	3,270,395	1600.0%	14,446	424,648	2939.6%	0.544	73.0%	52.1%	1.402
	2047	172,793	3,012,577	1743.5%	11,656	375,897	3225.1%	0.541	73.4%	52.2%	1.408
	2048	145,272	2,751,874	1894.3%	9,363	330,941	3534.6%	0.536	73.8%	52.2%	1.413
	2049	121,485	2,498,835	2056.9%	7,491	290,068	3872.5%	0.531	74.1%	52.3%	1.417
	2050	101,080	2,252,616	2228.6%	5,971	253,013	4237.5%	0.526	74.4%	52.3%	1.421
	2051	83,705	2,022,399	2416.1%	4,744	219,403	4624.7%	0.522	74.6%	52.4%	1.424
	2052	69,015	1,801,896	2610.9%	3,759	189,138	5031.5%	0.519	74.8%	52.4%	1.426
	2053	56,680	1,590,875	2806.8%	2,972	161,926	5449.0%	0.515	74.9%	52.4%	1.428
	2054	46,388	1,397,620	3012.9%	2,345	137,546	5865.9%	0.514	75.0%	52.5%	1.430
	2055	37,853	1,220,834	3225.2%	1,848	116,126	6285.4%	0.513	75.1%	52.5%	1.432
	2056	30,811	1,063,870	3452.9%	1,454	97,844	6728.6%	0.513	75.2%	52.5%	1.433
	2057	25,029	923,762	3690.8%	1,144	82,225	7189.8%	0.513	75.3%	52.5%	1.434
	2058	20,302	796,667	3924.1%	899	69,178	7695.0%	0.510	75.4%	52.5%	1.435
	2059	16,450	685,489	4167.0%	707	58,312	8252.8%	0.505	75.4%	52.5%	1.436
	2060	13,321	585,956	4398.6%	555	49,259	8869.3%	0.496	75.4%	52.5%	1.436
	2061	10,786	497,808	4615.3%	437	41,716	9553.0%	0.483	75.5%	52.5%	1.437
	2062	8,735	421,542	4826.0%	343	35,468	10326.0%	0.467	75.5%	52.5%	1.437
	2063	7,077	352,754	4984.4%	270	30,314	11214.5%	0.444	75.5%	52.5%	1.437
	2064	5,738	292,804	5102.9%	213	26,069	12248.8%	0.417	75.5%	52.5%	1.437
	2065	4,656	240,868	5173.4%	168	22,532	13442.6%	0.385	75.5%	52.5%	1.438
	2066	3,780	197,299	5219.1%	132	19,530	14796.4%	0.353	75.5%	52.5%	1.438
	2067	3,071	162,031	5276.4%	104	17,005	16373.3%	0.322	75.6%	52.5%	1.438
	2068	2,495	133,250	5341.4%	82	14,799	18139.3%	0.294	75.6%	52.5%	1.438
	2069	2,025	109,526	5408.0%	64	12,852	20110.1%	0.269	75.6%	52.5%	1.438
	2070	1,642	88,641	5399.7%	50	11,138	22346.0%	0.242	75.6%	52.6%	1.438
	2071	1,327	71,870	5415.0%	39	9,504	24591.9%	0.220	75.6%	52.6%	1.438
	2072	1,069	58,635	5484.4%	30	7,946	26719.4%	0.205	75.6%	52.6%	1.438
TOTALS	Past	30,710,275	7,224,736	23.5%	23,077,477	6,045,871	26.2%	0.898	20.4%	23.7%	0.862
	Future	55,853,133	156,104,236	279.5%	15,114,999	37,469,253	247.9%	1.127	157.3%	154.5%	1.018
	Lifetime	86,563,407	163,328,972	188.7%	38,192,477	43,515,123	113.9%	1.656	75.6%	52.6%	1.438

Exhibit VI
New York Life Insurance Company
Nationwide Experience on Policies Issued Prior to 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	1990	3,020	0	0.0%	2	11,696	0	0.0%	6.5%	3.8727
	1991	5,598	0	0.0%	10	20,355	0	0.0%	6.5%	3.6364
	1992	19,177	0	0.0%	20	65,480	0	0.0%	6.5%	3.4144
	1993	28,181	0	0.0%	25	90,349	0	0.0%	6.5%	3.2060
	1994	38,215	0	0.0%	34	115,042	0	0.0%	6.5%	3.0104
	1995	52,918	0	0.0%	46	149,580	0	0.0%	6.5%	2.8266
	1996	75,734	0	0.0%	62	201,007	0	0.0%	6.5%	2.6541
	1997	473,499	4,979	1.1%	1,094	1,180,018	12,407	1.1%	6.5%	2.4921
	1998	4,597,423	262,606	5.7%	7,531	10,758,066	614,504	5.7%	6.5%	2.3400
	1999	15,357,808	986,196	6.4%	15,388	33,744,214	2,166,873	6.4%	6.5%	2.1972
	2000	26,689,410	2,138,635	8.0%	22,756	55,062,949	4,412,220	8.0%	6.5%	2.0631
	2001	38,732,114	3,026,066	7.8%	31,577	75,031,232	5,862,047	7.8%	6.5%	1.9372
	2002	53,080,696	5,835,561	11.0%	41,403	96,551,246	10,614,606	11.0%	6.5%	1.8190
	2003	65,234,453	9,030,697	13.8%	43,757	111,416,290	15,423,856	13.8%	6.5%	1.7079
	2004	66,906,783	9,752,627	14.6%	42,486	107,298,144	15,640,250	14.6%	6.5%	1.6037
	2005	66,510,832	11,173,134	16.8%	41,501	100,153,201	16,824,705	16.8%	6.5%	1.5058
	2006	66,401,045	20,606,232	31.0%	40,677	93,885,335	29,135,430	31.0%	6.5%	1.4139
	2007	66,431,934	22,520,346	33.9%	39,934	88,196,253	29,898,424	33.9%	6.5%	1.3276
	2008	66,428,781	21,644,499	32.6%	39,101	82,809,452	26,981,815	32.6%	6.5%	1.2466
	2009	66,178,467	29,741,485	44.9%	38,243	77,462,360	34,812,617	44.9%	6.5%	1.1705
	2010	66,082,549	29,694,315	44.9%	37,524	72,629,189	32,636,060	44.9%	6.5%	1.0991
	2011	65,988,463	35,289,363	53.5%	36,839	68,099,326	36,418,212	53.5%	6.5%	1.0320
Projected Future Experience	2012	65,173,859	37,374,109	57.3%	36,051	63,153,676	36,215,630	57.3%	6.5%	0.9690
	2013	63,331,793	40,858,193	64.5%	35,233	57,623,199	37,175,322	64.5%	6.5%	0.9099
	2014	61,417,832	44,379,832	72.3%	34,378	52,471,135	37,915,050	72.3%	6.5%	0.8543
	2015	59,431,777	47,918,952	80.6%	33,483	47,675,482	38,440,027	80.6%	6.5%	0.8022
	2016	57,375,215	51,442,345	89.7%	32,542	43,216,649	38,747,843	89.7%	6.5%	0.7532
	2017	55,249,190	54,924,740	99.4%	31,558	39,075,367	38,845,898	99.4%	6.5%	0.7073
	2018	53,060,972	58,321,303	109.9%	30,531	35,237,310	38,730,649	109.9%	6.5%	0.6641
	2019	50,818,606	61,618,292	121.3%	29,464	31,688,428	38,422,675	121.3%	6.5%	0.6236
	2020	48,530,036	64,791,714	133.5%	28,361	28,414,430	37,935,674	133.5%	6.5%	0.5855
	2021	46,203,530	67,815,044	146.8%	27,224	25,401,180	37,282,478	146.8%	6.5%	0.5498
	2022	43,848,000	70,650,900	161.1%	26,057	22,634,917	36,470,928	161.1%	6.5%	0.5162
	2023	41,472,764	73,288,416	176.7%	24,865	20,102,149	35,523,426	176.7%	6.5%	0.4847
	2024	39,088,264	75,714,044	193.7%	23,653	17,790,014	34,459,292	193.7%	6.5%	0.4551
	2025	36,705,728	77,947,513	212.4%	22,426	15,686,069	33,310,608	212.4%	6.5%	0.4273
	2026	34,336,954	79,884,419	232.6%	21,191	13,778,199	32,054,777	232.6%	6.5%	0.4013
	2027	31,995,473	81,579,735	255.0%	19,955	12,055,067	30,737,134	255.0%	6.5%	0.3768
	2028	29,696,310	83,045,434	279.6%	18,729	10,505,917	29,379,692	279.6%	6.5%	0.3538
	2029	27,453,676	84,260,864	306.9%	17,520	9,119,738	27,990,314	306.9%	6.5%	0.3322
	2030	25,279,396	85,200,679	337.0%	16,335	7,884,950	26,575,125	337.0%	6.5%	0.3119
	2031	23,184,201	85,834,102	370.2%	15,180	6,790,078	25,138,683	370.2%	6.5%	0.2929
	2032	21,176,804	86,193,407	407.0%	14,061	5,823,626	23,703,206	407.0%	6.5%	0.2750
	2033	19,262,819	86,265,299	447.8%	12,980	4,973,971	22,275,095	447.8%	6.5%	0.2582
	2034	17,445,994	86,061,496	493.3%	11,941	4,229,895	20,866,169	493.3%	6.5%	0.2425
	2035	15,729,322	85,479,234	543.4%	10,945	3,580,917	19,460,090	543.4%	6.5%	0.2277
	2036	14,115,327	84,424,026	598.1%	9,996	3,017,349	18,046,819	598.1%	6.5%	0.2138
	2037	12,605,952	82,880,835	657.5%	9,094	2,530,234	16,635,625	657.5%	6.5%	0.2007
	2038	11,202,402	80,923,642	722.4%	8,242	2,111,283	15,251,439	722.4%	6.5%	0.1885
	2039	9,905,024	78,500,993	792.5%	7,441	1,752,836	13,891,877	792.5%	6.5%	0.1770
	2040	8,713,219	75,622,535	867.9%	6,690	1,447,821	12,565,721	867.9%	6.5%	0.1662
	2041	7,625,359	72,375,405	949.1%	5,992	1,189,726	11,292,174	949.1%	6.5%	0.1560
	2042	6,638,903	68,798,835	1036.3%	5,344	972,598	10,079,014	1036.3%	6.5%	0.1465
	2043	5,750,486	64,887,912	1128.4%	4,747	791,028	8,925,882	1128.4%	6.5%	0.1376
	2044	4,955,870	60,846,738	1227.8%	4,200	640,115	7,859,140	1227.8%	6.5%	0.1292
	2045	4,249,983	56,817,582	1336.9%	3,702	515,437	6,890,820	1336.9%	6.5%	0.1213
	2046	3,627,190	52,814,874	1456.1%	3,250	413,056	6,014,434	1456.1%	6.5%	0.1139
	2047	3,081,450	48,827,243	1584.6%	2,842	329,491	5,220,969	1584.6%	6.5%	0.1069
	2048	2,606,349	44,907,574	1723.0%	2,477	261,681	4,508,779	1723.0%	6.5%	0.1004
	2049	2,195,321	41,130,613	1873.6%	2,150	206,961	3,877,528	1873.6%	6.5%	0.0943
	2050	1,841,894	37,548,233	2038.6%	1,861	163,044	3,323,760	2038.6%	6.5%	0.0885
	2051	1,539,752	34,191,315	2220.6%	1,605	127,980	2,841,884	2220.6%	6.5%	0.0831
	2052	1,282,839	30,987,995	2415.6%	1,380	100,118	2,418,435	2415.6%	6.5%	0.0780
	2053	1,065,478	27,931,814	2621.5%	1,182	78,079	2,046,871	2621.5%	6.5%	0.0733
	2054	882,430	25,052,618	2839.0%	1,010	60,719	1,723,831	2839.0%	6.5%	0.0688
	2055	728,924	22,383,135	3070.7%	861	47,095	1,446,149	3070.7%	6.5%	0.0646
	2056	600,675	19,936,147	3319.0%	731	36,440	1,209,438	3319.0%	6.5%	0.0607
	2057	493,888	17,642,428	3572.2%	619	28,133	1,004,966	3572.2%	6.5%	0.0570
	2058	405,241	15,484,722	3821.1%	523	21,675	828,222	3821.1%	6.5%	0.0535
	2059	331,848	13,475,389	4060.7%	440	16,666	676,760	4060.7%	6.5%	0.0502
	2060	271,228	11,664,338	4300.6%	369	12,790	550,052	4300.6%	6.5%	0.0472
	2061	221,270	10,033,369	4534.5%	309	9,798	444,264	4534.5%	6.5%	0.0443
	2062	180,173	8,558,373	4750.1%	257	7,491	355,825	4750.1%	6.5%	0.0416
	2063	146,423	7,226,702	4935.5%	214	5,716	282,121	4935.5%	6.5%	0.0390
	2064	118,751	6,040,534	5086.7%	177	4,353	221,422	5086.7%	6.5%	0.0367
	2065	96,095	5,015,316	5219.1%	145	3,307	172,621	5219.1%	6.5%	0.0344
	2066	77,570	4,137,790	5334.3%	119	2,507	133,726	5334.3%	6.5%	0.0323
	2067	62,442	3,391,737	5431.8%	97	1,895	102,925	5431.8%	6.5%	0.0303
	2068	50,106	2,758,564	5505.5%	79	1,428	78,601	5505.5%	6.5%	0.0285
	2069	40,062	2,227,646	5560.5%	64	1,072	59,600	5560.5%	6.5%	0.0268
	2070	31,899	1,781,077	5583.5%	51	801	44,744	5583.5%	6.5%	0.0251
	2071	25,279	1,406,448	5563.8%	41	596	33,176	5563.8%	6.5%	0.0236
	2072	19,923	1,101,313	5527.9%	32	441	24,393	5527.9%	6.5%	0.0221
TOTALS	Past	735,317,101	201,706,742	27.4%	480,010	1,074,930,782	261,454,025	24.3%		
	Future	1,075,055,539	2,894,585,875	269.2%	662,996	595,824,123	938,739,789	157.6%		
	Lifetime	1,810,372,641	3,096,292,617	171.0%	1,143,006	1,670,754,906	1,200,193,814	71.8%		

Exhibit VII
New York Life Insurance Company
Virginia-Specific Experience on Policies Issued Prior to 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	1990	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1991	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1992	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1993	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1994	1,776	0	0.0%	2	5,345	0	0.0%	6.5%	3.0104
	1995	2,830	0	0.0%	2	7,999	0	0.0%	6.5%	2.8266
	1996	3,560	0	0.0%	3	9,449	0	0.0%	6.5%	2.6541
	1997	32,195	0	0.0%	87	80,234	0	0.0%	6.5%	2.4921
	1998	293,682	123,151	41.9%	357	687,223	288,177	41.9%	6.5%	2.3400
	1999	652,446	0	0.0%	623	1,433,556	0	0.0%	6.5%	2.1972
	2000	1,021,409	1,310	0.1%	862	2,107,269	2,703	0.1%	6.5%	2.0631
	2001	1,512,716	29,316	1.9%	1,304	2,930,410	56,790	1.9%	6.5%	1.9372
	2002	2,278,534	151,780	6.7%	1,813	4,144,545	276,080	6.7%	6.5%	1.8190
	2003	3,197,541	197,051	6.2%	2,216	5,461,196	336,550	6.2%	6.5%	1.7079
	2004	3,480,639	316,938	9.1%	2,149	5,581,887	508,272	9.1%	6.5%	1.6037
	2005	3,464,175	154,686	4.5%	2,112	5,216,417	232,929	4.5%	6.5%	1.5058
	2006	3,450,189	665,563	19.3%	2,067	4,878,269	941,048	19.3%	6.5%	1.4139
	2007	3,454,088	441,203	12.8%	2,047	4,585,711	585,750	12.8%	6.5%	1.3276
	2008	3,477,293	1,242,968	35.7%	2,012	4,334,759	1,549,471	35.7%	6.5%	1.2466
	2009	3,482,900	1,622,046	46.6%	1,975	4,076,759	1,898,616	46.6%	6.5%	1.1705
	2010	3,476,509	575,215	16.5%	1,935	3,820,918	632,200	16.5%	6.5%	1.0991
	2011	3,469,896	1,703,509	49.1%	1,903	3,580,892	1,758,002	49.1%	6.5%	1.0320
Projected Future Experience	2012	3,426,860	1,692,326	49.4%	1,864	3,320,638	1,639,869	49.4%	6.5%	0.9690
	2013	3,334,962	1,842,420	55.2%	1,824	3,034,356	1,676,349	55.2%	6.5%	0.9099
	2014	3,240,256	1,997,692	61.7%	1,782	2,768,250	1,706,689	61.7%	6.5%	0.8543
	2015	3,142,556	2,162,253	68.8%	1,739	2,520,922	1,734,535	68.8%	6.5%	0.8022
	2016	3,041,854	2,329,484	76.6%	1,693	2,291,211	1,754,634	76.6%	6.5%	0.7532
	2017	2,937,949	2,499,210	85.1%	1,645	2,077,885	1,767,584	85.1%	6.5%	0.7073
	2018	2,831,000	2,671,648	94.4%	1,595	1,880,042	1,774,217	94.4%	6.5%	0.6641
	2019	2,721,307	2,841,406	104.4%	1,543	1,696,897	1,771,786	104.4%	6.5%	0.6236
	2020	2,609,079	3,012,732	115.5%	1,489	1,527,621	1,763,961	115.5%	6.5%	0.5855
	2021	2,494,547	3,184,269	127.6%	1,433	1,371,420	1,750,606	127.6%	6.5%	0.5498
	2022	2,378,036	3,351,111	140.9%	1,375	1,227,574	1,729,888	140.9%	6.5%	0.5162
	2023	2,259,920	3,515,115	155.5%	1,316	1,095,400	1,703,802	155.5%	6.5%	0.4847
	2024	2,140,642	3,675,691	171.7%	1,255	974,258	1,672,896	171.7%	6.5%	0.4551
	2025	2,020,629	3,838,031	189.9%	1,194	863,509	1,640,170	189.9%	6.5%	0.4273
	2026	1,900,345	3,999,751	210.5%	1,131	762,541	1,604,958	210.5%	6.5%	0.4013
	2027	1,780,368	4,163,183	233.8%	1,068	670,796	1,568,580	233.8%	6.5%	0.3768
	2028	1,661,397	4,327,708	260.5%	1,005	587,766	1,531,050	260.5%	6.5%	0.3538
	2029	1,544,154	4,490,651	290.8%	942	512,947	1,491,733	290.8%	6.5%	0.3322
	2030	1,429,269	4,638,841	324.6%	881	445,806	1,446,911	324.6%	6.5%	0.3119
	2031	1,317,371	4,765,682	361.8%	820	385,825	1,395,750	361.8%	6.5%	0.2929
	2032	1,209,056	4,879,479	403.6%	760	332,491	1,341,858	403.6%	6.5%	0.2750
	2033	1,104,779	4,975,190	450.3%	703	285,272	1,284,675	450.3%	6.5%	0.2582
	2034	1,004,853	5,052,155	502.8%	647	243,633	1,224,928	502.8%	6.5%	0.2425
	2035	909,544	5,097,013	560.4%	593	207,066	1,160,379	560.4%	6.5%	0.2277
	2036	819,110	5,106,139	623.4%	541	175,096	1,091,509	623.4%	6.5%	0.2138
	2037	733,796	5,079,999	692.3%	492	147,286	1,019,644	692.3%	6.5%	0.2007
	2038	653,809	5,013,832	766.9%	445	123,221	944,942	766.9%	6.5%	0.1885
	2039	579,290	4,912,466	848.0%	401	102,514	869,331	848.0%	6.5%	0.1770
	2040	510,329	4,770,940	934.9%	359	84,798	792,757	934.9%	6.5%	0.1662
	2041	446,962	4,594,531	1027.9%	320	69,736	716,849	1027.9%	6.5%	0.1560
	2042	389,152	4,387,430	1127.4%	284	57,011	642,757	1127.4%	6.5%	0.1465
	2043	336,801	4,147,330	1231.4%	251	46,330	570,500	1231.4%	6.5%	0.1376
	2044	289,756	3,890,516	1342.7%	221	37,426	502,510	1342.7%	6.5%	0.1292
	2045	247,811	3,631,047	1465.2%	193	30,054	440,372	1465.2%	6.5%	0.1213
	2046	210,702	3,371,477	1600.1%	168	23,994	383,936	1600.1%	6.5%	0.1139
	2047	178,129	3,105,713	1743.5%	146	19,047	332,086	1743.5%	6.5%	0.1069
	2048	149,760	2,836,961	1894.3%	126	15,036	284,835	1894.3%	6.5%	0.1004
	2049	125,240	2,576,104	2056.9%	108	11,807	242,858	2056.9%	6.5%	0.0943
	2050	104,205	2,322,276	2228.6%	92	9,224	205,567	2228.6%	6.5%	0.0885
	2051	86,293	2,084,942	2416.1%	79	7,172	173,294	2416.1%	6.5%	0.0831
	2052	71,149	1,857,622	2610.9%	67	5,553	144,977	2610.9%	6.5%	0.0780
	2053	58,433	1,640,076	2806.8%	57	4,282	120,186	2806.8%	6.5%	0.0733
	2054	47,823	1,440,844	3012.9%	48	3,291	99,142	3012.9%	6.5%	0.0688
	2055	39,023	1,258,591	3225.2%	40	2,521	81,316	3225.2%	6.5%	0.0646
	2056	31,764	1,096,773	3452.9%	34	1,927	66,536	3452.9%	6.5%	0.0607
	2057	25,803	952,332	3690.8%	28	1,470	54,248	3690.8%	6.5%	0.0570
	2058	20,930	821,306	3924.1%	24	1,119	43,929	3924.1%	6.5%	0.0535
	2059	16,959	706,690	4167.0%	20	852	35,491	4167.0%	6.5%	0.0502
	2060	13,733	604,078	4398.6%	17	648	28,486	4398.6%	6.5%	0.0472
	2061	11,120	513,204	4615.3%	14	492	22,724	4615.3%	6.5%	0.0443
	2062	9,005	434,579	4826.0%	12	374	18,068	4826.0%	6.5%	0.0416
	2063	7,296	363,664	4984.4%	10	285	14,197	4984.4%	6.5%	0.0390
	2064	5,916	301,860	5102.9%	8	217	11,065	5102.9%	6.5%	0.0367
	2065	4,800	248,318	5173.4%	7	165	8,547	5173.4%	6.5%	0.0344
	2066	3,897	203,401	5219.1%	6	126	6,574	5219.1%	6.5%	0.0323
	2067	3,166	167,042	5276.4%	5	96	5,069	5276.4%	6.5%	0.0303
	2068	2,572	137,372	5341.4%	4	73	3,914	5341.4%	6.5%	0.0285
	2069	2,088	112,914	5408.0%	3	56	3,021	5408.0%	6.5%	0.0268
	2070	1,692	91,383	5399.7%	3	43	2,296	5399.7%	6.5%	0.0251
	2071	1,368	74,092	5415.0%	2	32	1,748	5415.0%	6.5%	0.0236
	2072	1,102	60,448	5484.4%	2	24	1,339	5484.4%	6.5%	0.0221
TOTALS	Past	36,752,378	7,224,736	19.7%	23,469	52,942,837	9,066,588	17.1%		
	Future	58,681,518	159,921,333	272.5%	34,934	32,067,525	48,124,427	150.1%		
	Lifetime	95,433,896	167,146,068	175.1%	58,403	85,010,362	57,191,015	67.3%		

Exhibit VIII
New York Life Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience on Policies Issued Prior to 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
1990	3,020	0	N/A	N/A
1991	5,160	0	N/A	N/A
1992	17,893	0	N/A	N/A
1993	26,504	0	N/A	N/A
1994	36,539	0	N/A	N/A
1995	50,858	0	N/A	N/A
1996	73,302	0	N/A	N/A
1997	458,473	4,979	N/A	N/A
1998	4,367,853	262,606	N/A	N/A
1999	14,142,636	986,196	N/A	N/A
2000	24,244,128	2,138,635	N/A	N/A
2001	34,663,631	3,026,066	N/A	N/A
2002	46,638,564	5,835,561	80,036,484	N/A
2003	56,313,318	9,030,697	41,463,423	89.7%
2004	57,336,191	9,752,627	44,742,630	95.0%
2005	56,781,309	11,173,134	51,588,184	110.5%
2006	56,488,511	20,606,232	56,469,305	136.4%
2007	56,314,109	22,520,346	57,212,043	141.6%
2008	56,090,131	21,644,499	56,661,296	139.6%
2009	55,617,452	29,741,485	56,556,763	155.2%
2010	55,285,194	29,694,315	56,924,638	156.7%
2011	54,948,122	35,289,363	56,884,742	167.7%
Total	629,902,898	201,706,742	558,539,508	120.7%

*Active Life Reserves are not readily available prior to 2002. The value for 2002 reflects the Active Life Reserve at December 31, 2002. The total change in Active Life Reserve reflects the balance as of December 31, 2011 and is accurate for policies issued prior to 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 prior to 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 Prior to 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
1990	0	0	N/A	N/A
1991	0	0	N/A	N/A
1992	0	0	N/A	N/A
1993	0	0	N/A	N/A
1994	1,776	0	N/A	N/A
1995	2,830	0	N/A	N/A
1996	3,560	0	N/A	N/A
1997	31,423	0	N/A	N/A
1998	279,142	123,151	N/A	N/A
1999	599,370	0	N/A	N/A
2000	921,422	1,310	N/A	N/A
2001	1,336,243	29,316	N/A	N/A
2002	1,956,495	151,780	3,360,812	N/A
2003	2,685,831	197,051	1,518,537	63.9%
2004	2,902,954	316,938	2,738,879	105.3%
2005	2,879,324	154,686	3,118,449	113.7%
2006	2,857,124	665,563	3,023,971	129.1%
2007	2,852,559	441,203	3,241,849	129.1%
2008	2,866,504	1,242,968	3,319,492	159.2%
2009	2,861,929	1,622,046	3,324,290	172.8%
2010	2,844,511	575,215	3,243,219	134.2%
2011	2,827,279	1,703,509	3,319,320	177.7%
Total	30,710,275	7,224,736	30,208,817	121.9%

*Active Life Reserves are not readily available prior to 2002. The value for 2002 reflects the Active Life Reserve at December 31, 2002. The total change in Active Life Reserve reflects the balance as of December 31, 2011 and is accurate for policies issued prior to 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 prior to 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 Prior to October 1, 2003
With No Increase

1	Present Value of Future Claims:	936,270,365
2	Active Life Reserves at 12/31/2011:	558,539,508
3	Present Value of Future Premium:	479,134,918
	Anticipated Loss Ratio = (1 - 2) / 3:	**78.8%**

Virginia-Specific Experience on Policies Issued Prior to October 1, 2003
With No Increase

1	Present Value of Future Claims:	47,989,221
2	Active Life Reserves at 12/31/2011:	30,208,817
3	Present Value of Future Premium:	25,273,076
	Anticipated Loss Ratio = (1 - 2) / 3:	**70.4%**

Exhibit XI
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.