Filing at a Glance

Company:	Teachers Protective Mutual Life Insurance Company
Product Name:	TPM LTC VA
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.002 Non Qualified
Filing Type:	Rate
Date Submitted:	06/05/2012
SERFF Tr Num:	LWEL-128450811
SERFF Status:	Closed-Approved
State Tr Num:	LWEL-128450811
State Status:	Approved
Co Tr Num:	02541206-2
Implementation Date Requested:	On Approval
Author(s):	Rebecca Ewing, Brian Stentz, Cabe Chadick, Shumaila Merchant
Reviewer(s):	Janet Houser (primary), Elsie Andy
Disposition Date:	05/20/2015
Disposition Status:	Approved
Implementation Date:	

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

General Information

Project Name: 0254201206 VA
Project Number: 0254201206
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: Resubmission
Individual Market Type:
Filing Status Changed: 05/20/2015
State Status Changed: 05/20/2015
Created By: Rebecca Ewing
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 04/21/2011
Domicile Status Comments:
Market Type: Individual
Previous Filing Number: LWEL-128264258
Overall Rate Impact: 24.684%

Deemer Date: 10/18/2012
Submitted By: Rebecca Ewing

State Sub-TOI: LTC03I.002 Non Qualified

Filing Description:

Rate increase request for Teachers Protective Mutual Life Insurance Company Long Term Care Policy Form Series 8800, 8810, 9606, 9610, 2000 and 4000.

Company and Contact

Filing Contact Information

Finn Knox-Seith, Actuary
P.O Box 851857
Richardson, TX 75085

fknox-seith@lewisellis.com
972-850-0850 [Phone]
972-850-0851 [FAX]

Filing Company Information

(This filing was made by a third party - lewisandellisincorporated)

Teachers Protective Mutual Life Insurance Company
116-118 North Prince Street
Lancaster, PA 17603-3526
(717) 394-7156 ext. [Phone]

CoCode: 69353
Group Code: -99
Group Name:
FEIN Number: 23-1395696

State of Domicile: Pennsylvania
Company Type: Life
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Janet Houser	05/20/2015	05/20/2015

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Janet Houser	04/19/2015	04/22/2015
Info has been requested from company	Elsie Andy	04/15/2015	04/15/2015
Info has been requested from company	Janet Houser	04/14/2015	04/14/2015
Disapproved	Janet Houser	02/13/2015	02/13/2015
Info has been requested from company	Janet Houser	12/29/2014	12/29/2014
Disapproved	Janet Houser	11/06/2014	11/06/2014
Disapproved	Janet Houser	11/05/2014	11/05/2014
Disapproved	Janet Houser	05/23/2014	05/23/2014
Disapproved	Janet Houser	05/13/2014	05/13/2014
Info has been requested from company	Janet Houser	03/27/2014	04/02/2014
Disapproved	Janet Houser	02/03/2014	02/19/2014
Disapproved	Bob Grissom	12/24/2013	12/24/2013
Disapproved	Ed Whyte	08/02/2013	08/02/2013
Disapproved	Ed Whyte	05/16/2013	05/16/2013
Disapproved	Ed Whyte	04/04/2013	04/04/2013
Disapproved	Ed Whyte	09/24/2012	09/24/2012
Disapproved	Ed Whyte	07/19/2012	07/19/2012

Response Letters

Responded By	Created On	Date Submitted
Shumaila Merchant	04/29/2015	04/29/2015
Shumaila Merchant	04/21/2015	04/21/2015
Shumaila Merchant	04/21/2015	04/21/2015
Shumaila Merchant	02/19/2015	02/19/2015
Shumaila Merchant	01/15/2015	01/26/2015
Shumaila Merchant	12/10/2014	12/10/2014
Shumaila Merchant	12/10/2014	12/10/2014
Rebecca Ewing	05/27/2014	06/02/2014
Rebecca Ewing	05/14/2014	05/14/2014
Rebecca Ewing	05/08/2014	05/08/2014
Rebecca Ewing	03/26/2014	03/26/2014
Rebecca Ewing	01/10/2014	01/10/2014
Rebecca Ewing	08/20/2013	08/20/2013
Rebecca Ewing	06/21/2013	06/21/2013
Rebecca Ewing	04/12/2013	04/12/2013
Rebecca Ewing	03/20/2013	03/20/2013
Rebecca Ewing	09/18/2012	09/18/2012

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	L&H Actuarial Memorandum	Shumaila Merchant	05/07/2015	05/07/2015
Supporting Document	Policy holder communications	Shumaila Merchant	04/14/2015	04/14/2015
Form	Benefit Changing Endorsement	Shumaila Merchant	04/14/2015	04/14/2015
Form	Endorsement Variable Benefit Change	Shumaila Merchant	04/14/2015	04/14/2015
Rate	Proposed Rates Post RS	Shumaila Merchant	04/14/2015	04/14/2015
Rate	Proposed Rates Pre-RS	Shumaila Merchant	04/14/2015	04/14/2015
Rate	Proposed Rates Post RS	Shumaila Merchant	04/14/2015	04/14/2015
Rate	Proposed Rates Pre-RS	Shumaila Merchant	04/14/2015	04/14/2015
Rate	Proposed Rates Post RS	Shumaila Merchant	04/14/2015	04/14/2015
Rate	Proposed Rates Pre-RS	Shumaila Merchant	04/14/2015	04/14/2015
Rate	Proposed Rates Pre-RS	Shumaila Merchant	04/14/2015	04/14/2015
Rate	Proposed Rates Pre-RS	Shumaila Merchant	04/14/2015	04/14/2015
Rate	Proposed Rates Pre-RS	Shumaila Merchant	04/14/2015	04/14/2015
Rate	Proposed Rates Pre-RS	Shumaila Merchant	04/14/2015	04/14/2015
Rate	Proposed Rates Pre-RS	Shumaila Merchant	04/14/2015	04/14/2015
Supporting Document	Sample Notification Letter	Shumaila Merchant	04/14/2015	04/14/2015
Supporting Document	Statement of Variability for New Endorsements	Shumaila Merchant	04/06/2015	04/06/2015
Supporting Document	Endorsements	Shumaila Merchant	04/05/2015	04/05/2015
Supporting Document	Updated Rate Filing Authorization Letter	Shumaila Merchant	03/12/2015	03/12/2015
Supporting Document	Authorization letter	Shumaila Merchant	12/11/2014	12/11/2014
Rate	Rate Revision	Rebecca Ewing	07/07/2014	07/07/2014
Supporting Document	Justification and Rate Increase Summary	Rebecca Ewing	07/07/2014	07/07/2014
Supporting Document	L&H Actuarial Memorandum	Rebecca Ewing	06/03/2014	06/03/2014
Rate	Proposed Rates Post RS	Rebecca Ewing	05/14/2014	05/14/2014
Rate	Proposed Rates Post RS	Rebecca Ewing	05/14/2014	05/14/2014

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Proposed Rates Post RS	Rebecca Ewing	05/14/2014	05/14/2014
Rate	Proposed Rates Pre-RS	Rebecca Ewing	05/14/2014	05/14/2014
Rate	Proposed Rates Post RS	Rebecca Ewing	05/14/2014	05/14/2014
Rate	Proposed Rates Pre-RS	Rebecca Ewing	05/14/2014	05/14/2014
Rate	Proposed Rates Post RS	Rebecca Ewing	05/14/2014	05/14/2014
Rate	Proposed Rates Pre-RS	Rebecca Ewing	05/14/2014	05/14/2014
Rate	Proposed Rates Pre-RS	Rebecca Ewing	05/14/2014	05/14/2014
Rate	Proposed Rates Post RS	Rebecca Ewing	05/14/2014	05/14/2014
Rate	Proposed Rates Pre-RS	Rebecca Ewing	05/14/2014	05/14/2014
Rate	Proposed Rates Pre-RS	Rebecca Ewing	05/14/2014	05/14/2014
Rate	Proposed Rates Post RS	Rebecca Ewing	05/14/2014	05/14/2014
Rate	Proposed Rates Pre-RS	Rebecca Ewing	05/14/2014	05/14/2014
Rate	Proposed Rates Post RS	Rebecca Ewing	05/14/2014	05/14/2014
Rate	Proposed Rates Pre-RS	Rebecca Ewing	05/14/2014	05/14/2014
Supporting Document	Sample Notification Letter	Rebecca Ewing	05/14/2014	05/14/2014

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Average Annual Premium	Note To Reviewer	Shumaila Merchant	05/12/2015	05/12/2015
Average Rate Increase	Note To Filer	Janet Houser	05/11/2015	05/11/2015
Rate Summary	Note To Filer	Janet Houser	05/07/2015	05/07/2015
Post Submission Updates	Note To Reviewer	Shumaila Merchant	05/06/2015	05/06/2015
Rate Summary	Note To Filer	Janet Houser	05/01/2015	05/01/2015
4.23.15 phone message	Note To Filer	Janet Houser	04/23/2015	04/23/2015
endorsement forms	Note To Filer	Janet Houser	04/08/2015	04/08/2015
Endorsement forms	Note To Filer	Janet Houser	03/16/2015	03/16/2015
Revised Rate Increase Filing Authorization Letter	Note To Reviewer	Shumaila Merchant	03/12/2015	03/12/2015
Revised Rate Increase Filing Authorization Letter	Note To Reviewer	Shumaila Merchant	03/12/2015	03/12/2015
Authorization Letter	Note To Reviewer	Shumaila Merchant	12/11/2014	12/11/2014
Authorization Letter	Note To Filer	Janet Houser	11/12/2014	11/12/2014
11/5/14 objection letter	Note To Filer	Janet Houser	11/06/2014	11/06/2014

SERFF Tracking #: LWEL-128450811 **State Tracking #:** LWEL-128450811 **Company Tracking #:** 02541206-2

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status Update	Note To Filer	Janet Houser	07/08/2014	07/08/2014
Justification and Rate Increase Summary	Note To Reviewer	Rebecca Ewing	07/07/2014	07/07/2014
Justification and Rate Increase Summary	Note To Filer	Janet Houser	06/27/2014	06/27/2014
Moving Attachments from Notes to Supporting Documentation	Note To Reviewer	Rebecca Ewing	06/03/2014	06/03/2014
Endorsement Attachments	Note To Filer	Janet Houser	05/12/2014	05/12/2014
Objection Response and Sample Notification Letter	Note To Filer	Janet Houser	05/12/2014	05/12/2014
Rate Rule Schedules	Note To Filer	Janet Houser	05/12/2014	05/12/2014
Requested Rate Pages and Attachments for Response Created on May 8, 2014	Note To Reviewer	Rebecca Ewing	05/09/2014	05/09/2014
Requested Endorsements Attachments for Response Created on May 8, 2014	Note To Reviewer	Rebecca Ewing	05/08/2014	05/08/2014
Attachments for Objection Response Submitted on May 8, 2014	Note To Reviewer	Rebecca Ewing	05/08/2014	05/08/2014
Response to Objection Rate Pages	Note To Reviewer	Rebecca Ewing	03/26/2014	03/26/2014
Response to Objection Received on February 3, 2014	Note To Reviewer	Rebecca Ewing	03/26/2014	03/26/2014
Proposed Rate Increase	Note To Reviewer	Rebecca Ewing	01/28/2014	01/28/2014
Proposed Rate Increase	Note To Filer	Janet Houser	01/16/2014	01/16/2014
Review Status Update	Note To Reviewer	Rebecca Ewing	09/09/2013	09/09/2013
Review Status	Note To Filer	Ed Whyte	07/18/2013	07/18/2013
Review Status	Note To Reviewer	Rebecca Ewing	07/17/2013	07/17/2013
Review Status	Note To Filer	Ed Whyte	05/09/2013	05/09/2013
Review Status	Note To Reviewer	Rebecca Ewing	05/09/2013	05/09/2013
Rate Correction	Note To Reviewer	Rebecca Ewing	04/19/2013	04/19/2013
Review Extension	Note To Filer	Bob Grissom	07/10/2012	07/10/2012
Status Check	Note To Reviewer	Rebecca Ewing	07/09/2012	07/09/2012
RRS	Reviewer Note	Janet Houser	05/20/2015	
Excel spreadsheets	Reviewer Note	Janet Houser	04/02/2015	
policyholder letters	Reviewer Note	Janet Houser	06/30/2014	
ARC Actuarial Review 12.2.2013	Reviewer Note	Janet Houser	01/13/2014	
Actuary Review - final review	Reviewer Note	Janet Houser	01/10/2014	
ARC Actuarial Report - 07/29/2013	Reviewer Note	Ed Whyte	07/29/2013	

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
ARC Actuarial Report - 05/14/2013	Reviewer Note	Ed Whyte	05/15/2013	
Oliver Wyman 2010 Actuarial Reports	Reviewer Note	Ed Whyte	04/30/2013	
E-mail Advising Disapproval - 09/19/2012	Reviewer Note	Ed Whyte	09/24/2012	

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Disposition

Disposition Date: 05/20/2015
Implementation Date:
Status: Approved

Comment: This filing has been approved in accordance with current regulations as set forth in VAC5-200-150.

Please be aware, however, the State Corporation Commission recently adopted revisions to the Rules Governing Long-Term Care Insurance set forth in Chapter 200 of Title 14 of the Virginia Administrative Code. Except as specifically provided in the regulation, the changes are effective September 1, 2015. The Order adopting the revisions to the long term care insurance regulation and all related documents are located on the commission's website at http://www.scc.virginia.gov/DocketSearch#/caseDetails/132748.

As part of the revisions, the commission revised the requirements for policyholder notifications regarding rate increases. A summary of the new requirements are:

•The notice is required to be filed with the commission at the time the premium rate increase is filed;

•The insurer is required to provide the notice at least 75 days prior to the implementation of the premium rate schedule increase;

•The notice is required to include at least the following information:

1. All applicable information identified in 14VAC5-200-75 A;
2. A clear explanation of options available to the policyholder as alternatives to paying the increased premium amount, including:
a. An offer to reduce policy benefits provided by the current coverage consistent with the requirements of 14VAC5-200-183;
b. A disclosure stating that all options available to the policyholder may not be of equal value;
c. In the case of a partnership policy, a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections; and
d. Contact information that will allow the policyholder to contact the insurer for additional options available;
3. A clear identification of the driving factors of the premium rate increase; and
4. A statement substantially similar to the following:

The rate increase request was reviewed by the commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Given the effective date of the regulation and the 75 day notice requirement, the company will need to submit for review policyholder notification letters in compliance with the requirements of 14VAC5-200-75, as revised, for any policyholder notifications sent on or after September 1, 2015. Such policyholder notifications should be submitted in compliance with the requirements of Chapter 100 of Title 14 of the Virginia Administrative Code.

Please let me know if you have any questions regarding the revised policyholder notification requirements, or any of the other changes to the long term care regulation.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Teachers Protective Mutual Life Insurance Company	39.185%	39.185%	$386,209	373	$985,615	40.500%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document (revised)	Cover letter	Received & Acknowledged	Yes
Supporting Document (revised)	Authorization letter	Received & Acknowledged	Yes
Supporting Document (revised)	Policy holder communications	Received & Acknowledged	Yes
Supporting Document	Response to objections of 7/12/2012	Received & Acknowledged	Yes
Supporting Document	Requested Rate Manual	Received & Acknowledged	Yes
Supporting Document	TPM VA LTC Annual Prem Calc 2012	Received & Acknowledged	Yes
Supporting Document	Response to Objections of 5/16/2013	Received & Acknowledged	Yes
Supporting Document	Response to Objections of 8/02/2013	Received & Acknowledged	Yes
Supporting Document	Response to Objections of 12/24/2013	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document (revised)	Updated Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	Endorsements	Received & Acknowledged	Yes
Supporting Document (revised)	Sample Notification Letter	Received & Acknowledged	Yes
Supporting Document	Response to Objection of 02.19.2014	Received & Acknowledged	Yes
Supporting Document	Response to Objection of 04.03.2014	Received & Acknowledged	Yes
Supporting Document	H880 EC Approval	Received & Acknowledged	Yes
Supporting Document	Justification and Rate Increase Summary	Received & Acknowledged	Yes
Supporting Document	Response to Objection posted on November 6, 2014	Received & Acknowledged	Yes
Supporting Document	Response to Objection posted on February 13, 2014	Received & Acknowledged	Yes

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Updated Rate Filing Authorization Letter	Received & Acknowledged	Yes
Supporting Document	Endorsements	Received & Acknowledged	Yes
Supporting Document (revised)	Statement of Variability for New Endorsements	Received & Acknowledged	Yes
Supporting Document	Updated Readability Certifications	Received & Acknowledged	Yes
Supporting Document	Cover letter	Withdrawn	Yes
Supporting Document	Authorization letter	Withdrawn	Yes
Supporting Document	Policy holder communications	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	Updated Actuarial Memorandum	Withdrawn	Yes
Supporting Document	Sample Notification Letter	Withdrawn	Yes
Supporting Document	Sample Notification Letter	Withdrawn	Yes
Supporting Document	Statement of Variability for New Endorsements	Withdrawn	Yes
Form	Benefit Changing Endorsement	Approved	Yes
Form (revised)	Endorsement Variable Benefit Change	Approved	Yes
Form	Endorsement Variable Benefit Change	Withdrawn	Yes
Rate (revised)	Rate Revision	Withdrawn	Yes
Rate (revised)	Proposed Rates Post RS	Approved	Yes
Rate (revised)	Proposed Rates Pre-RS	Approved	Yes
Rate (revised)	Proposed Rates Post RS	Approved	Yes
Rate (revised)	Proposed Rates Pre-RS	Approved	Yes
Rate (revised)	Proposed Rates Post RS	Approved	Yes
Rate (revised)	Proposed Rates Pre-RS	Approved	Yes
Rate	Proposed Rates Post RS	Approved	Yes
Rate (revised)	Proposed Rates Pre-RS	Approved	Yes
Rate (revised)	Proposed Rates Post RS	Approved	Yes
Rate (revised)	Proposed Rates Pre-RS	Approved	Yes
Rate	Proposed Rates Post RS	Approved	Yes

SERFF Tracking #: LWEL-128450811 **State Tracking #:** LWEL-128450811 **Company Tracking #:** 02541206-2

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Proposed Rates Pre-RS	Approved	Yes
Rate (revised)	Proposed Rates Post RS	Approved	Yes
Rate (revised)	Proposed Rates Pre-RS	Approved	Yes
Rate (revised)	Proposed Rates Post RS	Approved	Yes
Rate (revised)	Proposed Rates Pre-RS	Approved	Yes
Rate	Justification and Rate Increase Summary	Withdrawn	Yes
Rate	Exhibit I	Withdrawn	Yes
Rate	Proposed Rates Post RS	Withdrawn	Yes
Rate	Proposed Rates Pre-RS	Withdrawn	Yes
Rate	Proposed Rates Pre-RS	Withdrawn	Yes
Rate	Proposed Rates Post RS	Withdrawn	Yes
Rate	Proposed Rates Post RS	Withdrawn	Yes
Rate	Proposed Rates Pre-RS	Withdrawn	Yes
Rate	Proposed Rates Pre-RS	Withdrawn	Yes
Rate	Proposed Rates Post RS	Withdrawn	Yes
Rate	Proposed Rates Post RS	Withdrawn	Yes
Rate	Proposed Rates Pre-RS	Withdrawn	Yes
Rate	Proposed Rates Pre-RS	Withdrawn	Yes
Rate	Proposed Rates Pre-RS	Withdrawn	Yes
Rate	Proposed Rates Pre-RS	Withdrawn	Yes
Rate	Proposed Rates Post RS	Withdrawn	Yes
Rate	Proposed Rates Pre-RS	Withdrawn	Yes
Rate	Proposed Rates Pre-RS	Withdrawn	Yes
Rate	Proposed Rates Pre-RS	Withdrawn	Yes
Rate	Proposed Rates Pre-RS	Withdrawn	Yes
Rate	Proposed Rates Post RS	Withdrawn	Yes
Rate	Proposed Rates Pre-RS	Withdrawn	Yes
Rate	Proposed Rates Pre-RS	Withdrawn	Yes
Rate	Proposed Rates Post RS	Withdrawn	Yes
Rate	Proposed Rates Pre-RS	Withdrawn	Yes
Rate	Proposed Rates Pre-RS	Withdrawn	Yes

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/22/2015
Submitted Date	04/22/2015
Respond By Date	

Dear Finn Knox-Seith,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Thank you for updating SERFF regarding the 40.5% rate increase. Please also update the Company Rate Information on the Rate/Rule Schedule tab to reflect 40.5%. Your response indicated the company cannot update the policyholder count until the previous post submission update is accepted. Our records indicate that both post submission updates previously submitted were accepted; the last one being 5/14/14. Please advise.

The Actuarial Memorandum has been updated as requested;however, we note the effective date of the rate increase is stated as June 1, 2015. The company is required to provide a 60 day notice according to 14VAC5-200-75. We intend to approve the filing as quickly as possible but a June 1 date would not be in compliance with the regulations. Please revise.

We are unclear why the company attached another policyholder letter to its April 21st response which provides a rate increase of 40.4%. The company previously sent a revised letter reflecting the 40.5% increase. Please clarify.

The endorsements will be reviewed by another examiner as quickly as possible. Any comments will be sent out under separate cover.

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

SERFF Tracking #: *LWEL-128450811* **State Tracking #:** *LWEL-128450811* **Company Tracking #:** *02541206-2*

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*

Product Name: *TPM LTC VA*

Project Name/Number: *0254201206 VA/0254201206*

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/15/2015
Submitted Date	04/15/2015
Respond By Date	

Dear Finn Knox-Seith,

Introduction:

Teachers Protective Mutual Life Insurance Company
SERFF Tracking No: LWEL-128450811
Form Nos.: LTC- EndCovgApp30-VA and VA-LTCHC-VarChgEnd

This is to acknowledge receipt of and thank you for the submission of the forms mentioned above; however, we need some additional information in order to continue our review.

Objection 1

- Statement of Variability for New Endorsements (Supporting Document)

- Benefit Changing Endorsement, LTC-EndCovgApp30-VA (Form)

Comments: Please advise if the Statement of Variability is intended to apply to both endorsements. If so, please revise the statement of variability to include form LTC- EndCovgApp30-VA.

Objection 2

- Endorsement Variable Benefit Change, VA_LTCHC_VarChgEnd (Form)

Comments: Form number VA-LTCHC-VarChgEnd is inconsistent with the form number identified in the Form Schedule. Please note that the number appearing in the Form Schedule must mirror that appearing in the form including dashes, slashes and spacing. Please advise which form number is correct. If the form number appearing in the lower left-hand corner on the first page of the form is correct, please revise the Form Schedule to display the correct form number. If the Form Schedule is correct, please provide us with a revised form.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the requested 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,
Elsie Andy
Senior Insurance Market Examiner

Sincerely,
Elsie Andy

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/14/2015
Submitted Date	04/14/2015
Respond By Date	

Dear Finn Knox-Seith,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

This is to confirm our telephone conversation this morning. For accuracy, the rate increase should actually be 1.12 x 1.12 x 1.12 = 40.49% rather than the 40.4% I previously provided. If the company so chooses, it may round that to 40.5%. As a result of the correction, the following items need to be amended:

1) Please correct the overall percentage increase in the policyholder letter.
2) Please update the Rate/Rule Schedule to reflect a maximum rate increase of 40.49% or 40.5%. The Percent Rate Change Request in the Rate Action Information column would also need to be updated accordingly.
3) Please provide an updated number of policyholders affected in the Rate/Rule Schedule.
4) Please update the Actuarial Memorandum indicating the revised rate increase to 40.49% or 40.5%. Also update the proposed effective date which currently states June 1, 2014.

I will update the rate increase in the Rate Summary Part I. Another examiner will be reviewing the endorsement forms as soon as possible under a separate cover.

I apologize for any inconvenience or confusion the change from 40.4% to 40.49% or 40.5% has caused. As I mentioned earlier, all actuarial concerns have been resolved at this time.

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:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	02/13/2015
Submitted Date	02/13/2015
Respond By Date	

Dear Finn Knox-Seith,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

1.We have several questions related to the assumptions for this product.

a.The actuarial memorandum states that the current morbidity assumptions were developed in late 2005 and relied on the SOA LTC Intercompany study. It was later documented in a subsequent SOA study published in 2007 that the previous studies contained material errors in the attained age claim incidence rates. Please indicate whether the morbidity assumptions used in this filing are impacted by the errors identified in the SOA data.

b.According to the documentation, the morbidity assumptions have been unchanged since 2005. This is inconsistent with the observed change in the present value of expected future incurred claims, which increased significantly between the 6/30/2102 projections and the 9/30/2013 projections. Please explain in detail how the expected future claims are calculated and provide justification for the change in assumptions for future claims noted above.

2.We have identified possible errors in the file "TPM VA Projection Original Assumptions 12.10.2014.xlsx". For example, the nationwide projection shows the sum of future premiums with the 39% rate increase is 110% higher than without the increase, while we would expect that the sum would be no more than 39% higher. In addition, please verify that the present value of expected future claims using original assumptions for morbidity, lapse and mortality is $133M versus $72M using current assumptions.

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:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/29/2014
Submitted Date	12/29/2014
Respond By Date	

Dear Finn Knox-Seith,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concern and /or question:

•From the additional information supplied in your 12/10/2014 response, the future anticipated incurred claims using original pricing assumptions are significantly higher than those projected using the current assumptions as shown in the projection submitted on 1/28/2014. Please explain why this rate increase is necessary given the significant improvement in expected future claims.

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:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	11/06/2014
Submitted Date	11/06/2014
Respond By Date	

Dear Finn Knox-Seith,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Please disregard our objection letter of 11/5/14. The objection has been slightly reworded as follows:

Please provide a loss ratio projection similar to "Virginia Pre-RS 9302013 Projection 1.27.2014.xlsx" in your January 28, 2014 response (see Note to Reviewer), but reflecting the actual historical experience during the historical experience period and then, utilizing the actual inforce as of the projection date, projecting forward the expected earned premiums and incurred claims with the original pricing assumptions for interest, mortality, morbidity and persistency into the future and assuming the future premiums are paid based on the original premium scale with no increases.

We apologize for any inconvenience or confusion this may cause.

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:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	11/05/2014
Submitted Date	11/05/2014
Respond By Date	

Dear Finn Knox-Seith,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

As stated in our phone conversation today, please respond to the following request for information so that we may continue our review:

Please provide a loss ratio projection similar to "Virginia Pre-RS 9302013 Projection 1.27.2014.xlsx" in your January 28, 2014 response (see Note to Reviewer), but reflecting the actual historical experience during the historical experience period and then, utilizing the actual inforce as of the projection date, projecting forward the expected earned premiums and incurred claims with the original pricing assumptions for interest, mortality, morbidity and persistency in the future.

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:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	05/23/2014
Submitted Date	05/23/2014
Respond By Date	

Dear Finn Knox-Seith,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

Objection 1

Comments: Please move all attachments in the Notes to Reviewer to Supporting Documentation. If left in the reviewer notes, such information may be overlooked at a later date.

Could you provide me with a phone number to reach the filer?

Objection 2

- Sample Notification Letter (Supporting Document)

Comments: Thank you for providing the contingent benefit endorsement form indicating this is an option available to the insured. The Notice of Premium letter nor the Rate Request From appear to provide that option. For compliance with the NAIC bulletin, please confirm the company is willing to comply with the following:

Implementation of the contingent benefit upon lapse may be 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 insurer may be required to include contingent benefit upon lapse at the time of each scheduled increase.

For policies which have reached their 20th duration, the insurer may be required to provide the contingent benefit upon lapse without reference to the table of trigger percentages. For policies that have not reached their 20th duration, any percentage value in excess of 100% will be reduced to 100%.

The letter should also include:

- clear disclosure addressing the guaranteed nature of the policy and that the insured should understand that premium rates may change again in the future
- the offer of contingent benefit upon lapse.

Objection 3

- Proposed Rates Post RS, [QH-9610-HCP] (Rate)
- Proposed Rates Post RS, [SH-9610-HCP] (Rate)
- Proposed Rates Post RS, [H880-EC] (Rate)
- Proposed Rates Pre-RS, [H880-EC] (Rate)
- Proposed Rates Post RS, [H881-HC] (Rate)
- Proposed Rates Pre-RS, [H881-HC] (Rate)

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name: TPM LTC VA

Project Name/Number: 0254201206 VA/0254201206

- Proposed Rates Post RS, [QH-9606-LTC] (Rate)
- Proposed Rates Pre-RS, [QH-9606-LTC] (Rate)
- Proposed Rates Pre-RS, [QH-9610-HCP] (Rate)
- Proposed Rates Post RS, [SH-9606-LTC] (Rate)
- Proposed Rates Pre-RS, [SH-9606-LTC] (Rate)
- Proposed Rates Pre-RS, [SH-9610-HCP] (Rate)
- Proposed Rates Post RS, [TNQ-LTC-2000] (Rate)
- Proposed Rates Pre-RS, [TNQ-LTC-2000] (Rate)
- Proposed Rates Post RS, [TQ-LTC-2000] (Rate)
- Proposed Rates Pre-RS, [TQ-LTC-2000] (Rate)

Comments: Thank you for updating the Rate/Rule Schedule in SERFF. According to the information provided, the prior rate filing for these forms was LWEL-125996939; however, the form numbers are not the same. It would appear, perhaps, the prior filing did not list the forms as exactly approved in Virginia. So that the rates may be approved, I will need your assistance to make the following corrections and/or provide us with additional information:

1) I am unable to determine if and when form number H880-EC was approved. Please advise.
2) Please confirm the following form numbers were approved as follows and should be amended in SERFF to match:
   Form H881-HC should be H881-HC-VA
   QH-9606-LTC should be QH-9606-LTC-APC
   SH-9606-LTC should be SH-9606-LTC-APC
   TNQ-LTC-2000 should be TNQ-LTC-2000(VA)
   TQ-LTC-2000 should be TQ-LTC-2000(VA)

Objection 4

- Proposed Rates Pre-RS, [H880-EC] (Rate)

Comments: It is our understanding the rate increase will be implemented over three years for the pre stabilization policies. Please explain why there are four rate tables attached for each policy. It appears the fourth table reflects a 40% rate increase and should be removed from the schedules.

Objection 5

- Updated Actuarial Memorandum (Supporting Document)

Comments: The Actuarial Memorandum states the proposed rate will apply to all policy forms and associated riders for policy form series: 8800, 8810, 9610, 2000 and 4000. Please confirm what has been provided as affected policy forms are the only forms for which the rate increase applies. If that is not the case, please amend the Rate/Rule Schedule to include them.

The memorandum includes a description of the benefits for the QH-9606-LTC-APC, SH-9606-LTC-APC, QH-9610-HCP, and the SH-9610-HCP policy plans. Please provide a summary of the benefits for the other plans included in this rate filing.

Objection 6

Comments: Please amend the attached Rate Summary to reflect the proposed rate implementation over three years with an overall increase of 40.4%. Please attach this to Supporting Documentation with the attached justification for the increase. These were previously attached to a Note to Reviewer and should be moved.

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.

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name: TPM LTC VA

Project Name/Number: 0254201206 VA/0254201206

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: Teachers Protective Mutual Life Insurance Company; NAIC #:

SERFF Tracking Number: LWEL-128450811

Effective Date: 60 days after Approval

(Projected) Number of Insureds Affected: 425

New Rates

Average Annual Premium Per Member: 4180

Revised Rates

Average Annual Premium Per Member: 5851

Average Requested Percentage Rate Change Per Member: 40%

Minimum Requested Percentage Rate Change Per Member: 40%

Maximum Requested Percentage Rate Change Per Member: 40%

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

Form#	**"Product Name"(if applicable)**
2000 3000 8800 9600	

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.

The company's long term care ("LTC") pool of policies has deteriorated rapidly since in the last few years and this deterioration has accelerated in 2013. Due to this adverse claims experience, a rate increase is necessary for the company and the long term viability of its pool of LTC policies. While the number of new claims has increased, a key driver in the deteriorating experience is materially lower-than-expected claim terminations. That is, while some LTC claims will continue for years, many last a relatively short time period and the company's LTC premiums were determined assuming typical lengths on claim; however, the company has experience materially longer lengths of claim.

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	05/13/2014
Submitted Date	05/13/2014
Respond By Date	

Dear Finn Knox-Seith,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Thank you for your response to our request for additional information. In addition to our note to filer dated yesterday to move attachments to supporting documentation and/or the rate/rule schedule in SERFF, we have the following concerns:

According to our records, Forms LTC-EndCovgApp10-VA, LTC-CNFB-PaidUp2010-VA, and LTC-PolChg10-VA were submitted under SERFF tracking #LWEL-128264258 and were rejected. It does not appear the forms were re-submitted for approval. If that is the case, the company can either submit these forms as a separate filing or the company can amend the filing to include them. Any submitted form will need to comply with the filing requirements of Chapter 100 of the Virginia Administrative Code.

The response letter indicates a revised Actuarial Memorandum was attached; however, I am unable to locate it. Please reattach it to Supporting Documentation. We had also requested the Rate Summary be updated and it does not appear to have been submitted at this time. Please add this to supporting documentation when completed.

The company may do a post-submission to update the Company Rate Information in SERFF at any time.

As a reminder, the form numbers in the Rate/Rule Section of SERFF must match exactly as how the forms were approved. Also, be sure that it is clear what rates apply to pre-stabilization policies and which rates apply to post stabilization policies.

According to your comments, the company is compliant with the NAIC Bulletin in all regards except for the contingent benefit upon lapse. Our expectation is that offering this benefit would not have any effect on the proposed rate increase by limiting the company's risk exposure. Since the industry agreed with this bulletin, could you explain why the company does want to comply with this recommendation?

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections 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:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/27/2014
Submitted Date	04/02/2014
Respond By Date	

Dear Finn Knox-Seith,

Introduction:

Thank you for your response to our request for additional information regarding this rate increase. So that we may recommend this rate filing for approval, there are items that require additional information. We apologize if our previous objection letter was not clear and should you have any questions regarding the following, please feel free to contact me at 804-371-9390. Based on our conversation with Cabe Chadick with Lewis & Ellis, Inc., the company is willing to implement the 40% rate increase over a three year period at a rate increase of 12% each year.

1) So that rates may be approved, the rate schedules pages should be attached to the Rate/Rule tab in SERFF for each implementation period. The policy form numbers should match exactly as to how the form was approved in Virginia. (You may wish to review the previously approved rate filing for those form numbers.) We cannot accept, however, the rates as submitted. Although the individual policy numbers were removed as requested, the rate schedules should display the policy form base rates, and classes, if any, used to calculate the rates on an individual basis. I realize that rates may have been presented in this manner in the past; however, the BOI has determined that is no longer acceptable.

Our understanding is that these policy forms were also issued on or after October 1, 2003, and the rate increase does not apply to these policies. As previously requested, we ask that rates for those policy forms also appear on the rate schedule reflecting a 0% increase so that all rates for that particular policy form are listed. The rate schedules should clearly indicate which rates apply to policies issued before October 1, 2003 and those issued on or after October 1, 2003.

2) We appreciate the changes made in the policyholder letter, however, we are unable to determine where in the letter it actually states the overall rate increase of 40.4% (12% compounded for three years) and that it will be implemented over a three year period. The letter should also include the premium amount and effective date for each period so that the insured is aware of the amount of each premium and when that change will take effect. In addition, the letter does not provide an explanation as to why such a rate increase is needed. As we continue to receive comments from our consumers regarding Long Term Care insurance, we recognize the need for clearer communication regarding rate increases. We also realize explanations should be in consumer friendly language that anyone without an insurance background can understand and ask the letter be amended accordingly. Lastly, the reference in the letter refers to a group of policy numbers. We realize this is a sample letter but we would expect the letter to only refer to the policy form number applicable to the individual and not all policies included in this rate request. Please attach the revised policyholder letter to Supporting Documentation rather than as a note to Reviewer.

Based on the information provided, if an insured elects to make changes in benefits, a new schedule page and endorsement is sent to the insured. Please confirm and provide the filing number and date the policies were approved with variability on the schedule pages. The sample endorsement form does not include a form number. Please include the policy form number and advise the filing number and effective date of when this form was approved. If form has 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.

3) Although the attached NAIC model has not yet been adopted in this state, there is a very strong national interest in long term care regulation. As a result, the BOI now requests that your company review this bulletin and advise if this filing is consistent or not with its recommendations. Please provide details that support your answer.

5) Please provide a status of approvals in other states.

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name: TPM LTC VA

Project Name/Number: 0254201206 VA/0254201206

6) Please amend the Rate Summary and Actuarial Memorandum to indicate the overall rate increase is 40.4% being implemented over a three year period and the percentage of each increase. Please be sure to update the Company Rate Inforamation on the Rate/Rule Schedule to accurately reflect the overall rate increase.

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

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

---

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

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

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

Actuarial Assumptions for Establishing Rate Increase Requests:

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

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

The assumptions will be consistent with the following:

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

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

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

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

Approval of Rate Increases:

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

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

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

Requirement to Administer Contingent Benefit Upon Lapse:

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

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

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

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

Policyholder Notification of Premium Increase:

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

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

Application of New Loss Ratio Standards:

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

[1] A company may provide alternative nonforfeiture benefits in lieu of the benefit required by the contingent benefit upon lapse, if approved by the [Commissioner].
[2] Any such additional requirements, with respect to contingent benefit upon lapse, shall not change the determination of whether or not a majority of policies or certificates are eligible for contingent benefit upon lapse.
[3] A company may provide alternative nonforfeiture benefits in lieu of the benefit required by the contingent benefit upon lapse, if approved by the [Commissioner].

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

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

Consideration of New Approaches:

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

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

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	02/03/2014
Submitted Date	02/19/2014
Respond By Date	

Dear Finn Knox-Seith,

Introduction:

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

Our understanding is that the company may not be opposed to implementing a 40% increase over a three year period. So that such a rate recommendation may be considered, please provide the following:

1) Please revise the Actuarial Memorandum stating the company is willing to implement such an increase over a three year period and the percentage of increase for each period.

2) 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.

3) Please attach a rate schedule that provides rates for each time period in the Rate/Rule schedule in SERFF without an effective date. Also, the attachment should not include specific individual policy form numbers. A rate table with generic information should be provided and list rates accordingly for each policy form. In addition, the premium rate schedules in the "Rate/Rule Schedule" section should clearly show the rate schedules for policies issued prior to October 1, 2003 and for those issued after that date. The rate schedule for those issued after that date should be the same as the current rate schedules. Please confirm the "affected" rate forms listed in the Rate/Rule Schedule match exactly as to how the forms were approved in Virginia. If not, please amend SERFF accordingly. Lastly, the overall percentage indicated change in the "company rate information" section under the Rate/Rule tab in SERFF should reflect the full rate increase needed to meet the targeted loss ratio. The overall percentage rate change would be the requested rate increase.

4) The policyholder letter should be amended to indicate what the ultimate increase is and that it will be implemented over a three year period providing the premium amount, percentage increase, and effective date for each period. In addition, the letter should be amended to include a clear explanation for the rate increase and the accompanying factors in consumer friendly language. Is it possible to combine the notification and the available options into one letter so that the insured has the necessary information in a more timely manner to make a decision?

5) Please confirm the company is aware a 60 day notice regarding rate increases is required as set forth in 14 VAC5-200-75 D.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised 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:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	12/24/2013
Submitted Date	12/24/2013
Respond By Date	

Dear Finn Knox-Seith,

Introduction:

As expected, in Exhibit V (Current Rate Level, Virginia Experience), the Earned Premium with Rate Increase is 140% of the Earned Premium without Rate Increase. However, in the revised Exhibit V (Current Rate Level, Nationwide Experience), the Earned Premium with Rate Increase is only about 115% of the Earned Premium without Rate Increase. Please explain this apparent anomaly and/or revise the exhibits as appropriate. Once this additional information has been received, we can continue our review of the submission.

Conclusion:

Sincerely,
Bob Grissom

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	08/02/2013
Submitted Date	08/02/2013
Respond By Date	

Dear Finn Knox-Seith,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virgina.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: From the data in the file TPMA2E Terminations with duration To Upload.xlsx, we calculated the A/E ratio for total terminations in durations 11+ to be 27% based on original assumptions and 37% based on the current assumptions. These results are much lower than the A/E in durations 6-10, which utilize the same ultimate lapse assumption percentages. The very low A/E indicates that the actual total terminations are well below what would be expected with even a zero lapse assumption. Please verify that there are no data problems with the information provided in this exhibit. If no problems are found, please provide an explanation for the low A/E ratios in durations 11+.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please revise Exhibit V and Exhibit V-VA to include only policies issued prior to October 1, 2003.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections 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,
Ed Whyte

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	05/16/2013
Submitted Date	05/16/2013
Respond By Date	

Dear Finn Knox-Seith,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Prior to additional consideration of this filing, please provide or respond to the following.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: The information provided in the exhibit entitled Actual to Expected Policy Terminations, through 6/30/2012 appears to be based on total terminations by calendar year. This does not provide sufficient detail to determine the appropriateness of the modified voluntary lapse and mortality assumptions. Please provide experience by policy duration. Also, please include the A/E ratio vs. the current total termination assumptions (voluntary lapse + mortality).

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please verify that the discount factors are being calculated correctly for periods prior to 2012 in the exhibits. It appears that the periods from 2012 and later are all being discounted (or accumulated) from the midpoint of the period to June 30, 2012. However, the earlier periods appear to be accumulating to Sep 30, 2012. Please revise the exhibits as appropriate.

Conclusion:

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,
Ed Whyte

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	04/04/2013
Submitted Date	04/04/2013
Respond By Date	

Dear Finn Knox-Seith,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Prior to additional consideration of this filing, please provide or respond to the following.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: Thank you for your Response Letter of 03/20/2013 and the Rating Manual. However, in addition to our request for the rate manual, the following request was made.

We have the policyholder premium sheets. We question how the company is certain it is charging the correct rates if it only has the premiums being charged for existing contracts, and has not submitted documentation and has not demonstrated how the rates were derived. Please provide a detailed documentation and demonstration of the origin and derivation of the submitted rates.

This requested information appears to have been omitted from your response. Upon receipt of this information, we will continue our review.

Conclusion:

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,
Ed Whyte

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	09/24/2012
Submitted Date	09/24/2012
Respond By Date	

Dear Finn Knox-Seith,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Prior to additional consideration of this filing, please provide or respond to the following.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: § 38.2-316 A of the Code of Virginia requires that no policy of accident and sickness insurance be delivered or issued for delivery in this Commonwealth unless the rate manual showing rates, rules, and classification of risks applicable thereto has been filed with the Commission. Section 38.2-316 C 2 requires that no revised premium rates be used unless the premium rate change has been approved in writing by the Commission. The company has not submitted the rate manual for the referenced policies or rider forms. Therefore, we are concerned the company is not compliant with Section 38.2-316 A.

We have the policyholder premium sheets. We question how the company is certain it is charging the correct rates if it only has the premiums being charged for existing contracts, and has not submitted documentation and has not demonstrated how the rates were derived.

Please provide a detailed documentation and demonstration of the origin and derivation of the submitted rates.

We have not reviewed your Response Letter of 09/17/2012. We will continue our review of this submission upon receipt of the companys response to the above concerns.

Conclusion:

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,
Ed Whyte

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	07/19/2012
Submitted Date	07/19/2012
Respond By Date	

Dear Finn Knox-Seith,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

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

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: The company states that it is proposing an increase of 25% that will be applied to base policies and riders issued before October 1, 2003, and an increase of 10% is being requested for policies issued after October 1, 2003. Please identify the number of policies issued before and after October 1, 2003; and, submit separate actuarial memorandums and supporting documentation for each that complies with 14VAC5-200-150 for those issued before October 1, 2003 and 14VAC5-200-153 for those issued after October 1, 2003.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please ensure that the supporting documentation provides detailed justification for all assumptions used to support the proposed rate increase.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please include an explanation of the reserve basis and justification for the reserve levels provided.

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide an actual to expected analysis based on the original assumptions and projections.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal to the anticipated earned premium.

Objection 6

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please state the lifetime loss ratio anticipated in the original filing and, if applicable, an explanation why the current projected loss ratio is less than the originally anticipated.

Objection 7

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please re-state the nationwide experience using the Virginia approved rates.

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name: TPM LTC VA

Project Name/Number: 0254201206 VA/0254201206

Objection 8

- L&H Actuarial Memorandum (Supporting Document)

Comments: For each form to which the rate filing applies, including riders, please list separately in the Rate/Rule Schedule section of the filing, stating the amount of the proposed rate increase and attaching its proposed rate schedule.

Objection 9

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a comparison of the differences in the assumptions used in the original filing with those actually experienced, those included in the prior filing, and those included in this filing.

Objection 10

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium had been charged (collected) since the forms introduction.

Objection 11

- L&H Actuarial Memorandum (Supporting Document)

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

Objection 12

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as projected.

Objection 13

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please ensure that the filing includes sufficient detail or documentation so that any projections can be recreated.

Objection 14

- L&H Actuarial Memorandum (Supporting Document)

Comments: Is the intent of the company to not request any further rate increases if the proposed rate increase is approved and the experience develops as projected? If not, please explain.

Objection 15

- L&H Actuarial Memorandum (Supporting Document)

Comments: What steps has the company taken to minimize rate increases on this block of business?

Objection 16

- L&H Actuarial Memorandum (Supporting Document)

Comments: Upon approval, does the company intend to provide a 30-day or 60-day notice of increase to insureds?

Objection 17

- L&H Actuarial Memorandum (Supporting Document)

Comments: Upon resubmission, please update the filing to include the Implementation Date. This is necessary for eventual final disposition.

Objection 18

- L&H Actuarial Memorandum (Supporting Document)

Comments: Forms LTC-CNFB-PaidUp2010-VA, LTC-PolCHG10-VA and LTC-EndCovgApp10-VA are included in the submission under Supporting Documentation. Please advise the Virginia approval dates and SERFF Tracking Numbers of the

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name: TPM LTC VA

Project Name/Number: 0254201206 VA/0254201206

approved submissions. If the forms have not been approved for use in Virginia, please include the forms on the Form Schedule.

Objection 19

- L&H Actuarial Memorandum (Supporting Document)

Comments: Forms QH-9606-LTC-APC and SH-9696-LTC-APC are included in the submission under Supporting Documentation. Please advise the Virginia approval dates and SERFF Tracking Numbers or state submission numbers of the approved submissions. If the forms have not been approved for use in Virginia, please include the forms on the Form Schedule.

Objection 20

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please update the experience exhibits to completely include experience data through the most recent available date, or at least through 12/31/2011.

Objection 21

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide support for the claim projection trend assumption of 0% per annum through the end of the proposed rating period.

Objection 22

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please identify the SERFF tracking number of the prior rate increase.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections 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,
Ed Whyte

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/29/2015
Submitted Date	04/29/2015

Dear Janet Houser,

Introduction:

Response 1

Comments:

We have revised the Rate/Rule Schedule Tab to reflect 40.5% and also updated the policyholder count information.
We have updated the Actuarial Memorandum to reflect a new date that is after the 60 day notice.
The policyholder letter was included inadvertently. We did not upload it but when submitted the Actuarial Memorandum the previous submission for the policyholder letter was included.
We have also uploaded an updated Readability Certification as was requested in the Note to Filer.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Updated Readability Certifications
Comments:	
Attachment(s):	Readability Cert- TPM.pdf

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Updated Readability Certifications
Comments:	
Attachment(s):	Readability Cert- TPM.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf 2010 LTC Rate Increase Benefit Change Options - VA (incl CBUL w data) (Document) w_data-VA.pdf New Cert Pages _LTC_ with Reduced Daily Benefit _Document_-VA w_data.pdf Teachers Protective LTC CNFB PaidUp Endorsement-VA w_data.pdf LTC RI Act Memo VA 2014 4.29.2015.pdf Sample Notification Letter TPM Updated v2.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.*
Attachment(s):	*Exhibit_1.pdf* *Exhibit_II.pdf* *Exhibit_III-VI.pdf* *Sample Notification Letter Updated.pdf* *2010 LTC Rate Increase Benefit Change Options - VA (incl CBUL w data) (Document) w_data-VA.pdf* *New Cert Pages _LTC_ with Reduced Daily Benefit _Document_-VA w_data.pdf* *Teachers Protective LTC CNFB PaidUp Endorsement-VA w_data.pdf* *LTC RI Act Memo VA 2014 4.20.2015.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.*
Attachment(s):	*Exhibit_1.pdf* *Exhibit_II.pdf* *Exhibit_III-VI.pdf* *LTC RI Act Memo VA 2014 06 02.pdf* *Sample Notification Letter Updated.pdf* *2010 LTC Rate Increase Benefit Change Options - VA (incl CBUL w data) (Document) w_data-VA.pdf* *New Cert Pages _LTC_ with Reduced Daily Benefit _Document_-VA w_data.pdf* *Teachers Protective LTC CNFB PaidUp Endorsement-VA w_data.pdf*
Previous Version	

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	LTC RI Act Memo - 09_30_11 -VA.pdf Exhibit_1_VA.pdf Exhibit_II.pdf Exhibit_III-VI_VA.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please contact me at (972) 850-0850 if you have any questions.

Thanks,

Shumaila Merchant

Sincerely,

Shumaila Merchant

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/21/2015
Submitted Date	04/21/2015

Dear Janet Houser,

Introduction:

Response 1

Comments:

We have attached the requested Statement of Variability.

Related Objection 1

Applies To:

- Statement of Variability for New Endorsements (Supporting Document)

- Benefit Changing Endorsement, LTC-EndCovgApp30-VA (Form)

Comments: Please advise if the Statement of Variability is intended to apply to both endorsements. If so, please revise the statement of variability to include form LTC-EndCovgApp30-VA.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Statement of Variability for New Endorsements
Comments:	
Attachment(s):	Statement of Variability-VA-2015.pdf Statement of Variability-Form No. LTC-EndCovgApp30-VA.PDF
Previous Version	
Satisfied - Item:	*Statement of Variability for New Endorsements*
Comments:	
Attachment(s):	*Statement of Variability-VA-2015.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Response 2

Comments:

We have updated the Form Number to match the form.

Related Objection 2

Applies To:

- Endorsement Variable Benefit Change, VA_LTCHC_VarChgEnd (Form)

Comments: Form number VA-LTCHC-VarChgEnd is inconsistent with the form number identified in the Form Schedule. Please note that the number appearing in the Form Schedule must mirror that appearing in the form including dashes, slashes and spacing. Please advise which form number is correct. If the form number appearing in the lower left-hand corner on the first page of the form is correct, please revise the Form Schedule to display the correct form number. If the Form Schedule is correct, please provide us with a revised form.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Endorsement Variable Benefit Change	VA-LTCHC-VarChgEnd	OTH	Initial		66.000	VA_LTCHC_VarChgEnd (Endorsement_Variable Benefit Change).pdf	Date Submitted: 04/21/2015 By: Shumaila Merchant
Previous Version								
1	*Endorsement Variable Benefit Change*	*VA_LTCHC_VarChgEnd*	*OTH*	*Initial*		*66.000*	*VA_LTCHC_VarChgEnd (Endorsement_Variable Benefit Change).pdf*	*Date Submitted: 04/14/2015 By:*

No Rate/Rule Schedule items changed.

Conclusion:

Thanks,
Shumaila Merchant
(972) 850-0850
Sincerely,
Shumaila Merchant

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/21/2015
Submitted Date	04/21/2015

Dear Janet Houser,

Introduction:

Response 1

Comments:

We have updated all the requested items except for the Number of Policyholders which is 337. The previous post-submission update needs to be accepted for us to be able to make another post submission updates.

Changed Items:

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Sample Notification Letter Updated.pdf 2010 LTC Rate Increase Benefit Change Options - VA (incl CBUL w data) (Document) w_data-VA.pdf New Cert Pages _LTC_ with Reduced Daily Benefit _Document_-VA w_data.pdf Teachers Protective LTC CNFB PaidUp Endorsement-VA w_data.pdf LTC RI Act Memo VA 2014 4.20.2015.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.*
Attachment(s):	*Exhibit_1.pdf* *Exhibit_II.pdf* *Exhibit_III-VI.pdf* *LTC RI Act Memo VA 2014 06 02.pdf* *Sample Notification Letter Updated.pdf* *2010 LTC Rate Increase Benefit Change Options - VA (incl CBUL w data) (Document) w_data-VA.pdf* *New Cert Pages _LTC_ with Reduced Daily Benefit _Document_-VA w_data.pdf* *Teachers Protective LTC CNFB PaidUp Endorsement-VA w_data.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.*
Attachment(s):	*LTC RI Act Memo - 06_30_12 -VA.pdf* *Exhibit_1.pdf* *Exhibit_II.pdf* *Exhibit_III-VI.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf*

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

	Exhibit_III-VI_VA.pdf *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thanks,

Shumaila Merchant

Sincerely,

Shumaila Merchant

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/19/2015
Submitted Date	02/19/2015

Dear Janet Houser,

Introduction:

Response 1

Comments:

1. a)The morbidity assumptions used in this filing are not impacted by the errors identified in the SOA data as the companys attained age claim incidence rates do not follow the Study. The companys morbidity basis established in 2005 has since been raised by a multiple in order to recognize emerging experience and loss ratios.

1. b)Please note that this rate increase filing request goes back to early 2012. At that time, our filed rate increase justification reflected the morbidity basis stated in the Actuarial Memorandum provided to the Department. As we have informed the Department that over the years since the 2012 filing in responding to objections, the LTC experience has deteriorated.
In the Companys 9/30/2013 cash flow testing, due to deteriorated LTC experience, TPM applied a 30% load to the underlying morbidity basis to match the emerging experience (i.e. produce predicted near-term loss ratios that were commensurate with observed loss ratios in the prior 2-3 years). This same morbidity load was applied in our response exhibits and revised Actuarial Memorandum in our January 2014 and later objection responses to the VA Department. However, we failed to revise the Actuarial Memorandum to reference this morbidity load. Attached is a revised Actuarial Memorandum.
We would also like to note that if we removed this 30% morbidity load then we still meet the mathematical justification tests for this requested rate increase as demonstrated in the attached Excel projection file: TPM VA Projection Pre RS 20130930 02.16.2015.xlsx.
We should also note that since the application of the 30% morbidity load in the companys 9/30/2013 cash flow testing, the company has had to further raise that morbidity load to 50% or more at the companys 9/30/2014 cash flow testing to match even further worsening LTC experience. However, our current justification exhibits filed with the VA Department remain with the 30% load.

2.A 39% rate increase was inadvertently being applied over 3 years instead of one year which resulted in the higher premiums over the future years for the Nationwide Projections. A revised Projection file with the correct projections has been uploaded.
As observed by the Department, the present value of the expected future claims using original assumptions for morbidity, lapse and mortality is $133M versus the $72M using current assumptions. As we had stated in the previous response, TPM is requesting a rate increase because of adverse claims experience which has resulted in expected lifetime loss ratios which are not sustainable under the current premiums.

Changed Items:

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection posted on February 13, 2014
Comments:	
Attachment(s):	LTC RI Act Memo VA 02.16.2015.pdf TPM VA Projection Pre RS 20130930 02.16.2015.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Shumaila Merchant

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/15/2015
Submitted Date	01/26/2015

Dear Janet Houser,

Introduction:

Response 1

Comments:

TPM is asking for a rate increase because of adverse claims experience which has resulted in expected lifetime loss ratios which are not sustainable under the current premiums. A key driver in the deteriorating experience is materially lower than expected claim terminations. The target lifetime loss ratio for our products during the time of filing was 60% which is much lower than the historical loss ratio of 106.4% and our revised lifetime loss ratio of 122.2%. Our revised expected lifetime loss ratio is based on the combination of (a) prior actual experience as well as (b) predicted future experience, which in turn is a revision based on actual past experience rather than using original pricing assumptions about expected future results. This revised lifetime loss ratio is approximately double the original expected lifetime loss ratio. We acknowledge that the revised expectations about future results (i.e. when existing insureds age from current attained ages) has less increases in expected loss ratios than original pricing assumptions. We respectfully submit that this revised lower acceleration in future claims cost increases from this point on, compared to original pricing assumptions, is not a substantiation for invalidating the necessity or actuarial justification for the rate increase. Again, even with our revised future expectations, the expected lifetime loss ratio is approximately double that of original lifetime loss ratio. If we were to use original pricing assumptions about the future from this point on, as the objection implies, then our revised expected lifetime loss ratio will be even worse than double.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Shumaila Merchant

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/10/2014
Submitted Date	12/10/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please find attached a projection that utilizes actual historical experience, and the actual inforce as of the projection date, projecting forward the expected earned premiums and incurred claims using original pricing assumptions.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection posted on November 6, 2014
Comments:	
Attachment(s):	TPM VA Projection Original Assumptions 12.10.2014.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please contact me at (972) 850-0850 if you have any questions or concerns.

Thanks,

Shumaila Merchant

Sincerely,

Shumaila Merchant

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/10/2014
Submitted Date	12/10/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

As per the Note of Reviewer, we have disregarded this objection and will answer the objection posted on November 6, 2014.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Shumaila Merchant

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/27/2014
Submitted Date	06/02/2014

Dear Janet Houser,

Introduction:

Thank you for your continued review of this filing. The responses for your objection are in order.

Response 1

Comments:

We have removed the attachments from the note to reviewer to supporting documentation or Rate/Rule Schedule.

Please contact the following people regarding this filing:
1. Shumaila Merchant
2. Cabe Chadick
The phone number is: (972) 850-0850

Related Objection 1

Comments: Please move all attachments in the Notes to Reviewer to Supporting Documentation. If left in the reviewer notes, such information may be overlooked at a later date.

Could you provide me with a phone number to reach the filer?

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection of 02.19.2014
Comments:	This objection response has been moved from the note to reviewer to supporting documentation per request of reviewer.
Attachment(s):	Objection Response 02.19.2014.pdf

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection of 02.19.2014
Comments:	This objection response has been moved from the note to reviewer to supporting documentation per request of reviewer.
Attachment(s):	Objection Response 02.19.2014.pdf

Satisfied - Item:	Response to Objection of 04.03.2014
Comments:	This objection response has been moved from the note to reviewer to supporting documentation per request of reviewer.
Attachment(s):	Objection Response 05.08.2014.pdf

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	Justification and Rate Increase Summary	H881-HC-VA, QH-9606-LTC-APC, QH-9610-HCP, SH-9606-LTC-APC, SH-9610-HCP, TNQ-LTC-2000(VA), TQ-LTC-2000(VA)	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 39.2	Justification for Rate Increase Attachment.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
1	*Exhibit I*	*8800, 8810, 9606, 9610, 2000, 4000*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 39.194*	*Exhibit_1.pdf,*	*09/18/2012 By: Rebecca Ewing*

Response 2

Comments:

Please find attached an updated Sample Rate Increase Notification Letter with the suggested changes.

Related Objection 2

Applies To:

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

- Sample Notification Letter (Supporting Document)

Comments: Thank you for providing the contingent benefit endorsement form indicating this is an option available to the insured. The Notice of Premium letter nor the Rate Request From appear to provide that option. For compliance with the NAIC bulletin, please confirm the company is willing to comply with the following:

Implementation of the contingent benefit upon lapse may be 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 insurer may be required to include contingent benefit upon lapse at the time of each scheduled increase.

For policies which have reached their 20th duration, the insurer may be required to provide the contingent benefit upon lapse without reference to the table of trigger percentages. For policies that have not reached their 20th duration, any percentage value in excess of 100% will be reduced to 100%.

The letter should also include:

- clear disclosure addressing the guaranteed nature of the policy and that the insured should understand that premium rates may change again in the future
- the offer of contingent benefit upon lapse.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Notification Letter
Comments:	
Attachment(s):	Sample Notification Letter Updated.pdf
Previous Version	
Satisfied - Item:	*Sample Notification Letter*
Comments:	
Attachment(s):	*Sample Notification Letter TPM.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Form H880-EC was approved on November 9, 1993. We have attached the approval for this form as a reference. We have also changed the names of the rate attachments to the suggested policy forms.

Related Objection 3

Applies To:

- Proposed Rates Post RS, [H880-EC] (Rate)
- Proposed Rates Pre-RS, [H880-EC] (Rate)
- Proposed Rates Post RS, [H881-HC] (Rate)
- Proposed Rates Pre-RS, [H881-HC] (Rate)
- Proposed Rates Post RS, [QH-9606-LTC] (Rate)
- Proposed Rates Pre-RS, [QH-9606-LTC] (Rate)
- Proposed Rates Post RS, [QH-9610-HCP] (Rate)
- Proposed Rates Pre-RS, [QH-9610-HCP] (Rate)
- Proposed Rates Post RS, [SH-9606-LTC] (Rate)
- Proposed Rates Pre-RS, [SH-9606-LTC] (Rate)
- Proposed Rates Post RS, [SH-9610-HCP] (Rate)
- Proposed Rates Pre-RS, [SH-9610-HCP] (Rate)
- Proposed Rates Post RS, [TNQ-LTC-2000] (Rate)
- Proposed Rates Pre-RS, [TNQ-LTC-2000] (Rate)
- Proposed Rates Post RS, [TQ-LTC-2000] (Rate)
- Proposed Rates Pre-RS, [TQ-LTC-2000] (Rate)

Comments: Thank you for updating the Rate/Rule Schedule in SERFF. According to the information provided, the prior rate filing for these forms was LWEL-125996939; however, the form numbers are not the same. It would appear, perhaps, the prior filing did not list the forms as exactly approved in Virginia. So that the rates may be approved, I will need your assistance to make the following corrections and/or provide us with additional information:

1) I am unable to determine if and when form number H880-EC was approved. Please advise.
2) Please confirm the following form numbers were approved as follows and should be amended in SERFF to match:
   Form H881-HC should be H881-HC-VA
   QH-9606-LTC should be QH-9606-LTC-APC
   SH-9606-LTC should be SH-9606-LTC-APC
   TNQ-LTC-2000 should be TNQ-LTC-2000(VA)
   TQ-LTC-2000 should be TQ-LTC-2000(VA)

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	H880 EC Approval
Comments:	
Attachment(s):	VA 8800 Approval.pdf

No Form Schedule items changed.

SERFF Tracking #: LWEL-128450811 **State Tracking #:** LWEL-128450811 **Company Tracking #:** 02541206-2

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Proposed Rates Post RS	SH-9606-LTC-APC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	SH-9606-LTC Post-RS Proposed Rates.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
1	*Proposed Rates Post RS*	*SH-9606-LTC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:*	*SH-9606-LTC Post-RS Proposed Rates.pdf,*	*05/14/2014 By:*
2	Proposed Rates Post RS	TNQ-LTC-2000(VA)	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	TNQ-LTC-2000 Post-RS Proposed Rates.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
2	*Proposed Rates Post RS*	*TNQ-LTC-2000*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:*	*TNQ-LTC-2000 Post-RS Proposed Rates.pdf,*	*05/14/2014 By:*
3	Proposed Rates Post RS	TQ-LTC-2000(VA)	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	TQ-LTC-2000 Proposed Rates Post-RS.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
3	*Proposed Rates Post RS*	*TQ-LTC-2000*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:*	*TQ-LTC-2000 Proposed Rates Post-RS.pdf,*	*05/14/2014 By:*
4	Proposed Rates Pre-RS	H880-EC	Revised	Previous State Filing Number: LWEL-125996939	H880-EC Proposed Rates Pre-RS Step I.pdf, H880-EC	06/02/2014 By: Rebecca Ewing

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Rate/Rule Schedule Item Changes

				Percent Rate Change Request: 40.4	Proposed Rates Pre-RS Step II.pdf, H880-EC Proposed Rates Pre-RS Step III.pdf,	
Previous Version						
4	*Proposed Rates Pre-RS*	*H880-EC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*H880-EC Proposed Rates Pre-RS Step I.pdf, H880-EC Proposed Rates Pre-RS Step II.pdf, H880-EC Proposed Rates Pre-RS Step III.pdf, H880-EC Proposed Rates Pre-RS.pdf,*	*05/14/2014 By:*
5	Proposed Rates Post RS	H881-HC-VA	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	H881-HC Post-RS Proposed Rates.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
5	*Proposed Rates Post RS*	*H881-HC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:*	*H881-HC Post-RS Proposed Rates.pdf,*	*05/14/2014 By:*
6	Proposed Rates Pre-RS	H881-HC-VA	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	H881-HC Pre-RS Proposed Rates Step I.pdf, H881-HC Pre-RS Proposed Rates Step II.pdf, H881-HC Pre-RS Proposed Rates Step III.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
6	*Proposed Rates Pre-RS*	*H881-HC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*H881-HC Pre-RS Proposed Rates Step I.pdf, H881-HC Pre-RS Proposed Rates Step II.pdf, H881-HC Pre-RS Proposed Rates Step III.pdf, H881-HC Pre-RS Proposed Rates.pdf,*	*05/14/2014 By:*
7	Proposed Rates Post	QH-9606-LTC-APC	Revised	Previous State Filing	QH-9606-LTC Post-RS	06/02/2014

SERFF Tracking #:	*LWEL-128450811*	**State Tracking #:**	*LWEL-128450811*	**Company Tracking #:**	*02541206-2*	

State:	*Virginia*	**Filing Company:**	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Rate/Rule Schedule Item Changes

	RS			Number: LWEL-125996939 Percent Rate Change Request:	Proposed Rates.pdf,	By: Rebecca Ewing
Previous Version						
7	*Proposed Rates Post RS*	*QH-9606-LTC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:*	*QH-9606-LTC Post-RS Proposed Rates.pdf,*	*05/14/2014 By:*
8	Proposed Rates Pre-RS	QH-9606-LTC-APC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	QH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, QH-9606-LTC Pre-RS Proposed Rates Step 2.pdf, QH-9606-LTC Pre-RS Proposed Rates Step 3.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
8	*Proposed Rates Pre-RS*	*QH-9606-LTC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*QH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, QH-9606-LTC Pre-RS Proposed Rates Step 2.pdf, QH-9606-LTC Pre-RS Proposed Rates Step 3.pdf, QH-9606-LTC Pre-RS Proposed Rates.pdf,*	*05/14/2014 By:*
9	Proposed Rates Pre-RS	QH-9610-HCP	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	QH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, QH-9610-HCP Pre-RS Proposed Rates Step 2.pdf, QH-9610-HCP Pre-RS Proposed Rates Step 3.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
9	*Proposed Rates Pre-RS*	*QH-9610-HCP*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:*	*QH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, QH-9610-HCP Pre-RS Proposed Rates Step 2.pdf, QH-*	*05/14/2014 By:*

Rate/Rule Schedule Item Changes

				40.4	*9610-HCP Pre-RS Proposed Rates Step 3.pdf, QH-9610-HCP Pre-RS Proposed Rates.pdf,*	
10	Proposed Rates Pre-RS	SH-9606-LTC-APC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	SH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, SH-9606-LTC Pre-RS Proposed Rates Step 2.pdf, SH-9606-LTC Pre-RS Proposed Rates Step 3.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
10	*Proposed Rates Pre-RS*	*SH-9606-LTC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*SH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, SH-9606-LTC Pre-RS Proposed Rates Step 2.pdf, SH-9606-LTC Pre-RS Proposed Rates Step 3.pdf, SH-9606-LTC Pre-RS Proposed Rates.pdf,*	*05/14/2014 By:*
11	Proposed Rates Pre-RS	SH-9610-HCP	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	SH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, SH-9610-HCP Pre-RS Proposed Rates Step 2.pdf, SH-9610-HCP Pre-RS Proposed Rates Step 3.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
11	*Proposed Rates Pre-RS*	*SH-9610-HCP*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*SH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, SH-9610-HCP Pre-RS Proposed Rates Step 2.pdf, SH-9610-HCP Pre-RS Proposed Rates Step 3.pdf, SH-9610-HCP Pre-RS Proposed Rates.pdf,*	*05/14/2014 By:*
12	Proposed Rates Pre-	TNQ-LTC-2000(VA)	Revised	Previous State Filing	TNQ-LTC-2000 Pre-	06/02/2014

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Rate/Rule Schedule Item Changes

	RS			Number: LWEL-125996939 Percent Rate Change Request: 40.4	RS Proposed Rates Step 1.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates Step 2.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates Step 3.pdf,	By: Rebecca Ewing
Previous Version						
12	*Proposed Rates Pre-RS*	*TNQ-LTC-2000*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*TNQ-LTC-2000 Pre-RS Proposed Rates Step 1.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates Step 2.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates Step 3.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates.pdf,*	*05/14/2014 By:*
13	Proposed Rates Pre-RS	TQ-LTC-2000(VA)	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	TQ-LTC-2000 Proposed Rates Pre-RS Step 1.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 2.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 3.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
13	*Proposed Rates Pre-RS*	*TQ-LTC-2000*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*TQ-LTC-2000 Proposed Rates Pre-RS Step 1.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 2.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 3.pdf, TQ-LTC-2000 Proposed Rates Pre-RS.pdf,*	*05/14/2014 By:*

Response 4

Comments:

The fourth table was showing the over all rate increase of 40.4% which should be the same as the STEP III rate increase. We went ahead and removed these rate pages per your request.

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Related Objection 4

Applies To:

- Proposed Rates Pre-RS, [H880-EC] (Rate)

Comments: It is our understanding the rate increase will be implemented over three years for the pre stabilization policies. Please explain why there are four rate tables attached for each policy. It appears the fourth table reflects a 40% rate increase and should be removed from the schedules.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Proposed Rates Pre-RS	H880-EC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	H880-EC Proposed Rates Pre-RS Step I.pdf, H880-EC Proposed Rates Pre-RS Step II.pdf, H880-EC Proposed Rates Pre-RS Step III.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
1	*Proposed Rates Pre-RS*	*H880-EC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*H880-EC Proposed Rates Pre-RS Step I.pdf, H880-EC Proposed Rates Pre-RS Step II.pdf, H880-EC Proposed Rates Pre-RS Step III.pdf, H880-EC Proposed Rates Pre-RS.pdf,*	*05/14/2014 By:*
2	Proposed Rates Pre-RS	H881-HC-VA	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	H881-HC Pre-RS Proposed Rates Step I.pdf, H881-HC Pre-RS Proposed Rates Step II.pdf, H881-HC Pre-RS Proposed Rates Step III.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
2	*Proposed Rates Pre-RS*	*H881-HC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*H881-HC Pre-RS Proposed Rates Step I.pdf, H881-HC Pre-RS Proposed Rates Step II.pdf, H881-HC Pre-RS Proposed Rates Step III.pdf, H881-HC Pre-RS Proposed Rates.pdf,*	*05/14/2014 By:*
3	Proposed Rates Pre-RS	QH-9606-LTC-APC	Revised	Previous State Filing Number: LWEL-125996939	QH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, QH-9606-LTC	06/02/2014 By: Rebecca Ewing

SERFF Tracking #:	*LWEL-128450811*	**State Tracking #:**	*LWEL-128450811*	**Company Tracking #:**	*02541206-2*	

State:	*Virginia*	**Filing Company:**	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Rate/Rule Schedule Item Changes

				Percent Rate Change Request: 40.4	Pre-RS Proposed Rates Step 2.pdf, QH-9606-LTC Pre-RS Proposed Rates Step 3.pdf,	
Previous Version						
3	*Proposed Rates Pre-RS*	*QH-9606-LTC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*QH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, QH-9606-LTC Pre-RS Proposed Rates Step 2.pdf, QH-9606-LTC Pre-RS Proposed Rates Step 3.pdf, QH-9606-LTC Pre-RS Proposed Rates.pdf,*	*05/14/2014 By:*
4	Proposed Rates Pre-RS	QH-9610-HCP	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	QH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, QH-9610-HCP Pre-RS Proposed Rates Step 2.pdf, QH-9610-HCP Pre-RS Proposed Rates Step 3.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
4	*Proposed Rates Pre-RS*	*QH-9610-HCP*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*QH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, QH-9610-HCP Pre-RS Proposed Rates Step 2.pdf, QH-9610-HCP Pre-RS Proposed Rates Step 3.pdf, QH-9610-HCP Pre-RS Proposed Rates.pdf,*	*05/14/2014 By:*
5	Proposed Rates Pre-RS	SH-9606-LTC-APC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	SH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, SH-9606-LTC Pre-RS Proposed Rates Step 2.pdf, SH-9606-LTC Pre-RS Proposed Rates Step 3.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Rate/Rule Schedule Item Changes

5	*Proposed Rates Pre-RS*	*SH-9606-LTC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*SH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, SH-9606-LTC Pre-RS Proposed Rates Step 2.pdf, SH-9606-LTC Pre-RS Proposed Rates Step 3.pdf, SH-9606-LTC Pre-RS Proposed Rates.pdf,*	*05/14/2014 By:*
6	Proposed Rates Pre-RS	SH-9610-HCP	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	SH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, SH-9610-HCP Pre-RS Proposed Rates Step 2.pdf, SH-9610-HCP Pre-RS Proposed Rates Step 3.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
6	*Proposed Rates Pre-RS*	*SH-9610-HCP*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*SH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, SH-9610-HCP Pre-RS Proposed Rates Step 2.pdf, SH-9610-HCP Pre-RS Proposed Rates Step 3.pdf, SH-9610-HCP Pre-RS Proposed Rates.pdf,*	*05/14/2014 By:*
7	Proposed Rates Pre-RS	TNQ-LTC-2000(VA)	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	TNQ-LTC-2000 Pre-RS Proposed Rates Step 1.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates Step 2.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates Step 3.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
7	*Proposed Rates Pre-RS*	*TNQ-LTC-2000*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*TNQ-LTC-2000 Pre-RS Proposed Rates Step 1.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates Step 2.pdf, TNQ-LTC-2000 Pre-*	*05/14/2014 By:*

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Rate/Rule Schedule Item Changes

					RS Proposed Rates Step 3.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates.pdf,	
8	Proposed Rates Pre-RS	TQ-LTC-2000(VA)	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	TQ-LTC-2000 Proposed Rates Pre-RS Step 1.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 2.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 3.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
8	*Proposed Rates Pre-RS*	*TQ-LTC-2000*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*TQ-LTC-2000 Proposed Rates Pre-RS Step 1.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 2.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 3.pdf, TQ-LTC-2000 Proposed Rates Pre-RS.pdf,*	*05/14/2014 By:*

Response 5

Comments:

Please find attached an updated Actuarial Memorandum with summary of benefits for all the policy forms that we are requesting a rate increase for. We also went ahead and changed the policy form series reference to the actual policy form numbers that we are requesting this rate increase for.

Related Objection 5

Applies To:

- Updated Actuarial Memorandum (Supporting Document)

Comments: The Actuarial Memorandum states the proposed rate will apply to all policy forms and associated riders for policy form series: 8800, 8810, 9610, 2000 and 4000. Please confirm what has been provided as affected policy forms are the only forms for which the rate increase applies. If that is not the case, please amend the Rate/Rule Schedule to include them.

The memorandum includes a description of the benefits for the QH-9606-LTC-APC, SH-9606-LTC-APC, QH-9610-HCP, and the SH-9610-HCP policy plans. Please provide a summary of the benefits for the other plans included in this rate filing.

Changed Items:

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Updated Actuarial Memorandum
Comments:	
Attachment(s):	LTC RI Act Memo VA 2014 06 02.pdf
Previous Version	
Satisfied - Item:	*Updated Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo VA 2014 04.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

We have amended the Rate Summary and attached the rate summary along with a justification.

Related Objection 6

Comments: Please amend the attached Rate Summary to reflect the proposed rate implementation over three years with an overall increase of 40.4%. Please attach this to Supporting Documentation with the attached justification for the increase. These were previously attached to a Note to Reviewer and should be moved.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Justification and Rate Increase Summary	H881-HC-VA, QH-9606-LTC-APC, QH-9610-HCP, SH-9606-LTC-APC, SH-9610-HCP, TNQ-LTC-2000(VA), TQ-LTC-2000(VA)	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 39.2	Justification for Rate Increase Attachment.pdf,	06/02/2014 By: Rebecca Ewing
Previous Version						
1	*Exhibit I*	*8800, 8810, 9606, 9610, 2000, 4000*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 39.194*	*Exhibit_1.pdf,*	*09/18/2012 By: Rebecca Ewing*

Conclusion:

Thank you for your continued consideration of this filing. Given that this filing has been outstanding for so long, we look forward to your prompt response.

Sincerely ,
Cabe Chadick, F.S.A, M.A.A.A.
Senior Vice President & Principal
Lewis & Ellis Inc.
cchadick@lewisellis.com
(972) 850-0850

Sincerely,
Rebecca Ewing

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/14/2014
Submitted Date	05/14/2014

Dear Janet Houser,

Introduction:

Dear janet Houser,

Thank you for your letter dated May 13, 2014 regarding the above referenced filing. The responses are in order of your letter.

Response 1

Comments:

1. *Please find attached approved Endorsement forms from SERFF Tracking #: LWEL-125996939. These forms were approved on December 17, 2010.*

2. Please find attached an Updated Actuarial Memorandum with the updated rate increase request.

3. The Company currently does offer CNF benefits upon lapse for this block. Please find the attached Contingent benefit form. We apologize for the oversight of this benefit in the previous objection (Teachers Protective LTC CNFB PaidUP Endorsement-VA W_data.pdf).

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Endorsements
Comments:	Endorsements from SERFF Tracking #: LWEL-125996939
Attachment(s):	2010 LTC Rate Increase Benefit Change Options - VA (incl CBUL w data) (Document) w_data-VA.pdf New Cert Pages _LTC_ with Reduced Daily Benefit _Document_-VA w_data.pdf Teachers Protective LTC CNFB PaidUp Endorsement-VA w_data.pdf

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Endorsements
Comments:	Endorsements from SERFF Tracking #: LWEL-125996939
Attachment(s):	2010 LTC Rate Increase Benefit Change Options - VA (incl CBUL w data) (Document) w_data-VA.pdf New Cert Pages _LTC_ with Reduced Daily Benefit _Document_-VA w_data.pdf Teachers Protective LTC CNFB PaidUp Endorsement-VA w_data.pdf

Satisfied - Item:	Updated Actuarial Memorandum
Comments:	
Attachment(s):	LTC RI Act Memo VA 2014 04.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your continued review of this filing.

Sincerely,
Shumaila Merchant
(972) 850-0850

Sincerely,
Rebecca Ewing

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/08/2014
Submitted Date	05/08/2014

Dear Janet Houser,

Introduction:

Dear Mrs. Houser,

Thank you for your letter dated April 3, 2014 regarding the above referenced filing. The responses are in order of your letter.

Response 1

Comments:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name: TPM LTC VA

Project Name/Number: 0254201206 VA/0254201206

1.Please find attached the rate scheduled pages that display the policy form base rates, current rates and proposed rates by policy form numbers as approved in Virginia.

2.Please find attached and updated policyholder letter.

3.We have reviewed the NAIC Model Bulletin and our response is as follows:

a.Actuarial Assumptions for Establishing Rate Increase Requests:
i.All the present and accumulated values used to determine rate increases use the maximum valuation interest rates for contract reserves.
ii.All accumulated values used to determine rate increases use the experience of the product in as close a manner that used in the original development of rates as possible.
iii.All present values calculated to determine rate increases uses best estimate assumptions for future lifetime of the policies, including potential margins.

b.Approval of Rate Increases:
i.The company understands that the approval of the rate increase 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 based on the experience following the initial rate increase.

c.Requirement to Administer Contingent Benefit Upon Lapse:
i.The company currently does not offer any Continent Nonforfeiture Benefit Upon lapse on their Pre-Rate Stability block therefore our rate increase request does not have any built in assumptions to account for this benefit. However, the company does understand that this may be a requirement for rate increases in the future.

d.Policyholder Notification Letter:
i.We have attached a Sample Policy Holder Notification letter that discloses all the suggested elements in the Model Bulletin.

e.Application of New Loss Ratio Standards
i.The Lifetime Loss Ratio after the proposed rate increase is 94.2% for nationwide Pre-RS and 106.3% for VA Pre-RS using experience through September 30, 2013. Both these loss ratios are higher than the prescribed loss ratio suggested in the NAIC Model Bulletin.

f.Consideration of New Approaches:
i.The company Is offering policy holders different benefit reduction options which may mitigate the impact of the rate increases.

4.Please see below for a status of rate increase approvals in other states:

StateRate Increase
PennsylvaniaApproved a 69% rate Increase to be implemented over 2 years (30% each year) on their Pre-RS Block.
OhioApproved 25% Rate Increase on Pre-RS Block and a 10% Rate Increase on their Post RS Block

5.Please find attached an amended Actuarial Memorandum that indicates the overall rate increase of 40.4% being implemented over a three year period and the percentage of each rate increase. We will also amend the Company Rate Information to accurately reflect the overall rate increase once we have permission to make changes on SERFF.

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your continued consideration of this filing. Given that this filing has been outstanding for so long, we look forward to your prompt response.

Sincerely

Cabe Chadick, F.S.A, M.A.A.A.
Senior Vice President & Principal
Lewis & Ellis Inc.
cchadick@lewisellis.com
(972) 850-0850

Sincerely,
Rebecca Ewing

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/26/2014
Submitted Date	03/26/2014

Dear Janet Houser,

Introduction:

Dear Mrs. Houser,

Thank you for your letter dated February 8, 2014 regarding the above referenced filing. The company is not opposed to implementing a 40% increase applied over three years in the form of 20%, 8% and another 8%. The company is also open to other percentages suggested by the Department that add up to a 40% three-year cumulative increase. In lieu of the rate increase, the company is also offering policy holders the following benefit reduction options to reduce the rate increase by the percentages shown.

Increase Elimination Period
Moving To:
Moving
From 60 Day100 Day180 Day
0 Day15%20%30%
20 Day5%15%20%
60 Day5%15%
Reduce Benefit Period
Moving To:
Moving
From5 Year4 Year3 Year
Lifetime10%20%30%
5 year10%20%
4 Year10%
Reduce Inflation Benefit Option
Moving To:
Moving From3%2%None
Lifetime 5% Compound15%20%25%
Lifetime 5% Simple10%15%20%
20 Year 5% Compound5%10%15%
20 Year 5% Simple5%10%15%

Response 1

Comments:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

The responses are in order of your letter.

1.Please find attached a revised Actuarial Memorandum with the revised rate increase proposal of 40% applied over 3 years.

2.We have completed the required Rate Summary and attached it to this response along with a narrative explaining the justification for the rate increase.

3.Please see Exhibit I PreRS.FormXXXX revised that displays the seriatim policy listing as of September 30, 2013 showing current rates and the proposed new premium rates split by policy forms for policies issued prior to October 1, 2003. As per the Departments request, we have removed the individual policy numbers from the seriatim listing.

4.Please find attached in this response a sample policy holder letter that indicates the ultimate rate increase which will be implemented over a three year period displaying the premium amount, percentage increase, and effective date for each period. The letter also displays the available options available to the policyholder to reduce benefit options in lieu of the rate increase.

5.The company is aware of the 60 day notice regarding rate increases as set form in 14 VAC5-200-75 D and will comply to this requirement when the rate increase is approved.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your continued consideration of this filing. Given that this filing has been outstanding for so long, we look forward to your prompt response.

Sincerely

Cabe Chadick, F.S.A, M.A.A.A.
Senior Vice President & Principal
Lewis & Ellis Inc.
cchadick@lewisellis.com
(972) 850-0850

Sincerely,
Rebecca Ewing

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/10/2014
Submitted Date	01/10/2014

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see attached response.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objections of 12/24/2013
Comments:	
Attachment(s):	TPM LTC VA 122413 Objection Response.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

The filing was submitted in June 2012 and the review has lasted 19 months. We would like to have a update on the status of the review and to know when the department expects a decision.

Sincerely,

Rebecca Ewing

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/20/2013
Submitted Date	08/20/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see the attached response.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: From the data in the file TPMA2E Terminations with duration To Upload.xlsx, we calculated the A/E ratio for total terminations in durations 11+ to be 27% based on original assumptions and 37% based on the current assumptions. These results are much lower than the A/E in durations 6-10, which utilize the same ultimate lapse assumption percentages. The very low A/E indicates that the actual total terminations are well below what would be expected with even a zero lapse assumption. Please verify that there are no data problems with the information provided in this exhibit. If no problems are found, please provide an explanation for the low A/E ratios in durations 11+.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objections of 8/02/2013
Comments:	Response and supporting files for objections posted on 8/02/2013.
Attachment(s):	Revised A2E with duration 8.20.13 to upload.xlsx Exhibit V-VI Pre RS Policies LR Projections.pdf Response to 8.02.2013 Objection.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please see attached response.

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please revise Exhibit V and Exhibit V-VA to include only policies issued prior to October 1, 2003.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objections of 8/02/2013
Comments:	Response and supporting files for objections posted on 8/02/2013.
Attachment(s):	Revised A2E with duration 8.20.13 to upload.xlsx Exhibit V-VI Pre RS Policies LR Projections.pdf Response to 8.02.2013 Objection.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let us know if you have further questions.

Sincerely,

Rebecca Ewing

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/21/2013
Submitted Date	06/21/2013

Dear Janet Houser,

Introduction:

Please see the schedule item "Response to Objections of 5/16/2013".

Response 1

Comments:

Please see attached responses.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: The information provided in the exhibit entitled Actual to Expected Policy Terminations, through 6/30/2012 appears to be based on total terminations by calendar year. This does not provide sufficient detail to determine the appropriateness of the modified voluntary lapse and mortality assumptions. Please provide experience by policy duration. Also, please include the A/E ratio vs. the current total termination assumptions (voluntary lapse + mortality).

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objections of 5/16/2013
Comments:	Response and supporting files for 5/16/2013.
Attachment(s):	Response to 5.16.2013 objection.pdf TPMA2E Terminations with duration To Upload.xlsx TPMA2E Claims revised.pdf Exhibit_III-VI_VA_projections_revised.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Please see attached responses.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please verify that the discount factors are being calculated correctly for periods prior to 2012 in the exhibits. It appears that the periods from 2012 and later are all being discounted (or accumulated) from the midpoint of the period to June 30, 2012. However, the earlier periods appear to be accumulating to Sep 30, 2012. Please revise the exhibits as appropriate.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objections of 5/16/2013
Comments:	Response and supporting files for 5/16/2013.
Attachment(s):	Response to 5.16.2013 objection.pdf TPMA2E Terminations with duration To Upload.xlsx TPMA2E Claims revised.pdf Exhibit_III-VI_VA_projections_revised.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you,

Lewis and Ellis.

Sincerely,

Rebecca Ewing

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/12/2013
Submitted Date	04/12/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

We have attached a demonstration of how the inforce premiums are derived from the rate manual submitted previously with the following comments:

1)Teachers Protective Mutual Insurance Company is not seeking rate increase for policy forms H880-LTC (plan 8800), TNQ-LTC-2000(VA) (plans 2200, 2203, 2204, 2205, 3205), and TQ-LTC-2000(VA)-R (plan 3200).

2)There are 30 policies which have multiple insured lives (principal insured and spouse). The calculations for these policies are shown in Exhibit 1A. Please note that Exhibit 1A is a subset of the 409 policies shown in Exhibit 1.

3)For form QH-9610-HCP (plan 9610 and 9611), the current annual premium is lower than what is calculated from the rate manuals. These HHC policies have had only one rate increase of 15% in 2011.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Thank you for your Response Letter of 03/20/2013 and the Rating Manual. However, in addition to our request for the rate manual, the following request was made.

We have the policyholder premium sheets. We question how the company is certain it is charging the correct rates if it only has the premiums being charged for existing contracts, and has not submitted documentation and has not demonstrated how the rates were derived. Please provide a detailed documentation and demonstration of the origin and derivation of the submitted rates.

This requested information appears to have been omitted from your response. Upon receipt of this information, we will continue our review.

Changed Items:

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	TPM VA LTC Annual Prem Calc 2012
Comments:	
Attachment(s):	VALTC2012 Rate Manual Exhibit 1Print.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Rebecca Ewing

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/20/2013
Submitted Date	03/20/2013

Dear Janet Houser,

Introduction:

Response 1

Comments:

Requested rate manual has been uploaded.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: § 38.2-316 A of the Code of Virginia requires that no policy of accident and sickness insurance be delivered or issued for delivery in this Commonwealth unless the rate manual showing rates, rules, and classification of risks applicable thereto has been filed with the Commission. Section 38.2-316 C 2 requires that no revised premium rates be used unless the premium rate change has been approved in writing by the Commission. The company has not submitted the rate manual for the referenced policies or rider forms. Therefore, we are concerned the company is not compliant with Section 38.2-316 A.

We have the policyholder premium sheets. We question how the company is certain it is charging the correct rates if it only has the premiums being charged for existing contracts, and has not submitted documentation and has not demonstrated how the rates were derived.

Please provide a detailed documentation and demonstration of the origin and derivation of the submitted rates.

We have not reviewed your Response Letter of 09/17/2012. We will continue our review of this submission upon receipt of the companys response to the above concerns.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Requested Rate Manual
Comments:	
Attachment(s):	TPM VA LTC Rate Manual 2012 w example.pdf

No Form Schedule items changed.

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Rebecca Ewing

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/18/2012
Submitted Date	09/18/2012

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see response letter and attached exhibits.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: The company states that it is proposing an increase of 25% that will be applied to base policies and riders issued before October 1, 2003, and an increase of 10% is being requested for policies issued after October 1, 2003. Please identify the number of policies issued before and after October 1, 2003; and, submit separate actuarial memorandums and supporting documentation for each that complies with 14VAC5-200-150 for those issued before October 1, 2003 and 14VAC5-200-153 for those issued after October 1, 2003.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Cover letter
Comments:	
Attachment(s):	VA Cover Letter.pdf
Previous Version	
Satisfied - Item:	*Cover letter*
Comments:	
Attachment(s):	*VA Cover Letter.pdf*

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Cover letter
Comments:	
Attachment(s):	VA Cover Letter.pdf
Previous Version	
Satisfied - Item:	*Cover letter*
Comments:	
Attachment(s):	*VA Cover Letter.pdf*

Satisfied - Item:	Response to objections of 7/12/2012
Comments:	Point by point response and data for objections as of 7/12/2012
Attachment(s):	VA_QuestionsResponse.pdf

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Cover letter
Comments:	
Attachment(s):	VA Cover Letter.pdf
Previous Version	
Satisfied - Item:	*Cover letter*
Comments:	
Attachment(s):	*VA Cover Letter.pdf*

Satisfied - Item:	Response to objections of 7/12/2012
Comments:	Point by point response and data for objections as of 7/12/2012
Attachment(s):	VA_QuestionsResponse.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Exhibit I	8800, 8810, 9606, 9610, 2000, 4000	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 39.194	Exhibit_1.pdf,	09/18/2012 By: Rebecca Ewing

Response 2

Comments:

Please refer to response to objection 1.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please ensure that the supporting documentation provides detailed justification for all assumptions used to support the proposed rate increase.

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please refer to response to objection 1.

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please include an explanation of the reserve basis and justification for the reserve levels provided.

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

Please refer to response to objection 1.

Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide an actual to expected analysis based on the original assumptions and projections.

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

Please refer to response to objection 1.

Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal to the anticipated earned premium.

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

Please refer to response to objection 1.

Related Objection 6

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please state the lifetime loss ratio anticipated in the original filing and, if applicable, an explanation why the current projected loss ratio is less than the originally anticipated.

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 7

Comments:

Please refer to response to objection 1.

Related Objection 7

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please re-state the nationwide experience using the Virginia approved rates.

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 8

Comments:

Please refer to response to objection 1.

Related Objection 8

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: For each form to which the rate filing applies, including riders, please list separately in the Rate/Rule Schedule section of the filing, stating the amount of the proposed rate increase and attaching its proposed rate schedule.

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 9

Comments:

Please refer to response to objection 1.

Related Objection 9

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a comparison of the differences in the assumptions used in the original filing with those actually experienced, those included in the prior filing, and those included in this filing.

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 10

Comments:

Please refer to response to objection 1.

Related Objection 10

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium had been charged (collected) since the forms introduction.

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 11

Comments:

Please refer to response to objection 1.

Related Objection 11

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

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

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 12

Comments:

Please refer to response to objection 1.

Related Objection 12

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as projected.

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 13

Comments:

Please refer to response to objection 1.

Related Objection 13

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please ensure that the filing includes sufficient detail or documentation so that any projections can be recreated.

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 14

Comments:

Please refer to response to objection 1.

Related Objection 14

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Is the intent of the company to not request any further rate increases if the proposed rate increase is approved and the experience develops as projected? If not, please explain.

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 15

Comments:

Please refer to response to objection 1.

Related Objection 15

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: What steps has the company taken to minimize rate increases on this block of business?

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 16

Comments:

Please refer to response to objection 1.

Related Objection 16

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Upon approval, does the company intend to provide a 30-day or 60-day notice of increase to insureds?

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 17

Comments:

Please refer to response to objection 1.

Related Objection 17

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Upon resubmission, please update the filing to include the Implementation Date. This is necessary for eventual final disposition.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 18

Comments:

Please refer to response to objection 1.

Related Objection 18

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Forms LTC-CNFB-PaidUp2010-VA, LTC-PolCHG10-VA and LTC-EndCovgApp10-VA are included in the submission under Supporting Documentation. Please advise the Virginia approval dates and SERFF Tracking Numbers of the approved submissions. If the forms have not been approved for use in Virginia, please include the forms on the Form Schedule.

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 19

Comments:

Please refer to response to objection 1.

Related Objection 19

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Forms QH-9606-LTC-APC and SH-9696-LTC-APC are included in the submission under Supporting Documentation. Please advise the Virginia approval dates and SERFF Tracking Numbers or state submission numbers of the approved submissions. If the forms have not been approved for use in Virginia, please include the forms on the Form Schedule.

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 20

Comments:

Please refer to response to objection 1.

Related Objection 20

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please update the experience exhibits to completely include experience data through the most recent available date, or at least through 12/31/2011.

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 21

Comments:

Please refer to response to objection 1.

Related Objection 21

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide support for the claim projection trend assumption of 0% per annum through the end of the proposed rating period.

Changed Items:

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 22

Comments:

Please refer to response to objection 1.

Related Objection 22

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please identify the SERFF tracking number of the prior rate increase.

Changed Items:

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	LTC RI Act Memo - 06_30_12 -VA.pdf Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf Exhibit_VII-C Benefit Change Confirmation Letter.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Rebecca Ewing

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Amendment Letter

Submitted Date: 05/07/2015

Comments:

I have added the updated Actuarial Memorandum reflecting the 40.5% rate increase.
We also agree with the changes to the Rate/Rule Schedule.
Thanks,
Shumaila Merchant

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf 2010 LTC Rate Increase Benefit Change Options - VA (incl CBUL w data) (Document) w_data-VA.pdf New Cert Pages _LTC_ with Reduced Daily Benefit _Document_-VA w_data.pdf Teachers Protective LTC CNFB PaidUp Endorsement-VA w_data.pdf Sample Notification Letter TPM Updated v2.pdf LTC RI Act Memo VA 2014 5.7.2015.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.*
Attachment(s):	*Exhibit_1.pdf* *Exhibit_II.pdf* *Exhibit_III-VI.pdf* *2010 LTC Rate Increase Benefit Change Options - VA (incl CBUL w data) (Document) w_data-VA.pdf* *New Cert Pages _LTC_ with Reduced Daily Benefit _Document_-VA w_data.pdf* *Teachers Protective LTC CNFB PaidUp Endorsement-VA w_data.pdf* *LTC RI Act Memo VA 2014 4.29.2015.pdf* *Sample Notification Letter TPM Updated v2.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.*
Attachment(s):	*Exhibit_1.pdf* *Exhibit_II.pdf* *Exhibit_III-VI.pdf* *Sample Notification Letter Updated.pdf* *2010 LTC Rate Increase Benefit Change Options - VA (incl CBUL w data) (Document) w_data-VA.pdf* *New Cert Pages _LTC_ with Reduced Daily Benefit _Document_-VA w_data.pdf* *Teachers Protective LTC CNFB PaidUp Endorsement-VA w_data.pdf* *LTC RI Act Memo VA 2014 4.20.2015.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.*
Attachment(s):	*Exhibit_1.pdf*

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

	Exhibit_II.pdf *Exhibit_III-VI.pdf* *LTC RI Act Memo VA 2014 06 02.pdf* *Sample Notification Letter Updated.pdf* *2010 LTC Rate Increase Benefit Change Options - VA (incl CBUL w data) (Document) w_data-VA.pdf* *New Cert Pages _LTC_ with Reduced Daily Benefit _Document_-VA w_data.pdf* *Teachers Protective LTC CNFB PaidUp Endorsement-VA w_data.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.*
Attachment(s):	*LTC RI Act Memo - 06_30_12 -VA.pdf* *Exhibit_1.pdf* *Exhibit_II.pdf* *Exhibit_III-VI.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Amendment Letter

Submitted Date: 04/14/2015

Comments:

No Changes made to the Policy Holder Communications.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policy holder communications
Comments:	Previously approved policyholder communication forms related to rate increase implementation.
Attachment(s):	LTC-CNFB-PaidUp2010-VA.pdf LTC-EndCovApp10-VA.pdf LTC-PolChg10-VA.pdf
Previous Version	
Satisfied - Item:	*Policy holder communications*
Comments:	*Previously approved policyholder communication forms related to rate increase implementation.*
Attachment(s):	*LTC-CNFB-PaidUp2010-VA.pdf* *LTC-EndCovApp10-VA.pdf* *LTC-PolChg10-VA.pdf*

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Amendment Letter

Submitted Date: 04/14/2015

Comments:

As requested, we have moved the endorsements to the Forms Section.

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Benefit Changing Endorsement	LTC-EndCovgApp30-VA	OTH	Initial		61.000	LTC-EndCovgApp30-VA_Options Letter excl CBUL (Document)-VA.PDF	Date Submitted: 04/14/2015 By:
2	Endorsement Variable Benefit Change	VA_LTCHC_Var ChgEnd	OTH	Initial		66.000	VA_LTCHC_Var ChgEnd (Endorsement_Variable Benefit Change).pdf	Date Submitted: 04/14/2015 By:

No Rate Schedule Items Changed.

No Supporting Documents Changed.

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Amendment Letter

Submitted Date: 04/14/2015

Comments:

Updated to reflect a 40.5% Rate Increase

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Proposed Rates Post RS	H880-EC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	H880-EC Proposed Rates Post-RS.pdf,	04/14/2015 By:
Previous Version						
1	*Proposed Rates Post RS*	*H880-EC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:*	*H880-EC Proposed Rates Post-RS.pdf,*	*05/14/2014 By:*
2	Proposed Rates Pre-RS	H880-EC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.5	H880-EC Proposed Rates Pre-RS Step I.pdf, H880-EC Proposed Rates Pre-RS Step II.pdf, H880-EC Proposed Rates Pre-RS Step III.pdf,	04/14/2015 By:
Previous Version						
2	*Proposed Rates Pre-RS*	*H880-EC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*H880-EC Proposed Rates Pre-RS Step I.pdf, H880-EC Proposed Rates Pre-RS Step II.pdf, H880-EC Proposed Rates Pre-RS Step III.pdf,*	*06/02/2014 By: Rebecca Ewing*
Previous Version						
2	*Proposed Rates Pre-RS*	*H880-EC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*H880-EC Proposed Rates Pre-RS Step I.pdf, H880-EC Proposed Rates Pre-RS Step II.pdf, H880-EC Proposed Rates Pre-RS Step III.pdf, H880-EC Proposed Rates Pre-RS.pdf,*	*05/14/2014 By:*
3	Proposed Rates Post	H881-HC-VA	Revised	Previous State Filing	H881-HC Post-RS	04/14/2015

SERFF Tracking #:	*LWEL-128450811*	**State Tracking #:**	*LWEL-128450811*	**Company Tracking #:**	*02541206-2*	

State:	*Virginia*	**Filing Company:**	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Rate/Rule Schedule Item Changes

	RS			Number: LWEL-125996939 Percent Rate Change Request:	Proposed Rates.pdf,	By:
Previous Version						
3	*Proposed Rates Post RS*	*H881-HC-VA*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:*	*H881-HC Post-RS Proposed Rates.pdf,*	*06/02/2014 By: Rebecca Ewing*
Previous Version						
3	*Proposed Rates Post RS*	*H881-HC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:*	*H881-HC Post-RS Proposed Rates.pdf,*	*05/14/2014 By:*
4	Proposed Rates Pre-RS	H881-HC-VA	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.5	H881-HC Pre-RS Proposed Rates Step I.pdf, H881-HC Pre-RS Proposed Rates Step II.pdf, H881-HC Pre-RS Proposed Rates Step III.pdf,	04/14/2015 By:
Previous Version						
4	*Proposed Rates Pre-RS*	*H881-HC-VA*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*H881-HC Pre-RS Proposed Rates Step I.pdf, H881-HC Pre-RS Proposed Rates Step II.pdf, H881-HC Pre-RS Proposed Rates Step III.pdf,*	*06/02/2014 By: Rebecca Ewing*
Previous Version						
4	*Proposed Rates Pre-RS*	*H881-HC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*H881-HC Pre-RS Proposed Rates Step I.pdf, H881-HC Pre-RS Proposed Rates Step II.pdf, H881-HC Pre-RS Proposed Rates Step III.pdf, H881-HC Pre-RS Proposed Rates.pdf,*	*05/14/2014 By:*
5	Proposed Rates Post	QH-9606-LTC-APC	Revised	Previous State Filing	QH-9606-LTC Post-RS	04/14/2015

SERFF Tracking #:	*LWEL-128450811*	**State Tracking #:**	*LWEL-128450811*	**Company Tracking #:**	*02541206-2*

State:	*Virginia*	**Filing Company:**	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Rate/Rule Schedule Item Changes

	RS			Number: LWEL-125996939 Percent Rate Change Request:	Proposed Rates.pdf,	By:
Previous Version						
5	*Proposed Rates Post RS*	*QH-9606-LTC-APC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:*	*QH-9606-LTC Post-RS Proposed Rates.pdf,*	*06/02/2014 By: Rebecca Ewing*
Previous Version						
5	*Proposed Rates Post RS*	*QH-9606-LTC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:*	*QH-9606-LTC Post-RS Proposed Rates.pdf,*	*05/14/2014 By:*
6	Proposed Rates Pre-RS	QH-9606-LTC-APC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.5	QH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, QH-9606-LTC Pre-RS Proposed Rates Step 2.pdf, QH-9606-LTC Pre-RS Proposed Rates Step 3.pdf,	04/14/2015 By:
Previous Version						
6	*Proposed Rates Pre-RS*	*QH-9606-LTC-APC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*QH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, QH-9606-LTC Pre-RS Proposed Rates Step 2.pdf, QH-9606-LTC Pre-RS Proposed Rates Step 3.pdf,*	*06/02/2014 By: Rebecca Ewing*
Previous Version						
6	*Proposed Rates Pre-RS*	*QH-9606-LTC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*QH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, QH-9606-LTC Pre-RS Proposed Rates Step 2.pdf, QH-9606-LTC Pre-RS Proposed Rates Step 3.pdf, QH-9606-LTC Pre-RS Proposed*	*05/14/2014 By:*

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811		**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Rate/Rule Schedule Item Changes

					Rates.pdf,	
7	Proposed Rates Pre-RS	QH-9610-HCP	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.5	QH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, QH-9610-HCP Pre-RS Proposed Rates Step 2.pdf, QH-9610-HCP Pre-RS Proposed Rates Step 3.pdf,	04/14/2015 By:
Previous Version						
7	*Proposed Rates Pre-RS*	*QH-9610-HCP*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*QH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, QH-9610-HCP Pre-RS Proposed Rates Step 2.pdf, QH-9610-HCP Pre-RS Proposed Rates Step 3.pdf,*	*06/02/2014 By: Rebecca Ewing*
Previous Version						
7	*Proposed Rates Pre-RS*	*QH-9610-HCP*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*QH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, QH-9610-HCP Pre-RS Proposed Rates Step 2.pdf, QH-9610-HCP Pre-RS Proposed Rates Step 3.pdf, QH-9610-HCP Pre-RS Proposed Rates.pdf,*	*05/14/2014 By:*
8	Proposed Rates Pre-RS	SH-9606-LTC-APC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.5	SH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, SH-9606-LTC Pre-RS Proposed Rates Step 2.pdf, SH-9606-LTC Pre-RS Proposed Rates Step 3.pdf,	04/14/2015 By:
Previous Version						
8	*Proposed Rates Pre-RS*	*SH-9606-LTC-APC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:*	*SH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, SH-9606-LTC Pre-RS Proposed Rates Step 2.pdf, SH-*	*06/02/2014 By: Rebecca Ewing*

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Rate/Rule Schedule Item Changes

				40.4	*9606-LTC Pre-RS Proposed Rates Step 3.pdf,*	
Previous Version						
8	*Proposed Rates Pre-RS*	*SH-9606-LTC*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*SH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, SH-9606-LTC Pre-RS Proposed Rates Step 2.pdf, SH-9606-LTC Pre-RS Proposed Rates Step 3.pdf, SH-9606-LTC Pre-RS Proposed Rates.pdf,*	*05/14/2014 By:*
9	Proposed Rates Pre-RS	SH-9610-HCP	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.5	SH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, SH-9610-HCP Pre-RS Proposed Rates Step 2.pdf, SH-9610-HCP Pre-RS Proposed Rates Step 3.pdf,	04/14/2015 By:
Previous Version						
9	*Proposed Rates Pre-RS*	*SH-9610-HCP*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*SH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, SH-9610-HCP Pre-RS Proposed Rates Step 2.pdf, SH-9610-HCP Pre-RS Proposed Rates Step 3.pdf,*	*06/02/2014 By: Rebecca Ewing*
Previous Version						
9	*Proposed Rates Pre-RS*	*SH-9610-HCP*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*SH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, SH-9610-HCP Pre-RS Proposed Rates Step 2.pdf, SH-9610-HCP Pre-RS Proposed Rates Step 3.pdf, SH-9610-HCP Pre-RS Proposed Rates.pdf,*	*05/14/2014 By:*
10	Proposed Rates Pre-	TNQ-LTC-2000(VA)	Revised	Previous State Filing	TNQ-LTC-2000 Pre-	04/14/2015

SERFF Tracking #:	*LWEL-128450811*	**State Tracking #:**	*LWEL-128450811*	**Company Tracking #:**	*02541206-2*

State:	*Virginia*	**Filing Company:**	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Rate/Rule Schedule Item Changes

	RS			Number: LWEL-125996939 Percent Rate Change Request: 40.5	RS Proposed Rates Step 1.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates Step 2.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates Step 3.pdf,	By:
Previous Version						
10	*Proposed Rates Pre-RS*	*TNQ-LTC-2000(VA)*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*TNQ-LTC-2000 Pre-RS Proposed Rates Step 1.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates Step 2.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates Step 3.pdf,*	*06/02/2014 By: Rebecca Ewing*
Previous Version						
10	*Proposed Rates Pre-RS*	*TNQ-LTC-2000*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*TNQ-LTC-2000 Pre-RS Proposed Rates Step 1.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates Step 2.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates Step 3.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates.pdf,*	*05/14/2014 By:*
11	Proposed Rates Pre-RS	TQ-LTC-2000(VA)	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.5	TQ-LTC-2000 Proposed Rates Pre-RS Step 1.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 2.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 3.pdf,	04/14/2015 By:
Previous Version						
11	*Proposed Rates Pre-RS*	*TQ-LTC-2000(VA)*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*TQ-LTC-2000 Proposed Rates Pre-RS Step 1.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 2.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 3.pdf,*	*06/02/2014 By: Rebecca Ewing*

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Rate/Rule Schedule Item Changes						
Previous Version						
11	*Proposed Rates Pre-RS*	*TQ-LTC-2000*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4*	*TQ-LTC-2000 Proposed Rates Pre-RS Step 1.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 2.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 3.pdf, TQ-LTC-2000 Proposed Rates Pre-RS.pdf,*	*05/14/2014 By:*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Notification Letter
Comments:	
Attachment(s):	Sample Notification Letter TPM Updated v2.pdf
Previous Version	
Satisfied - Item:	*Sample Notification Letter*
Comments:	
Attachment(s):	*Sample Notification Letter Updated.pdf*
Previous Version	
Satisfied - Item:	*Sample Notification Letter*
Comments:	
Attachment(s):	*Sample Notification Letter TPM.pdf*

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Amendment Letter

Submitted Date: 04/06/2015

Comments:

We have attached the Statement of Variability for the New Endorsements.
Thanks,
Shumaila Merchant
(972) 850-0850

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Statement of Variability for New Endorsements
Comments:	
Attachment(s):	Statement of Variability-VA-2015.pdf

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Amendment Letter

Submitted Date: 04/05/2015

Comments:

We have attached the Endorsements Forms for you Review along with the Compliance Certification and Readability Certifications for your Review. We are still working on the Statement of Variability and expect to upload it within this week.

Please contact me at (972) 850-0850 if you have any questions.

Thanks,

Shumaila Merchant

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Endorsements
Comments:	Endorsements, Readability Certifications, and VA Compliance Certification.
Attachment(s):	LTC-EndCovgApp30-VA_Options Letter excl CBUL (Document)-VA.PDF Readability Cert- TPM.pdf VA Compliance certification 03.31.2015.pdf VA_LTCHC_VarChgEnd (Endorsement_Variable Benefit Change).pdf

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Amendment Letter

Submitted Date: 03/12/2015

Comments:

Revised Rate Filing Authorization Letter

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Updated Rate Filing Authorization Letter
Comments:	
Attachment(s):	LTC Rate INCr Authorization.pdf

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Amendment Letter

Submitted Date: 12/11/2014

Comments:

A revised Letter of Authorization has been added that is valid through February 2015.

Thanks,

Shumaila Merchant

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Authorization letter
Comments:	
Attachment(s):	LTC Rate Incr Authorization2014.pdf
Previous Version	
Satisfied - Item:	*Authorization letter*
Comments:	
Attachment(s):	*LTC Rate INCr Authorization.pdf*

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Amendment Letter

Submitted Date: 07/07/2014

Comments:

I have added the Justification of Rate Increase Document to the Supporting Documentation as suggested.
Thanks,
Shumaila Merchant
(972) 850-0850

Changed Items:

No Form Schedule Items Changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Revision	H881-HC-VA, QH-9606-LTC-APC, QH-9610-HCP, SH-9606-LTC-APC, SH-9610-HCP, TNQ-LTC-2000(VA), TQ-LTC-2000(VA)	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 39.2		07/07/2014 By:
Previous Version						
1	*Justification and Rate Increase Summary*	*H881-HC-VA, QH-9606-LTC-APC, QH-9610-HCP, SH-9606-LTC-APC, SH-9610-HCP, TNQ-LTC-2000(VA), TQ-LTC-2000(VA)*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 39.2*	*Justification for Rate Increase Attachment.pdf,*	*06/02/2014 By: Rebecca Ewing*
Previous Version						
1	*Exhibit I*	*8800, 8810, 9606, 9610, 2000, 4000*	*Revised*	*Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 39.194*	*Exhibit_1.pdf,*	*09/18/2012 By: Rebecca Ewing*

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Justification and Rate Increase Summary
Comments:	
Attachment(s):	Justification for Rate Increase Attachment.pdf

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Amendment Letter

Submitted Date: 06/03/2014

Comments:

Updated L&H Actuarial Memorandum with additional benefit requirements and also included an updated Sample Notification Letter

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.
Attachment(s):	Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf LTC RI Act Memo VA 2014 06 02.pdf Sample Notification Letter Updated.pdf 2010 LTC Rate Increase Benefit Change Options - VA (incl CBUL w data) (Document) w_data-VA.pdf New Cert Pages _LTC_ with Reduced Daily Benefit _Document_-VA w_data.pdf Teachers Protective LTC CNFB PaidUp Endorsement-VA w_data.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.*
Attachment(s):	*LTC RI Act Memo - 06_30_12 -VA.pdf* *Exhibit_1.pdf* *Exhibit_II.pdf* *Exhibit_III-VI.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*LTC RI Act Memo - 09_30_11 -VA.pdf* *Exhibit_1_VA.pdf* *Exhibit_II.pdf* *Exhibit_III-VI_VA.pdf* *Exhibit_VII-A Rate Increase Letter-VA.pdf* *Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf* *Exhibit_VII-C Benefit Change Confirmation Letter.pdf*

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Amendment Letter

Submitted Date: 05/14/2014

Comments:

Please see the amendments made for the attached Rate Schedules, and the Supporting Documentation.

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Proposed Rates Post RS	QH-9610-HCP	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	QH-9610-HCP Post-RS Proposed Rates.pdf,	05/14/2014 By:
2	Proposed Rates Post RS	SH-9610-HCP	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	SH-9610-HCP Post-RS Proposed Rates.pdf,	05/14/2014 By:
3	Proposed Rates Post RS	H880-EC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	H880-EC Proposed Rates Post-RS.pdf,	05/14/2014 By:
4	Proposed Rates Pre-RS	H880-EC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	H880-EC Proposed Rates Pre-RS Step I.pdf, H880-EC Proposed Rates Pre-RS Step II.pdf, H880-EC Proposed Rates Pre-RS Step III.pdf, H880-EC Proposed Rates Pre-RS.pdf,	05/14/2014 By:
5	Proposed Rates Post RS	H881-HC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	H881-HC Post-RS Proposed Rates.pdf,	05/14/2014 By:
6	Proposed Rates Pre-RS	H881-HC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	H881-HC Pre-RS Proposed Rates Step I.pdf, H881-HC Pre-RS Proposed Rates Step II.pdf, H881-HC Pre-RS Proposed Rates Step III.pdf, H881-HC Pre-RS Proposed Rates.pdf,	05/14/2014 By:

SERFF Tracking #: LWEL-128450811 **State Tracking #:** LWEL-128450811 **Company Tracking #:** 02541206-2

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Rate/Rule Schedule Item Changes

7	Proposed Rates Post RS	QH-9606-LTC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	QH-9606-LTC Post-RS Proposed Rates.pdf,	05/14/2014 By:
8	Proposed Rates Pre-RS	QH-9606-LTC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	QH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, QH-9606-LTC Pre-RS Proposed Rates Step 2.pdf, QH-9606-LTC Pre-RS Proposed Rates Step 3.pdf, QH-9606-LTC Pre-RS Proposed Rates.pdf,	05/14/2014 By:
9	Proposed Rates Pre-RS	QH-9610-HCP	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	QH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, QH-9610-HCP Pre-RS Proposed Rates Step 2.pdf, QH-9610-HCP Pre-RS Proposed Rates Step 3.pdf, QH-9610-HCP Pre-RS Proposed Rates.pdf,	05/14/2014 By:
10	Proposed Rates Post RS	SH-9606-LTC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	SH-9606-LTC Post-RS Proposed Rates.pdf,	05/14/2014 By:
11	Proposed Rates Pre-RS	SH-9606-LTC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	SH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, SH-9606-LTC Pre-RS Proposed Rates Step 2.pdf, SH-9606-LTC Pre-RS Proposed Rates Step 3.pdf, SH-9606-LTC Pre-RS Proposed Rates.pdf,	05/14/2014 By:
12	Proposed Rates Pre-RS	SH-9610-HCP	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change	SH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, SH-9610-HCP Pre-RS Proposed	05/14/2014 By:

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2	

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Rate/Rule Schedule Item Changes

				Request: 40.4	Rates Step 2.pdf, SH-9610-HCP Pre-RS Proposed Rates Step 3.pdf, SH-9610-HCP Pre-RS Proposed Rates.pdf,	
13	Proposed Rates Post RS	TNQ-LTC-2000	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	TNQ-LTC-2000 Post-RS Proposed Rates.pdf,	05/14/2014 By:
14	Proposed Rates Pre-RS	TNQ-LTC-2000	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	TNQ-LTC-2000 Pre-RS Proposed Rates Step 1.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates Step 2.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates Step 3.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates.pdf,	05/14/2014 By:
15	Proposed Rates Post RS	TQ-LTC-2000	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	TQ-LTC-2000 Proposed Rates Post-RS.pdf,	05/14/2014 By:
16	Proposed Rates Pre-RS	TQ-LTC-2000	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.4	TQ-LTC-2000 Proposed Rates Pre-RS Step 1.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 2.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 3.pdf, TQ-LTC-2000 Proposed Rates Pre-RS.pdf,	05/14/2014 By:

Supporting Document Schedule Item Changes

Satisfied - Item:	Sample Notification Letter
Comments:	
Attachment(s):	Sample Notification Letter TPM.pdf

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Reviewer

Created By:

Shumaila Merchant on 05/12/2015 02:25 PM

Last Edited By:

Shumaila Merchant

Submitted On:

05/12/2015 02:25 PM

Subject:

Average Annual Premium

Comments:

The Average Annual Premium for Nationwide is $3,062.16.
Thanks,
Shumaila Merchant

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Filer

Created By:

Janet Houser on 05/11/2015 11:33 AM

Last Edited By:

Janet Houser

Submitted On:

05/11/2015 11:33 AM

Subject:

Average Rate Increase

Comments:

I calculated the average rate increase in Virginia to be $3976 based on the annual premium after the rate increase for the pre stability block to be $1,339,981 divided by 337 policyholders. How does this compare the nationwide approved average?

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Filer

Created By:

Janet Houser on 05/07/2015 07:56 AM

Last Edited By:

Janet Houser

Submitted On:

05/07/2015 07:56 AM

Subject:

Rate Summary

Comments:

If the company is in agreement, I will update the Rate Summary to reflect the impact on the 337 pre-stability policyholders only. The minimum and maximum percentage change will be a 40.5% rate increase. The average annual premium would be $3678.

Also, it looks like the most recent Actuarial Memorandum (submitted 4/29) refers to the 40.4% rate increase. The memorandum submitted on 4/21 indicated 40.5%. The rate increase percentage needs to be consistent and use either 40.49% or 40.5% in the memorandum, the rate summary, the policyholder letter and in SERFF.

I am in a meeting from 9 - 10:30 today and will be out tomorrow. Please call me if you have any questions or concerns at 804-371-9390.

Thanks!

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Reviewer

Created By:

Shumaila Merchant on 05/06/2015 05:24 PM

Last Edited By:

Shumaila Merchant

Submitted On:

05/06/2015 05:26 PM

Subject:

Post Submission Updates

Comments:

Good Afternoon,
We have updated the Rate/Rule Schedule using Inforce Information as of December 31, 2014. Please find attached a Quantitative Demonstration of how we derived at the numbers.

State:	*Virginia*	**Filing Company:**	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Attachment Quantitative Demonstration of Rate Rule Schedule.xlsx is not a PDF document and cannot be reproduced here.

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Filer

Created By:

Janet Houser on 05/01/2015 12:24 PM

Last Edited By:

Janet Houser

Submitted On:

05/01/2015 12:42 PM

Subject:

Rate Summary

Comments:

It was my intention to revise the Company's Rate Summary to reflect the 40.5% rate increase and updated headcount. I have run into a problem, however, with the average annual premium per member. The original Rate Summary form submitted in July 2014 had projected number of insureds affected as 425 with a revised average annual premium per member of $5851. The average requested rate increase was 39.2% with the minimum requested percentage rate change per member as 0% and 40.4% as the maximum increase. The updated memorandum now reflects an average premium of $4204 after the 3rd increase for the pre-stability policies as of 9/30/2013.

Since this form will be available to the public, it is important there are no discrepancies and the data is accurate. Please review and provide updated information and how it was determined. I look forward to hearing from you soon.

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Note To Filer

Created By:

Janet Houser on 04/23/2015 11:43 AM

Last Edited By:

Janet Houser

Submitted On:

04/23/2015 11:44 AM

Subject:

4.23.15 phone message

Comments:

This is to confirm my phone message of today. The endorsements have been reviewed and there are no issues regarding them. The readability certification provided did not comply with 14VAC5-110-60. In addition to the flesch score, the certification requires the number of sentences, word and syllables and the type size of the text. Also, the following language must be included:

"I also certify to the best of my knowledge and belief that the policy form is in compliance with Section 38.2-3404 of the Code of Virginia and with the Rules and Regulations for Simplified and Readable Accident and Sickness Insurance Policies adopted pursuant thereto."

As I indicated in my message, once this is resolved as well as the outstanding items noted in my April 22 letter, we should be able to approve this filing.

Please let me know when the company may be able to respond. Thank you.

Janet Houser
804-371-9390

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Filer

Created By:

Janet Houser on 04/08/2015 02:26 PM

Last Edited By:

Janet Houser

Submitted On:

04/08/2015 02:26 PM

Subject:

endorsement forms

Comments:

Please move the endorsement forms from Supporting Documentation to the Form Schedule in SERFF for review and approval.

Thanks!

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Filer

Created By:

Janet Houser on 03/16/2015 06:12 AM

Last Edited By:

Janet Houser

Submitted On:

03/16/2015 06:22 AM

Subject:

Endorsement forms

Comments:

In reviewing the endorsement forms previously provided, Forms LTC-PolChg10-VA and LTC-CNFB-PaidUp2010-VA, we realize there are two other options provided to the insured to reduce the impact of the rate increase: increasing the elimination period and/or shortening the benefit period.

Does the company already have such endorsements approved and available? If not, please attach such forms to this filing for review and approval. The company may wish to consider creating one endorsement form with variability to include all potential changes. Please include a statement of variability, Certification of Compliance pursuant to 14VAC5-100-40 3 and a readability certification pursuant 14VAC5-110-60.

I apologize this was not brought to your attention earlier. If you have any questions or concerns, please feel free to contact me at 804-371-9390.

Janet

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Reviewer

Created By:

Shumaila Merchant on 03/12/2015 02:37 PM

Last Edited By:

Shumaila Merchant

Submitted On:

03/12/2015 02:37 PM

Subject:

Revised Rate Increase Filing Authorization Letter

Comments:

The Revised Rate Increase Authorization Letter has been uploaded under the Supporting Documentation Tab.
Thanks,
Shumaila Merchant

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Reviewer

Created By:

Shumaila Merchant on 03/12/2015 01:44 PM

Last Edited By:

Shumaila Merchant

Submitted On:

03/12/2015 01:44 PM

Subject:

Revised Rate Increase Filing Authorization Letter

Comments:

We have uploaded a revised Rate Increase Filing Authorization letter from the Company.
Thanks,
Shumaila Merchant (972) 850-0850

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Reviewer

Created By:

Shumaila Merchant on 12/11/2014 01:32 PM

Last Edited By:

Shumaila Merchant

Submitted On:

12/11/2014 01:32 PM

Subject:

Authorization Letter

Comments:

Good Afternoon Janet,
Thank you for your call and reminder to submit an updated Letter of Authorization. We are currently working with the client to obtain one and will upload it on SERFF once we have received it.
Thanks,
Shumaila Merchant

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Filer

Created By:

Janet Houser on 11/12/2014 01:22 PM

Last Edited By:

Janet Houser

Submitted On:

11/12/2014 01:23 PM

Subject:

Authorization Letter

Comments:

The current authorization letter on record indicates it is only effective from April 17, 2012 to April 16, 2013. For our records, please provide an updated authorization letter. We apologize for not bringing this to your attention earlier.

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Filer

Created By:

Janet Houser on 11/06/2014 01:08 PM

Last Edited By:

Janet Houser

Submitted On:

11/06/2014 01:08 PM

Subject:

11/5/14 objection letter

Comments:

Please disregard our objection letter dated 11/5/14. It has been replaced with a revised letter dated 11/6/14. I apologize for any inconvenience or confusion this may cause.

Thank you.

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Filer

Created By:

Janet Houser on 07/08/2014 07:44 AM

Last Edited By:

Janet Houser

Submitted On:

07/08/2014 07:45 AM

Subject:

Status Update

Comments:

This filing is currently under review by Bob Grissom for approval. We appreciate your patience in this matter.

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Reviewer

Created By:

Rebecca Ewing on 07/07/2014 03:01 PM

Last Edited By:

Rebecca Ewing

Submitted On:

07/07/2014 03:01 PM

Subject:

Justification and Rate Increase Summary

Comments:

We have removed the Justification and Rate Increase Summary to the Supporting documentation tab as suggested.
Thanks,
Shumaila Merchant
(972) 850-0850

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Filer

Created By:

Janet Houser on 06/27/2014 07:14 AM

Last Edited By:

Janet Houser

Submitted On:

06/27/2014 07:14 AM

Subject:

Justification and Rate Increase Summary

Comments:

Please move the Justification and Rate Increase Summary from the Rate/Rule Schedule to Supporting Documentation. We appreciate all your cooperation and efforts as we continue to review this filing.

Thank you.

Janet Houser

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Reviewer

Created By:

Rebecca Ewing on 06/03/2014 02:26 PM

Last Edited By:

Rebecca Ewing

Submitted On:

06/03/2014 02:26 PM

Subject:

Moving Attachments from Notes to Supporting Documentation

Comments:

I have not been able to remove the Attachments from the Note to Reviewer, but have uploaded the documents to the supporting documentation.
Thanks,
Shumaila Merchant
(972) 850-0850

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Filer

Created By:

Janet Houser on 05/12/2014 02:50 PM

Last Edited By:

Janet Houser

Submitted On:

05/12/2014 02:50 PM

Subject:

Endorsement Attachments

Comments:

Please move these to supporting documentation if these forms have been previously approved and provide us with the SERFF tracking number and date of approval. If these forms have not been approved, the forms should be attached to the Form Schedule.

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

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Filer

Created By:

Janet Houser on 05/12/2014 02:46 PM

Last Edited By:

Janet Houser

Submitted On:

05/12/2014 02:47 PM

Subject:

Objection Response and Sample Notification Letter

Comments:

Please move these forms to supporting documentation. Thanks.

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Filer

Created By:

Janet Houser on 05/12/2014 02:44 PM

Last Edited By:

Janet Houser

Submitted On:

05/12/2014 02:44 PM

Subject:

Rate Rule Schedules

Comments:

This is in reference to my phone message today. Please move only the "proposed" rate increases for each policy form since these the only rates that will be subject to approval. The current rates should be moved to supporting documentation.

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Reviewer

Created By:

Rebecca Ewing on 05/09/2014 08:52 AM

Last Edited By:

Rebecca Ewing

Submitted On:

05/09/2014 08:52 AM

Subject:

Requested Rate Pages and Attachments for Response Created on May 8, 2014

Comments:

Good Morning,
Please find attached all the rate schedule pages by form numbers associated with this filing. The rate schedule includes original rates, current rates, proposed 0% increase for Post RS block, and the 3-step 40.4% (12% each year) for the Pre-RS block.
Thanks,
Shumaila Merchant

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Original Rates

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$7	$6	$8	$7	$8	$8	$9	$9	$10	$9
30-39	8	7	9	8	9	9	10	9	12	11
40-49	10	9	13	12	15	14	16	15	20	20
50-54	13	12	17	16	21	19	23	22	28	27
55-59	18	16	26	24	32	28	37	36	45	43
60-64	29	26	43	41	55	49	65	63	77	74
65-69	48	44	76	71	98	86	116	111	133	128
70	67	60	105	99	136	120	162	156	185	179
71	75	67	117	110	153	134	182	174	207	199
72	83	75	131	122	170	150	203	195	231	223
73	93	83	146	137	190	167	227	218	258	248
74	104	93	163	153	213	187	254	243	287	277
75	115	103	182	170	238	209	284	272	321	309
76	128	115	203	190	266	233	317	304	359	345
77	143	128	227	212	297	260	355	340	400	385
78	162	145	258	241	338	297	406	389	457	440
79	183	164	293	275	386	338	465	445	522	503
80	207	186	334	312	440	386	531	509	597	575
81	235	211	380	355	501	440	609	583	683	657
82	266	238	433	404	571	501	696	666	779	751
83	288	258	471	440	622	546	763	731	853	822
84	314	281	513	480	677	594	836	802	933	899
85	340	305	559	523	737	647	971	879	1,022	984
86	369	332	609	570	803	705	1,006	963	1,118	1,077
87	401	360	664	621	874	768	1,102	1,056	1,223	1,178
88	435	390	723	677	951	836	1,209	1,158	1,339	1,289
89	473	424	789	737	1,036	911	1,325	1,269	1,465	1,411

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Original Rates

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$8	$7	$9	$8	$9	$9	$11	$11	$12	$11
30-39	9	8	11	9	11	11	12	11	14	13
40-49	12	11	15	14	18	16	19	18	24	24
50-54	15	14	20	19	25	22	27	26	33	32
55-59	21	19	31	28	38	33	44	42	53	51
60-64	34	31	51	48	65	58	76	74	91	87
65-69	56	52	89	83	115	101	136	131	156	151
70	79	71	123	116	160	141	191	183	218	211
71	88	79	138	129	180	158	214	205	243	234
72	98	88	154	143	200	176	239	229	272	262
73	109	98	172	161	223	196	267	256	303	292
74	122	109	192	180	250	220	299	286	338	326
75	135	121	214	200	280	246	334	320	377	363
76	151	135	239	223	313	274	373	358	422	406
77	168	151	267	249	349	306	417	400	470	453
78	191	171	303	283	397	349	477	457	537	517
79	215	193	345	323	454	397	547	523	614	592
80	243	219	393	367	517	454	624	599	702	676
81	276	248	447	417	589	517	716	686	803	773
82	313	280	509	475	671	589	818	783	916	883
83	339	303	554	517	731	642	897	860	1,003	967
84	369	330	603	564	796	699	983	943	1,097	1,057
85	400	359	657	615	867	761	1,142	1,034	1,202	1,157
86	434	390	716	670	944	829	1,183	1,132	1,315	1,267
87	472	423	781	730	1,028	903	1,296	1,242	1,438	1,385
88	512	459	850	796	1,118	983	1,422	1,362	1,575	1,516
89	556	499	928	867	1,218	1,071	1,558	1,492	1,723	1,659

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class I Original Rates

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$4	$3	$5	$4	$6	$5	$7	$6	$8	$7
30-39	4	3	5	4	6	5	7	6	8	7
40-49	6	5	7	6	8	7	9	8	9	9
50-54	7	6	8	7	9	8	9	9	10	9
55-59	9	7	10	9	11	10	13	12	14	13
60-64	10	9	14	13	16	14	20	18	20	20
65-69	14	12	19	17	22	20	29	27	31	29
70	16	14	24	21	28	26	37	35	40	37
71	18	15	26	23	30	27	41	37	43	41
72	19	16	27	25	32	30	44	41	48	44
73	20	18	29	26	34	31	48	44	52	48
74	21	19	31	28	37	34	52	48	56	52
75	23	20	33	30	39	37	55	52	60	56
76	25	21	35	31	43	39	60	56	65	61
77	26	23	37	34	45	42	65	60	71	66
78	29	26	41	37	49	45	71	66	79	73
79	32	28	44	40	54	49	79	73	88	82
80	35	31	48	44	60	54	88	82	97	90
81	39	34	53	48	65	60	97	90	108	100
82	43	37	57	52	71	65	107	99	120	111
83	46	40	60	55	75	69	114	106	128	119
84	49	43	64	59	79	73	122	113	138	128
85	53	46	68	61	84	77	131	122	148	137
86	56	49	71	65	89	82	139	129	159	147
87	60	53	76	69	94	87	150	139	170	158
88	65	56	80	73	100	92	160	148	183	170
89	70	60	84	77	106	97	171	158	196	182

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by 1.176 for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class II Original Rates

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$5	$4	$6	$5	$7	$6	$8	$7	$9	$8
30-39	5	4	6	5	7	6	8	7	9	8
40-49	7	6	8	7	9	8	10	9	11	10
50-54	8	7	9	8	10	9	11	10	12	11
55-59	10	8	12	11	13	12	15	14	16	15
60-64	12	11	16	15	19	17	23	21	24	23
65-69	16	14	22	20	26	24	34	32	36	34
70	19	17	28	25	33	30	44	41	47	44
71	21	18	30	27	35	32	48	44	51	48
72	22	19	32	29	38	35	52	48	56	52
73	24	21	34	31	40	37	56	52	61	56
74	25	22	36	33	43	40	61	56	66	61
75	27	24	39	35	46	43	65	61	71	66
76	29	25	41	37	50	46	71	66	77	72
77	31	27	44	40	53	49	76	71	84	78
78	34	30	48	44	58	53	84	78	93	86
79	38	33	52	47	64	58	93	86	103	96
80	41	36	57	52	70	64	103	96	114	106
81	46	40	62	56	76	70	114	106	127	118
82	50	44	67	61	83	76	126	117	141	130
83	54	47	71	65	88	81	134	125	151	140
84	58	50	75	69	93	86	144	133	162	150
85	62	54	80	72	99	91	154	143	174	161
86	66	58	84	77	105	96	164	152	187	173
87	71	62	89	81	111	102	176	163	200	186
88	76	66	94	86	118	108	188	174	215	200
89	82	71	99	90	125	114	201	186	231	214

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Original Rates

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$4	$4	$5	$4	$5	$5	$6	$5	$7	$6
30-39	5	4	5	5	6	5	6	6	7	7
40-49	5	5	7	6	7	7	9	8	10	10
50-54	7	6	9	9	9	9	12	12	14	14
55-59	9	9	13	12	14	14	20	19	23	22
60-64	14	13	22	20	25	23	33	31	39	37
65-69	23	20	36	33	41	38	54	53	63	61
70	30	27	47	43	53	50	72	69	82	79
71	32	29	51	48	58	54	78	76	89	87
72	36	31	55	52	63	60	86	82	98	94
73	38	34	60	56	68	64	93	88	105	101
74	41	37	65	60	73	69	100	96	113	109
75	43	39	69	65	79	74	108	103	122	117
76	47	42	74	70	85	80	116	111	131	126
77	50	45	80	75	91	86	125	119	141	135
78	54	48	87	81	99	94	136	130	153	148
79	59	53	94	88	107	101	148	142	167	161
80	63	56	101	94	116	110	162	155	181	174
81	68	61	110	103	127	119	176	168	197	190
82	73	65	119	111	137	129	191	184	214	207
83	76	67	123	115	142	133	199	190	223	214
84	77	70	127	119	147	139	207	190	231	223
85	80	71	131	122	152	143	215	206	240	230
86	82	74	135	127	157	148	224	214	248	240
87	84	76	140	131	162	153	232	223	258	248
88	87	78	145	135	168	159	241	231	268	258
89	89	81	150	139	174	164	251	241	278	268

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Original Rates

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$5	$5	$6	$5	$6	$6	$7	$6	$8	$7
30-39	6	5	6	6	7	6	7	7	8	8
40-49	6	6	8	7	8	8	10	9	12	12
50-54	8	7	10	10	11	11	14	14	17	17
55-59	11	10	15	14	17	16	23	22	27	26
60-64	17	15	26	24	29	27	39	37	46	44
65-69	27	24	42	39	48	45	64	62	74	72
70	35	32	55	51	62	59	85	81	97	93
71	38	34	60	56	68	64	92	89	105	102
72	42	37	65	61	74	70	101	97	115	111
73	45	40	70	66	80	75	109	104	124	119
74	48	43	76	71	86	81	118	113	133	128
75	51	46	81	76	93	87	127	121	143	138
76	55	49	87	82	100	94	136	131	154	148
77	59	53	94	88	107	101	147	140	166	159
78	64	57	102	95	116	110	160	153	180	174
79	69	62	110	103	126	119	174	167	196	189
80	74	66	119	111	137	129	190	182	213	205
81	80	72	129	121	149	140	207	198	232	223
82	86	77	140	131	161	152	225	216	252	243
83	89	79	145	135	167	157	234	224	262	252
84	91	82	149	140	173	163	243	223	272	262
85	94	84	154	144	179	168	253	242	282	271
86	97	87	159	149	185	174	263	252	292	282
87	99	89	165	154	191	180	273	262	303	292
88	102	92	170	159	198	187	284	272	315	303
89	105	95	176	164	205	193	295	283	327	315

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Preferred Rates
Original Rates

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	2
50-54	3
55-59	3
60-64	6
65-69	10
70	14
71	15
72	17
73	19
74	20
75	23
76	26
77	28
78	31
79	36
80	40
81	46
82	52
83	54
84	58
85	61
86	65
87	69
88	73
89	77

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by 1.176 for Standard Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Standard Rates
Original Rates

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	2
50-54	3
55-59	4
60-64	7
65-69	12
70	16
71	18
72	20
73	22
74	24
75	27
76	30
77	33
78	37
79	42
80	47
81	54
82	61
83	64
84	68
85	72
86	76
87	81
88	86
89	91

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by .85 for Preferred Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Wellness Benefit & Spuse Survivor Waiver Rider Form H8802-WSR

Schedule of Premium Rates Per Individual
Original Rates

Issue Age	Base Policy Annual Premium Factor (a)	Annual Rider Fee (b)
18-29	0.48	$64
30-39	1.11	63
40-49	2.54	63
50-54	3.7	63
55-59	5.24	63
60-64	6.99	62
65-69	8.75	62
70	9.41	61
71	9.64	61
72	9.88	60
73	9.79	60
74	9.71	59
75	9.62	59
76	9.53	58
77	9.45	58
78	9.02	57
79	8.6	55
80	8.21	54
81	7.83	53
82	7.47	52
83	6.83	49
84	6.24	47
85	5.7	46
86	5.21	44
87	4.76	42
88	4.35	40
89	3.97	39

Steps to Calculate premium

1. Calculate the annual premium of the base policy plus all attached riders other than the premium refund rider.
2. Divide the result in #1 by 100.
3. Multiply the result in #2 by the factor from column (a) in the above table for the issue age of the insured.
4. Add the rider fee from column (b) in the above table to the result in #3.
5. Multiply the appropriate modal factor to the result in #4 to arrive at the premium for this rider.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Current Rates

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$8	$7	$9	$8	$9	$9	$10	$10	$12	$10
30-39	9	8	10	9	10	10	12	10	14	13
40-49	12	10	15	14	17	16	18	17	23	23
50-54	15	14	20	18	24	22	26	25	32	31
55-59	21	18	30	28	37	32	43	41	52	49
60-64	33	30	49	47	63	56	75	72	89	85
65-69	55	51	87	82	113	99	133	128	153	147
70	77	69	121	114	156	138	186	179	213	206
71	86	77	135	127	176	154	209	200	238	229
72	95	86	151	140	196	173	233	224	266	256
73	107	95	168	158	219	192	261	251	297	285
74	120	107	187	176	245	215	292	279	330	319
75	132	118	209	196	274	240	327	313	369	355
76	147	132	233	219	306	268	365	350	413	397
77	164	147	261	244	342	299	408	391	460	443
78	186	167	297	277	389	342	467	447	526	506
79	210	189	337	316	444	389	535	512	600	578
80	238	214	384	359	506	444	611	585	687	661
81	270	243	437	408	576	506	700	670	785	756
82	306	274	498	465	657	576	800	766	896	864
83	331	297	542	506	715	628	877	841	981	945
84	361	323	590	552	779	683	961	922	1,073	1,034
85	391	351	643	601	848	744	1,117	1,011	1,175	1,132
86	424	382	700	656	923	811	1,157	1,107	1,286	1,239
87	461	414	764	714	1,005	883	1,267	1,214	1,406	1,355
88	500	449	831	779	1,094	961	1,390	1,332	1,540	1,482
89	544	488	907	848	1,191	1,048	1,524	1,459	1,685	1,623

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Current Rates

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$9	$8	$11	$9	$11	$11	$12	$12	$14	$12
30-39	11	9	12	11	12	12	14	12	16	15
40-49	14	12	18	16	20	19	22	20	27	27
50-54	18	16	23	22	28	26	31	30	38	37
55-59	24	22	35	32	43	38	50	49	61	58
60-64	39	35	58	55	74	66	88	85	104	100
65-69	65	60	103	96	133	116	157	150	180	173
70	91	81	142	134	184	162	219	211	250	242
71	101	91	158	149	207	181	246	235	280	269
72	112	101	177	165	230	203	275	264	312	302
73	126	112	197	185	257	226	307	295	349	335
74	141	126	220	207	288	253	344	329	388	375
75	156	139	246	230	322	283	384	368	434	418
76	173	156	275	257	360	315	429	411	486	467
77	193	173	307	287	402	352	480	460	541	521
78	219	196	349	326	457	402	549	526	618	595
79	247	222	396	372	522	457	629	602	706	680
80	280	252	452	422	595	522	718	688	807	778
81	318	285	514	480	678	595	824	788	924	889
82	360	322	586	546	772	678	941	901	1,054	1,016
83	389	349	637	595	841	738	1,032	989	1,154	1,112
84	425	380	694	649	916	803	1,131	1,085	1,262	1,216
85	460	412	756	707	997	875	1,313	1,189	1,382	1,331
86	499	449	824	771	1,086	953	1,361	1,302	1,512	1,457
87	542	487	898	840	1,182	1,039	1,490	1,428	1,654	1,593
88	588	527	978	916	1,286	1,131	1,635	1,566	1,811	1,743
89	640	573	1,067	997	1,401	1,232	1,792	1,716	1,981	1,908

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class I Current Rates

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$5	$4	$6	$5	$7	$6	$8	$7	$9	$8
30-39	5	4	6	5	7	6	8	7	9	8
40-49	7	6	8	7	9	8	10	9	11	10
50-54	8	7	9	8	10	9	11	10	12	11
55-59	10	8	12	11	13	12	15	14	16	15
60-64	12	11	16	15	19	17	22	21	23	22
65-69	16	14	22	20	25	23	33	31	35	33
70	19	17	27	24	32	29	43	40	46	43
71	21	18	29	26	34	31	47	43	50	47
72	22	19	31	28	37	34	51	47	55	51
73	23	21	33	30	39	36	55	51	60	55
74	24	22	35	32	42	39	60	55	65	60
75	26	23	38	34	45	42	64	60	69	65
76	28	24	40	36	49	45	69	65	75	70
77	30	26	43	39	52	48	74	69	82	76
78	33	29	47	43	57	52	82	76	91	84
79	37	32	51	46	63	57	91	84	101	94
80	40	35	56	51	68	63	101	94	111	104
81	45	39	61	55	74	68	111	104	124	115
82	49	43	65	60	81	74	123	114	138	127
83	53	46	69	64	86	79	131	122	148	137
84	57	49	73	67	91	84	141	130	158	147
85	61	53	78	70	97	89	151	140	170	157
86	65	57	82	75	103	94	160	149	183	169
87	69	61	87	79	109	100	172	159	196	182
88	74	65	92	84	115	106	184	170	210	196
89	80	69	97	88	122	111	196	182	226	209

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by 1.176 for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class II Current Rates

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$6	$5	$7	$6	$8	$7	$9	$8	$10	$9
30-39	6	5	7	6	8	7	9	8	10	9
40-49	8	7	9	8	10	9	12	10	13	12
50-54	9	8	10	9	12	10	13	12	14	13
55-59	12	9	14	13	15	14	17	16	18	17
60-64	14	13	18	17	22	20	26	24	28	26
65-69	18	16	25	23	30	28	39	37	41	39
70	22	20	32	29	38	35	51	47	54	51
71	24	21	35	31	40	37	55	51	59	55
72	25	22	37	33	44	40	60	55	64	60
73	28	24	39	36	46	43	64	60	70	64
74	29	25	41	38	49	46	70	64	76	70
75	31	28	45	40	53	49	75	70	82	76
76	33	29	47	43	58	53	82	76	89	83
77	36	31	51	46	61	56	87	82	97	90
78	39	35	55	51	67	61	97	90	107	99
79	44	38	60	54	74	67	107	99	118	110
80	47	41	66	60	81	74	118	110	131	122
81	53	46	71	64	87	81	131	122	146	136
82	58	51	77	70	95	87	145	135	162	150
83	62	54	82	75	101	93	154	144	174	161
84	67	58	86	79	107	99	166	153	186	173
85	71	62	92	83	114	105	177	164	200	185
86	76	67	97	89	121	110	189	175	215	199
87	82	71	102	93	128	117	202	187	230	214
88	87	76	108	99	136	124	216	200	247	230
89	94	82	114	104	144	131	231	214	266	246

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Current Rates

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$5	$5	$6	$5	$6	$6	$7	$6	$8	$7
30-39	6	5	6	6	7	6	7	7	8	8
40-49	6	6	8	7	8	8	10	9	12	12
50-54	8	7	10	10	11	11	14	14	17	17
55-59	11	10	15	14	17	16	22	22	26	25
60-64	17	15	25	23	28	26	38	36	45	43
65-69	26	23	41	38	47	44	63	61	72	70
70	34	31	54	50	61	58	83	79	95	91
71	37	33	59	55	66	63	90	87	103	100
72	41	36	64	60	72	68	99	95	112	109
73	44	39	68	65	78	73	107	102	121	116
74	47	42	74	69	84	79	115	110	130	125
75	50	45	79	74	91	85	124	118	140	135
76	54	48	85	80	98	92	133	128	151	145
77	58	52	92	86	105	99	144	137	162	155
78	63	56	100	93	113	108	156	150	176	170
79	67	61	108	101	123	116	170	163	192	185
80	72	65	116	109	134	126	186	178	208	200
81	78	70	126	118	146	137	202	194	227	218
82	84	75	137	128	157	149	220	211	246	238
83	87	77	142	132	163	153	229	219	256	246
84	89	80	146	137	169	159	238	218	266	256
85	92	82	151	141	175	164	247	237	276	265
86	95	85	155	146	181	170	257	246	285	276
87	97	87	161	151	187	176	267	256	296	285
88	100	90	166	155	194	183	278	266	308	296
89	103	93	172	160	200	189	288	277	320	308

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Current Rates

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$6	$6	$7	$6	$7	$7	$8	$7	$9	$8
30-39	7	6	7	7	8	7	8	8	9	9
40-49	7	7	9	8	9	9	11	10	14	14
50-54	9	8	11	11	13	13	16	16	20	20
55-59	13	11	17	16	20	18	26	25	31	30
60-64	20	17	30	28	33	31	45	43	53	51
65-69	31	28	48	45	55	52	74	71	85	83
70	40	37	63	59	71	68	98	93	112	107
71	44	39	69	64	78	74	106	102	121	117
72	48	43	75	70	85	80	116	112	132	128
73	52	46	80	76	92	86	125	120	143	137
74	55	49	87	82	99	93	136	130	153	147
75	59	53	93	87	107	100	146	139	164	159
76	63	56	100	94	115	108	156	151	177	170
77	68	61	108	101	123	116	169	161	191	183
78	74	66	117	109	133	126	184	176	207	200
79	79	71	126	118	145	137	200	192	225	217
80	85	76	137	128	157	148	218	209	245	236
81	92	83	148	139	171	161	238	228	267	256
82	99	89	161	151	185	175	259	248	290	279
83	102	91	167	155	192	180	269	257	301	290
84	105	94	171	161	199	187	279	256	313	301
85	108	97	177	166	206	193	291	278	324	312
86	112	100	183	171	213	200	302	290	336	324
87	114	102	190	177	220	207	314	301	348	336
88	117	106	195	183	228	215	326	313	362	348
89	121	109	202	189	236	222	339	325	376	362

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Preferred Rates
Current Rates

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	2
50-54	3
55-59	4
60-64	7
65-69	12
70	16
71	18
72	20
73	22
74	23
75	26
76	29
77	32
78	36
79	41
80	46
81	53
82	60
83	63
84	66
85	70
86	74
87	79
88	84
89	89

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by 1.176 for Standard Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Standard Rates
Current Rates

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	2
50-54	3
55-59	5
60-64	8
65-69	14
70	18
71	21
72	23
73	25
74	28
75	31
76	35
77	38
78	43
79	48
80	54
81	62
82	70
83	74
84	78
85	83
86	87
87	93
88	99
89	105

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by .85 for Preferred Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Wellness Benefit & Spuse Survivor Waiver Rider Form H8802-WSR

Schedule of Premium Rates Per Individual
Current Rates

Issue Age	Base Policy Annual Premium Factor (a)	Annual Rider Fee (b)
18-29	0.48	$74
30-39	1.11	72
40-49	2.54	72
50-54	3.7	72
55-59	5.24	72
60-64	6.99	71
65-69	8.75	71
70	9.41	70
71	9.64	70
72	9.88	69
73	9.79	69
74	9.71	68
75	9.62	68
76	9.53	67
77	9.45	67
78	9.02	66
79	8.6	63
80	8.21	62
81	7.83	61
82	7.47	60
83	6.83	56
84	6.24	54
85	5.7	53
86	5.21	51
87	4.76	48
88	4.35	46
89	3.97	45

Steps to Calculate premium

1. Calculate the annual premium of the base policy plus all attached riders other than the premium refund rider.
2. Divide the result in #1 by 100.
3. Multiply the result in #2 by the factor from column (a) in the above table for the issue age of the insured.
4. Add the rider fee from column (b) in the above table to the result in #3.
5. Multiply the appropriate modal factor to the result in #4 to arrive at the premium for this rider.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Post-RS Proposed Rates 0% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$8	$7	$9	$8	$9	$9	$10	$10	$12	$10
30-39	9	8	10	9	10	10	12	10	14	13
40-49	12	10	15	14	17	16	18	17	23	23
50-54	15	14	20	18	24	22	26	25	32	31
55-59	21	18	30	28	37	32	43	41	52	49
60-64	33	30	49	47	63	56	75	72	89	85
65-69	55	51	87	82	113	99	133	128	153	147
70	77	69	121	114	156	138	186	179	213	206
71	86	77	135	127	176	154	209	200	238	229
72	95	86	151	140	196	173	233	224	266	256
73	107	95	168	158	219	192	261	251	297	285
74	120	107	187	176	245	215	292	279	330	319
75	132	118	209	196	274	240	327	313	369	355
76	147	132	233	219	306	268	365	350	413	397
77	164	147	261	244	342	299	408	391	460	443
78	186	167	297	277	389	342	467	447	526	506
79	210	189	337	316	444	389	535	512	600	578
80	238	214	384	359	506	444	611	585	687	661
81	270	243	437	408	576	506	700	670	785	756
82	306	274	498	465	657	576	800	766	896	864
83	331	297	542	506	715	628	877	841	981	945
84	361	323	590	552	779	683	961	922	1,073	1,034
85	391	351	643	601	848	744	1,117	1,011	1,175	1,132
86	424	382	700	656	923	811	1,157	1,107	1,286	1,239
87	461	414	764	714	1,005	883	1,267	1,214	1,406	1,355
88	500	449	831	779	1,094	961	1,390	1,332	1,540	1,482
89	544	488	907	848	1,191	1,048	1,524	1,459	1,685	1,623

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Post-RS Proposed Rates 0% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$9	$8	$11	$9	$11	$11	$12	$12	$14	$12
30-39	11	9	12	11	12	12	14	12	16	15
40-49	14	12	18	16	20	19	22	20	27	27
50-54	18	16	23	22	28	26	31	30	38	37
55-59	24	22	35	32	43	38	50	49	61	58
60-64	39	35	58	55	74	66	88	85	104	100
65-69	65	60	103	96	133	116	157	150	180	173
70	91	81	142	134	184	162	219	211	250	242
71	101	91	158	149	207	181	246	235	280	269
72	112	101	177	165	230	203	275	264	312	302
73	126	112	197	185	257	226	307	295	349	335
74	141	126	220	207	288	253	344	329	388	375
75	156	139	246	230	322	283	384	368	434	418
76	173	156	275	257	360	315	429	411	486	467
77	193	173	307	287	402	352	480	460	541	521
78	219	196	349	326	457	402	549	526	618	595
79	247	222	396	372	522	457	629	602	706	680
80	280	252	452	422	595	522	718	688	807	778
81	318	285	514	480	678	595	824	788	924	889
82	360	322	586	546	772	678	941	901	1,054	1,016
83	389	349	637	595	841	738	1,032	989	1,154	1,112
84	425	380	694	649	916	803	1,131	1,085	1,262	1,216
85	460	412	756	707	997	875	1,313	1,189	1,382	1,331
86	499	449	824	771	1,086	953	1,361	1,302	1,512	1,457
87	542	487	898	840	1,182	1,039	1,490	1,428	1,654	1,593
88	588	527	978	916	1,286	1,131	1,635	1,566	1,811	1,743
89	640	573	1,067	997	1,401	1,232	1,792	1,716	1,981	1,908

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class I Post-RS Proposed Rates 0% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$5	$4	$6	$5	$7	$6	$8	$7	$9	$8
30-39	5	4	6	5	7	6	8	7	9	8
40-49	7	6	8	7	9	8	10	9	11	10
50-54	8	7	9	8	10	9	11	10	12	11
55-59	10	8	12	11	13	12	15	14	16	15
60-64	12	11	16	15	19	17	22	21	23	22
65-69	16	14	22	20	25	23	33	31	35	33
70	19	17	27	24	32	29	43	40	46	43
71	21	18	29	26	34	31	47	43	50	47
72	22	19	31	28	37	34	51	47	55	51
73	23	21	33	30	39	36	55	51	60	55
74	24	22	35	32	42	39	60	55	65	60
75	26	23	38	34	45	42	64	60	69	65
76	28	24	40	36	49	45	69	65	75	70
77	30	26	43	39	52	48	74	69	82	76
78	33	29	47	43	57	52	82	76	91	84
79	37	32	51	46	63	57	91	84	101	94
80	40	35	56	51	68	63	101	94	111	104
81	45	39	61	55	74	68	111	104	124	115
82	49	43	65	60	81	74	123	114	138	127
83	53	46	69	64	86	79	131	122	148	137
84	57	49	73	67	91	84	141	130	158	147
85	61	53	78	70	97	89	151	140	170	157
86	65	57	82	75	103	94	160	149	183	169
87	69	61	87	79	109	100	172	159	196	182
88	74	65	92	84	115	106	184	170	210	196
89	80	69	97	88	122	111	196	182	226	209

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by 1.176 for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class II Post-RS Proposed Rates 0% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$6	$5	$7	$6	$8	$7	$9	$8	$10	$9
30-39	6	5	7	6	8	7	9	8	10	9
40-49	8	7	9	8	10	9	12	10	13	12
50-54	9	8	10	9	12	10	13	12	14	13
55-59	12	9	14	13	15	14	17	16	18	17
60-64	14	13	18	17	22	20	26	24	28	26
65-69	18	16	25	23	30	28	39	37	41	39
70	22	20	32	29	38	35	51	47	54	51
71	24	21	35	31	40	37	55	51	59	55
72	25	22	37	33	44	40	60	55	64	60
73	28	24	39	36	46	43	64	60	70	64
74	29	25	41	38	49	46	70	64	76	70
75	31	28	45	40	53	49	75	70	82	76
76	33	29	47	43	58	53	82	76	89	83
77	36	31	51	46	61	56	87	82	97	90
78	39	35	55	51	67	61	97	90	107	99
79	44	38	60	54	74	67	107	99	118	110
80	47	41	66	60	81	74	118	110	131	122
81	53	46	71	64	87	81	131	122	146	136
82	58	51	77	70	95	87	145	135	162	150
83	62	54	82	75	101	93	154	144	174	161
84	67	58	86	79	107	99	166	153	186	173
85	71	62	92	83	114	105	177	164	200	185
86	76	67	97	89	121	110	189	175	215	199
87	82	71	102	93	128	117	202	187	230	214
88	87	76	108	99	136	124	216	200	247	230
89	94	82	114	104	144	131	231	214	266	246

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Post-RS Proposed Rates 0% Increase

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$5	$5	$6	$5	$6	$6	$7	$6	$8	$7
30-39	6	5	6	6	7	6	7	7	8	8
40-49	6	6	8	7	8	8	10	9	12	12
50-54	8	7	10	10	11	11	14	14	17	17
55-59	11	10	15	14	17	16	22	22	26	25
60-64	17	15	25	23	28	26	38	36	45	43
65-69	26	23	41	38	47	44	63	61	72	70
70	34	31	54	50	61	58	83	79	95	91
71	37	33	59	55	66	63	90	87	103	100
72	41	36	64	60	72	68	99	95	112	109
73	44	39	68	65	78	73	107	102	121	116
74	47	42	74	69	84	79	115	110	130	125
75	50	45	79	74	91	85	124	118	140	135
76	54	48	85	80	98	92	133	128	151	145
77	58	52	92	86	105	99	144	137	162	155
78	63	56	100	93	113	108	156	150	176	170
79	67	61	108	101	123	116	170	163	192	185
80	72	65	116	109	134	126	186	178	208	200
81	78	70	126	118	146	137	202	194	227	218
82	84	75	137	128	157	149	220	211	246	238
83	87	77	142	132	163	153	229	219	256	246
84	89	80	146	137	169	159	238	218	266	256
85	92	82	151	141	175	164	247	237	276	265
86	95	85	155	146	181	170	257	246	285	276
87	97	87	161	151	187	176	267	256	296	285
88	100	90	166	155	194	183	278	266	308	296
89	103	93	172	160	200	189	288	277	320	308

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Post-RS Proposed Rates 0% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$6	$6	$7	$6	$7	$7	$8	$7	$9	$8
30-39	7	6	7	7	8	7	8	8	9	9
40-49	7	7	9	8	9	9	11	10	14	14
50-54	9	8	11	11	13	13	16	16	20	20
55-59	13	11	17	16	20	18	26	25	31	30
60-64	20	17	30	28	33	31	45	43	53	51
65-69	31	28	48	45	55	52	74	71	85	83
70	40	37	63	59	71	68	98	93	112	107
71	44	39	69	64	78	74	106	102	121	117
72	48	43	75	70	85	80	116	112	132	128
73	52	46	80	76	92	86	125	120	143	137
74	55	49	87	82	99	93	136	130	153	147
75	59	53	93	87	107	100	146	139	164	159
76	63	56	100	94	115	108	156	151	177	170
77	68	61	108	101	123	116	169	161	191	183
78	74	66	117	109	133	126	184	176	207	200
79	79	71	126	118	145	137	200	192	225	217
80	85	76	137	128	157	148	218	209	245	236
81	92	83	148	139	171	161	238	228	267	256
82	99	89	161	151	185	175	259	248	290	279
83	102	91	167	155	192	180	269	257	301	290
84	105	94	171	161	199	187	279	256	313	301
85	108	97	177	166	206	193	291	278	324	312
86	112	100	183	171	213	200	302	290	336	324
87	114	102	190	177	220	207	314	301	348	336
88	117	106	195	183	228	215	326	313	362	348
89	121	109	202	189	236	222	339	325	376	362

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Preferred Rates
Post-RS Proposed Rates 0% Increase

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	2
50-54	3
55-59	4
60-64	7
65-69	12
70	16
71	18
72	20
73	22
74	23
75	26
76	29
77	32
78	36
79	41
80	46
81	53
82	60
83	63
84	66
85	70
86	74
87	79
88	84
89	89

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by 1.176 for Standard Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Standard Rates
Post-RS Proposed Rates 0% Increase

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	2
50-54	3
55-59	5
60-64	8
65-69	14
70	18
71	21
72	23
73	25
74	28
75	31
76	35
77	38
78	43
79	48
80	54
81	62
82	70
83	74
84	78
85	83
86	87
87	93
88	99
89	105

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by .85 for Preferred Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Wellness Benefit & Spuse Survivor Waiver Rider Form H8802-WSR

Schedule of Premium Rates Per Individual
Post-RS Proposed Rates 0% Increase

Issue Age	Base Policy Annual Premium Factor (a)	Annual Rider Fee (b)
18-29	0.48	$74
30-39	1.11	72
40-49	2.54	72
50-54	3.7	72
55-59	5.24	72
60-64	6.99	71
65-69	8.75	71
70	9.41	70
71	9.64	70
72	9.88	69
73	9.79	69
74	9.71	68
75	9.62	68
76	9.53	67
77	9.45	67
78	9.02	66
79	8.6	63
80	8.21	62
81	7.83	61
82	7.47	60
83	6.83	56
84	6.24	54
85	5.7	53
86	5.21	51
87	4.76	48
88	4.35	46
89	3.97	45

Steps to Calculate premium

1. Calculate the annual premium of the base policy plus all attached riders other than the premium refund rider.
2. Divide the result in #1 by 100.
3. Multiply the result in #2 by the factor from column (a) in the above table for the issue age of the insured.
4. Add the rider fee from column (b) in the above table to the result in #3.
5. Multiply the appropriate modal factor to the result in #4 to arrive at the premium for this rider.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step I

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$9	$8	$10	$9	$10	$10	$12	$12	$13	$12
30-39	10	9	12	10	12	12	13	12	15	14
40-49	13	12	17	15	19	18	21	19	26	26
50-54	17	15	22	21	27	24	30	28	36	35
55-59	23	21	33	31	41	36	48	46	58	55
60-64	37	33	55	53	71	63	84	81	99	95
65-69	62	57	98	91	126	111	149	143	171	165
70	86	77	135	128	175	155	209	201	238	231
71	97	86	151	142	197	173	234	224	267	256
72	107	97	169	157	219	193	261	251	298	287
73	120	107	188	176	245	215	292	281	332	319
74	134	120	210	197	274	241	327	313	370	357
75	148	133	234	219	307	269	366	350	413	398
76	165	148	261	245	343	300	408	392	462	444
77	184	165	292	273	383	335	457	438	515	496
78	209	187	332	310	435	383	523	501	589	567
79	236	211	377	354	497	435	599	573	672	648
80	267	240	430	402	567	497	684	656	769	741
81	303	272	489	457	645	567	784	751	880	846
82	343	307	558	520	735	645	896	858	1,003	967
83	371	332	607	567	801	703	983	942	1,099	1,059
84	404	362	661	618	872	765	1,077	1,033	1,202	1,158
85	438	393	720	674	949	833	1,251	1,132	1,316	1,267
86	475	428	784	734	1,034	908	1,296	1,240	1,440	1,387
87	516	464	855	800	1,126	989	1,419	1,360	1,575	1,517
88	560	502	931	872	1,225	1,077	1,557	1,492	1,725	1,660
89	609	546	1,016	949	1,334	1,173	1,707	1,634	1,887	1,817

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step I

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$11	$9	$12	$11	$12	$12	$14	$14	$15	$14
30-39	12	11	14	12	14	14	15	14	18	17
40-49	15	14	20	18	23	21	24	23	30	30
50-54	20	18	26	24	32	29	35	33	42	41
55-59	27	24	39	36	48	42	56	55	68	65
60-64	44	39	65	62	83	74	98	95	117	112
65-69	73	67	115	108	148	130	176	168	201	194
70	101	91	159	150	206	182	245	236	280	271
71	114	101	177	167	232	203	276	264	314	301
72	126	114	198	185	257	227	307	295	350	338
73	141	126	221	208	288	253	344	330	391	376
74	158	141	247	232	323	283	385	368	435	420
75	174	156	276	257	360	317	430	412	486	468
76	194	174	307	288	403	353	480	460	544	523
77	217	194	344	321	450	394	538	515	606	583
78	245	220	391	365	512	450	615	589	692	666
79	277	248	444	417	585	512	704	674	791	762
80	314	282	506	473	666	585	804	771	904	871
81	356	320	576	538	759	666	922	883	1,035	995
82	403	360	656	612	865	759	1,054	1,009	1,180	1,138
83	436	391	713	666	942	827	1,156	1,107	1,292	1,245
84	476	426	777	727	1,025	900	1,266	1,215	1,413	1,362
85	515	462	847	792	1,116	980	1,471	1,331	1,548	1,490
86	559	503	922	863	1,216	1,068	1,524	1,459	1,693	1,631
87	607	545	1,006	941	1,324	1,163	1,669	1,600	1,852	1,784
88	659	591	1,095	1,025	1,440	1,266	1,831	1,754	2,028	1,952
89	716	642	1,195	1,116	1,569	1,380	2,007	1,922	2,219	2,137

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step I

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$5	$4	$7	$5	$8	$7	$9	$8	$10	$9
30-39	5	4	7	5	8	7	9	8	10	9
40-49	8	7	9	8	10	9	11	10	12	11
50-54	9	8	10	9	11	10	12	11	13	12
55-59	11	9	13	12	14	13	16	15	18	16
60-64	13	12	18	16	21	19	25	23	26	25
65-69	18	15	24	22	28	26	37	35	39	37
70	21	19	31	27	36	33	48	45	51	48
71	23	20	33	30	38	35	53	48	56	53
72	24	21	35	32	42	38	57	53	61	57
73	26	23	37	34	44	41	61	57	67	61
74	27	24	39	36	47	44	67	61	72	67
75	30	26	43	38	50	47	71	67	78	72
76	32	27	45	41	55	50	78	72	84	79
77	34	30	48	44	58	54	83	78	92	85
78	37	33	53	48	63	58	92	85	102	94
79	42	36	57	51	70	63	102	94	113	105
80	45	39	62	57	77	70	113	105	125	116
81	50	44	68	61	83	77	125	116	139	129
82	55	48	73	67	91	83	138	128	154	142
83	59	51	78	71	96	89	147	137	165	153
84	63	55	82	76	102	94	158	146	177	164
85	68	59	88	79	108	100	169	157	190	176
86	72	63	92	84	115	105	180	166	205	189
87	78	68	97	89	122	112	193	178	219	204
88	83	72	103	94	129	118	206	190	235	219
89	90	78	108	99	137	125	220	204	253	234

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by 1.176 for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step I

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$6	$5	$8	$6	$9	$8	$10	$9	$12	$10
30-39	6	5	8	6	9	8	10	9	12	10
40-49	9	8	10	9	12	10	13	12	14	13
50-54	10	9	12	10	13	12	14	13	15	14
55-59	13	10	15	14	17	15	19	18	21	19
60-64	15	14	21	19	24	22	30	27	31	30
65-69	21	18	28	26	33	31	44	41	46	44
70	24	22	36	32	43	39	57	53	61	57
71	27	23	39	35	45	41	62	57	66	62
72	28	24	41	37	49	45	67	62	72	67
73	31	27	44	40	52	48	72	67	79	72
74	32	28	46	43	55	52	79	72	85	79
75	35	31	50	45	59	55	84	79	91	85
76	37	32	53	48	64	59	91	85	99	93
77	40	35	57	52	68	63	98	91	108	100
78	44	39	62	57	75	68	108	100	120	111
79	49	43	67	61	82	75	120	111	133	124
80	53	46	73	67	90	82	133	124	147	137
81	59	52	80	72	98	90	147	137	164	152
82	64	57	86	79	107	98	162	151	182	167
83	70	61	91	84	113	104	173	161	194	180
84	75	64	97	89	120	111	185	171	209	193
85	80	70	103	93	128	117	198	184	224	207
86	85	75	108	99	135	124	211	196	241	223
87	91	80	115	104	143	131	227	210	258	240
88	98	85	121	111	152	139	242	224	277	258
89	106	91	128	116	161	147	259	240	298	276

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step I

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$5	$5	$7	$5	$7	$7	$8	$7	$9	$8
30-39	7	5	7	7	8	7	8	8	9	9
40-49	7	7	9	8	9	9	11	10	13	13
50-54	9	8	11	11	12	12	15	15	19	19
55-59	12	11	16	15	19	18	25	24	30	28
60-64	19	16	28	26	32	30	43	41	50	48
65-69	30	26	46	43	53	49	70	68	81	79
70	38	35	60	56	68	65	93	89	106	102
71	42	37	66	61	74	70	101	97	115	112
72	46	41	71	67	81	77	111	106	126	122
73	49	44	77	72	88	82	119	114	136	130
74	53	47	83	78	94	89	129	124	146	140
75	56	50	89	83	102	95	139	132	157	151
76	60	54	95	90	109	103	149	143	169	162
77	65	58	103	96	117	111	161	153	182	174
78	70	62	112	104	127	120	175	168	197	190
79	76	68	120	113	138	130	190	183	215	207
80	81	72	130	122	150	141	208	199	233	224
81	88	79	141	132	163	153	227	217	254	244
82	94	84	153	143	176	166	246	236	276	266
83	97	86	159	148	183	172	256	245	287	276
84	100	90	163	153	189	178	266	244	298	287
85	103	92	169	158	196	184	277	265	309	297
86	106	95	174	163	203	190	288	276	320	309
87	108	97	181	169	209	197	299	287	332	320
88	112	101	186	174	217	205	311	298	345	332
89	115	104	193	180	224	211	323	310	358	345

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step I

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$6	$6	$8	$6	$8	$8	$9	$8	$10	$9
30-39	8	6	8	8	9	8	9	9	10	10
40-49	8	8	10	9	10	10	13	12	15	15
50-54	10	9	13	13	14	14	18	18	22	22
55-59	14	13	19	18	22	21	30	28	35	33
60-64	22	19	33	31	37	35	50	48	59	57
65-69	35	31	54	50	62	58	82	80	95	93
70	45	41	71	66	80	76	109	104	125	120
71	49	44	77	72	88	82	118	115	135	131
72	54	48	84	79	95	90	130	125	148	143
73	58	51	90	85	103	97	140	134	160	153
74	62	55	98	91	111	104	152	145	171	165
75	66	59	104	98	120	112	164	156	184	178
76	71	63	112	106	129	121	175	169	198	191
77	76	68	121	113	138	130	189	180	214	205
78	82	73	131	122	149	142	206	197	232	224
79	89	80	142	133	162	153	224	215	252	243
80	95	85	153	143	176	166	245	234	274	264
81	103	93	166	156	192	180	267	255	299	287
82	111	99	180	169	207	196	290	278	324	313
83	115	102	187	174	215	202	301	288	337	324
84	117	106	192	180	223	210	313	287	350	337
85	121	108	198	185	230	216	326	312	363	349
86	125	112	205	192	238	224	339	324	376	363
87	127	115	212	198	246	232	351	337	390	376
88	131	118	219	205	255	241	366	350	406	390
89	135	122	227	211	264	248	380	364	421	406

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Preferred Rates
Pre-RS Proposed Rates 12% Increase Step I

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	2
50-54	3
55-59	4
60-64	8
65-69	13
70	18
71	20
72	22
73	24
74	26
75	30
76	33
77	36
78	41
79	46
80	51
81	59
82	67
83	70
84	74
85	79
86	83
87	89
88	94
89	100

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by 1.176 for Standard Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Standard Rates
Pre-RS Proposed Rates 12% Increase Step I

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	3
50-54	4
55-59	5
60-64	9
65-69	15
70	21
71	23
72	26
73	28
74	31
75	35
76	39
77	43
78	48
79	54
80	61
81	70
82	79
83	82
84	88
85	93
86	98
87	104
88	111
89	117

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by .85 for Preferred Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Wellness Benefit & Spuse Survivor Waiver Rider Form H8802-WSR

Schedule of Premium Rates Per Individual
Pre-RS Proposed Rates 12% Increase Step I

Issue Age	Base Policy Annual Premium Factor (a)	Annual Rider Fee (b)
18-29	0.48	$82
30-39	1.11	81
40-49	2.54	81
50-54	3.7	81
55-59	5.24	81
60-64	6.99	80
65-69	8.75	80
70	9.41	79
71	9.64	79
72	9.88	77
73	9.79	77
74	9.71	76
75	9.62	76
76	9.53	75
77	9.45	75
78	9.02	73
79	8.6	71
80	8.21	70
81	7.83	68
82	7.47	67
83	6.83	63
84	6.24	61
85	5.7	59
86	5.21	57
87	4.76	54
88	4.35	52
89	3.97	50

Steps to Calculate premium

1. Calculate the annual premium of the base policy plus all attached riders other than the premium refund rider.
2. Divide the result in #1 by 100.
3. Multiply the result in #2 by the factor from column (a) in the above table for the issue age of the insured.
4. Add the rider fee from column (b) in the above table to the result in #3.
5. Multiply the appropriate modal factor to the result in #4 to arrive at the premium for this rider.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step II

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$10	$9	$12	$10	$12	$12	$13	$13	$14	$13
30-39	12	10	13	12	13	13	14	13	17	16
40-49	14	13	19	17	22	20	23	22	29	29
50-54	19	17	25	23	30	27	33	32	40	39
55-59	26	23	38	35	46	40	53	52	65	62
60-64	42	38	62	59	79	71	94	91	111	107
65-69	69	63	110	102	141	124	167	160	192	185
70	97	87	151	143	196	173	234	225	267	258
71	108	97	169	159	221	193	263	251	299	287
72	120	108	189	176	245	216	293	281	333	322
73	134	120	211	198	274	241	327	314	372	358
74	150	134	235	221	307	270	366	351	414	400
75	166	149	263	245	343	301	410	392	463	446
76	185	166	293	274	384	336	457	439	518	498
77	206	185	327	306	428	375	512	490	577	555
78	234	209	372	348	488	428	586	561	659	635
79	264	237	423	397	557	488	671	642	753	726
80	299	268	482	450	635	557	766	734	861	829
81	339	304	548	512	723	635	879	841	985	948
82	384	343	625	583	824	723	1,004	961	1,124	1,083
83	415	372	679	635	897	788	1,101	1,055	1,231	1,186
84	453	405	740	692	977	857	1,206	1,157	1,346	1,297
85	490	440	806	754	1,063	933	1,401	1,268	1,474	1,419
86	532	479	879	822	1,158	1,017	1,451	1,389	1,613	1,554
87	578	519	958	896	1,261	1,108	1,590	1,523	1,764	1,699
88	628	563	1,043	977	1,372	1,206	1,744	1,670	1,932	1,859
89	682	612	1,138	1,063	1,494	1,314	1,911	1,831	2,113	2,035

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step II

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$12	$10	$14	$12	$14	$14	$15	$15	$17	$15
30-39	14	12	15	14	15	15	17	15	20	19
40-49	17	15	22	20	25	24	27	25	34	34
50-54	22	20	29	27	36	32	39	37	48	46
55-59	31	27	44	41	54	48	63	61	76	73
60-64	49	44	73	70	93	83	110	107	131	126
65-69	81	75	129	120	166	146	197	188	226	217
70	114	102	178	168	231	204	275	265	314	304
71	127	114	198	187	260	227	309	295	351	338
72	141	127	222	207	288	254	344	331	392	378
73	158	141	248	232	322	283	385	370	438	421
74	176	158	277	260	361	317	431	412	487	470
75	195	175	309	288	404	355	482	461	545	524
76	217	195	344	322	451	395	538	516	609	585
77	243	217	385	360	504	441	602	577	679	653
78	275	246	438	409	573	504	689	660	775	746
79	310	278	497	467	655	573	789	755	886	853
80	351	316	567	529	746	655	901	863	1,013	975
81	399	358	645	602	850	746	1,033	989	1,159	1,115
82	451	404	735	685	969	850	1,181	1,130	1,322	1,274
83	489	438	799	746	1,055	926	1,294	1,240	1,447	1,394
84	533	477	870	814	1,148	1,008	1,418	1,361	1,583	1,525
85	577	517	948	887	1,250	1,098	1,647	1,491	1,734	1,669
86	626	563	1,033	967	1,362	1,196	1,707	1,634	1,897	1,827
87	680	611	1,126	1,053	1,483	1,303	1,869	1,791	2,075	1,998
88	738	662	1,227	1,148	1,613	1,418	2,051	1,964	2,272	2,187
89	802	719	1,338	1,250	1,758	1,545	2,248	2,153	2,485	2,394

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step II

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$6	$5	$7	$6	$9	$7	$10	$9	$11	$10
30-39	6	5	7	6	9	7	10	9	11	10
40-49	9	7	10	9	11	10	12	11	13	12
50-54	10	9	11	10	12	11	13	12	15	13
55-59	12	10	15	13	16	15	18	17	20	18
60-64	15	13	20	18	23	21	28	26	29	28
65-69	20	17	27	25	32	29	42	39	44	42
70	23	21	34	31	40	37	54	50	58	54
71	26	22	37	33	43	39	59	54	63	59
72	27	23	39	36	47	43	64	59	69	64
73	29	26	42	38	49	45	69	64	75	69
74	31	27	44	40	53	49	75	69	81	75
75	33	29	48	43	56	53	80	75	87	81
76	36	31	50	45	61	56	87	81	94	88
77	38	33	54	49	65	60	93	87	103	96
78	42	37	59	54	71	65	103	96	114	105
79	47	40	64	58	78	71	114	105	126	118
80	50	44	70	64	86	78	126	118	140	130
81	56	49	76	69	93	86	140	130	156	145
82	61	54	82	75	102	93	154	143	173	159
83	66	58	87	80	108	99	164	153	185	172
84	71	61	92	85	114	105	177	163	199	184
85	76	66	98	88	121	112	189	175	213	197
86	81	71	103	94	129	118	201	186	229	212
87	87	76	109	99	136	125	216	200	245	228
88	93	81	115	105	145	132	231	213	264	245
89	101	87	121	110	153	140	246	228	283	262

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by 1.176 for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step II

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$7	$6	$9	$7	$10	$9	$12	$10	$13	$12
30-39	7	6	9	7	10	9	12	10	13	12
40-49	10	9	12	10	13	12	14	13	16	14
50-54	12	10	13	12	14	13	16	14	17	16
55-59	14	12	17	16	19	17	22	20	23	22
60-64	17	16	23	22	27	25	33	30	35	33
65-69	23	20	32	29	38	35	49	46	52	49
70	27	25	40	36	48	43	63	59	68	63
71	30	26	43	39	50	46	69	63	74	69
72	32	27	46	42	55	50	75	69	81	75
73	35	30	49	45	58	53	81	75	88	81
74	36	32	52	48	62	58	88	81	95	88
75	39	35	56	50	66	62	94	88	102	95
76	42	36	59	53	72	66	102	95	111	104
77	45	39	63	58	76	71	110	102	121	113
78	49	43	69	63	84	76	121	113	134	124
79	55	48	75	68	92	84	134	124	149	138
80	59	52	82	75	101	92	149	138	164	153
81	66	58	89	81	110	101	164	153	183	170
82	72	63	97	88	120	110	182	169	203	188
83	78	68	102	94	127	117	193	180	218	202
84	84	72	108	100	134	124	208	192	234	216
85	89	78	115	104	143	131	222	206	251	232
86	95	84	121	111	151	138	237	219	270	250
87	102	89	128	117	160	147	254	235	289	268
88	110	95	136	124	170	156	271	251	310	289
89	118	102	143	130	180	164	290	268	333	309

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step II

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$6	$6	$7	$6	$7	$7	$9	$7	$10	$9
30-39	7	6	7	7	9	7	9	9	10	10
40-49	7	7	10	9	10	10	12	11	15	15
50-54	10	9	12	12	13	13	17	17	21	21
55-59	13	12	18	17	21	20	28	27	33	32
60-64	21	18	32	29	36	33	48	45	56	54
65-69	33	29	51	48	59	55	78	76	91	88
70	43	39	67	63	76	72	104	99	119	114
71	47	42	74	69	83	78	113	109	129	125
72	51	45	80	75	91	86	124	119	141	136
73	55	49	86	81	98	92	134	128	152	146
74	59	53	93	87	105	99	145	139	163	157
75	63	56	99	93	114	107	156	148	175	169
76	67	60	107	101	123	115	167	161	189	181
77	72	65	115	108	131	124	180	172	204	195
78	78	70	125	116	142	135	196	188	221	213
79	85	76	135	126	154	146	213	205	240	232
80	91	81	146	136	168	158	233	223	261	251
81	98	88	158	148	183	172	254	243	284	273
82	105	94	172	161	197	186	276	265	309	298
83	109	97	178	166	205	193	287	275	321	309
84	112	101	183	172	212	200	298	273	334	321
85	115	103	189	177	219	206	310	297	346	332
86	119	107	195	183	227	213	322	309	358	346
87	121	109	202	189	234	221	335	321	372	358
88	125	113	208	195	243	229	348	334	386	372
89	129	116	216	201	251	237	362	347	401	386

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step II

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$7	$7	$9	$7	$9	$9	$10	$9	$12	$10
30-39	9	7	9	9	10	9	10	10	12	12
40-49	9	9	12	10	12	12	14	13	17	17
50-54	12	10	14	14	16	16	20	20	25	25
55-59	16	14	22	20	25	23	33	32	39	37
60-64	25	22	37	35	42	39	56	53	66	63
65-69	39	35	61	56	69	65	92	89	107	104
70	50	46	79	74	89	85	123	117	140	134
71	55	49	87	81	98	92	133	128	151	147
72	61	53	94	88	107	101	146	140	166	160
73	65	58	101	95	115	108	157	150	179	172
74	69	62	110	102	124	117	170	163	192	185
75	74	66	117	110	134	125	183	174	206	199
76	79	71	125	118	144	136	196	189	222	213
77	85	76	136	127	154	146	212	202	239	229
78	92	82	147	137	167	159	231	221	260	251
79	99	89	159	149	182	172	251	241	283	273
80	107	95	172	160	198	186	274	262	307	296
81	115	104	186	174	215	202	298	286	335	322
82	124	111	202	189	232	219	324	311	363	350
83	128	114	209	195	241	226	337	323	378	363
84	131	118	215	202	249	235	350	322	392	378
85	136	121	222	208	258	242	365	349	407	391
86	140	125	229	215	267	251	379	363	421	407
87	143	128	238	222	275	260	394	378	437	421
88	147	133	245	229	286	270	410	392	454	437
89	151	137	254	236	296	278	425	408	472	454

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Preferred Rates
Pre-RS Proposed Rates 12% Increase Step II

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	2
50-54	4
55-59	5
60-64	9
65-69	15
70	20
71	22
72	25
73	27
74	29
75	33
76	37
77	40
78	45
79	51
80	58
81	66
82	75
83	78
84	83
85	88
86	93
87	99
88	105
89	112

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by 1.176 for Standard Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Standard Rates
Pre-RS Proposed Rates 12% Increase Step II

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	3
50-54	4
55-59	6
60-64	10
65-69	17
70	23
71	26
72	29
73	32
74	35
75	39
76	43
77	48
78	53
79	61
80	68
81	78
82	88
83	92
84	98
85	104
86	110
87	117
88	124
89	131

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by .85 for Preferred Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Wellness Benefit & Spuse Survivor Waiver Rider Form H8802-WSR

Schedule of Premium Rates Per Individual
Pre-RS Proposed Rates 12% Increase Step II

Issue Age	Base Policy Annual Premium Factor (a)	Annual Rider Fee (b)
18-29	0.48	$92
30-39	1.11	91
40-49	2.54	91
50-54	3.7	91
55-59	5.24	91
60-64	6.99	89
65-69	8.75	89
70	9.41	88
71	9.64	88
72	9.88	87
73	9.79	87
74	9.71	85
75	9.62	85
76	9.53	84
77	9.45	84
78	9.02	82
79	8.6	79
80	8.21	78
81	7.83	76
82	7.47	75
83	6.83	71
84	6.24	68
85	5.7	66
86	5.21	63
87	4.76	61
88	4.35	58
89	3.97	56

Steps to Calculate premium

1. Calculate the annual premium of the base policy plus all attached riders other than the premium refund rider.
2. Divide the result in #1 by 100.
3. Multiply the result in #2 by the factor from column (a) in the above table for the issue age of the insured.
4. Add the rider fee from column (b) in the above table to the result in #3.
5. Multiply the appropriate modal factor to the result in #4 to arrive at the premium for this rider.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step III

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$11	$10	$13	$11	$13	$13	$15	$15	$16	$15
30-39	13	11	15	13	15	15	16	15	19	18
40-49	16	15	21	19	24	23	26	24	32	32
50-54	21	19	27	26	34	31	37	36	45	44
55-59	29	26	42	39	52	45	60	58	73	69
60-64	47	42	69	66	89	79	105	102	124	120
65-69	78	71	123	115	158	139	187	179	215	207
70	108	97	170	160	220	194	262	252	299	289
71	121	108	189	178	247	216	294	281	334	322
72	134	121	212	197	275	242	328	315	373	360
73	150	134	236	221	307	270	367	352	417	401
74	168	150	263	247	344	302	410	393	464	448
75	186	166	294	275	385	338	459	439	519	499
76	207	186	328	307	430	376	512	491	580	557
77	231	207	367	343	480	420	574	549	646	622
78	262	234	417	389	546	480	656	628	738	711
79	296	265	473	444	624	546	751	719	843	813
80	334	301	540	504	711	624	858	822	965	929
81	380	341	614	574	809	711	984	942	1,104	1,061
82	430	385	700	653	923	809	1,125	1,076	1,259	1,213
83	465	417	761	711	1,005	882	1,233	1,181	1,378	1,328
84	507	454	829	776	1,094	960	1,351	1,296	1,507	1,452
85	549	493	903	845	1,191	1,045	1,569	1,420	1,651	1,590
86	596	536	984	921	1,297	1,139	1,625	1,556	1,806	1,740
87	648	582	1,073	1,003	1,412	1,241	1,780	1,706	1,976	1,903
88	703	630	1,168	1,094	1,536	1,351	1,953	1,871	2,163	2,083
89	764	685	1,275	1,191	1,674	1,472	2,141	2,050	2,367	2,280

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step III

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$13	$11	$15	$13	$15	$15	$17	$17	$19	$17
30-39	15	13	17	15	17	17	19	17	23	21
40-49	19	17	25	23	29	27	30	29	38	38
50-54	25	23	32	30	40	36	44	42	53	51
55-59	34	30	49	46	61	53	70	68	86	82
60-64	55	49	82	78	105	93	124	120	146	141
65-69	91	84	144	135	186	163	220	211	253	243
70	127	114	200	188	258	228	308	296	352	340
71	143	127	222	209	291	255	346	331	393	378
72	158	143	249	232	323	285	386	371	439	424
73	177	158	277	260	361	317	431	414	490	471
74	198	177	310	291	405	355	483	462	545	526
75	219	196	346	323	452	397	540	517	610	587
76	243	219	386	361	505	443	602	578	682	656
77	272	243	431	403	564	494	675	646	760	732
78	308	276	490	458	642	564	771	739	868	836
79	348	312	557	523	733	642	884	846	992	956
80	393	353	635	593	836	733	1,009	967	1,134	1,093
81	447	401	722	675	952	836	1,157	1,108	1,298	1,248
82	505	452	823	768	1,085	952	1,322	1,265	1,480	1,427
83	547	490	895	836	1,182	1,037	1,450	1,389	1,621	1,562
84	597	534	975	912	1,286	1,129	1,588	1,524	1,773	1,708
85	646	580	1,062	994	1,400	1,229	1,845	1,670	1,942	1,870
86	701	631	1,157	1,083	1,526	1,340	1,911	1,830	2,124	2,046
87	762	684	1,262	1,180	1,661	1,459	2,094	2,006	2,324	2,238
88	827	741	1,374	1,286	1,807	1,588	2,297	2,200	2,544	2,449
89	899	806	1,499	1,400	1,968	1,731	2,518	2,411	2,784	2,681

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step III

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$7	$5	$8	$7	$10	$8	$11	$10	$12	$11
30-39	7	5	8	7	10	8	11	10	12	11
40-49	10	8	11	10	12	11	14	12	15	14
50-54	11	10	12	11	14	12	15	14	16	15
55-59	14	11	16	15	18	16	21	19	22	21
60-64	16	15	22	21	26	23	32	29	33	32
65-69	22	19	30	27	36	33	47	44	49	47
70	26	23	38	34	45	41	60	56	65	60
71	29	25	41	37	48	44	66	60	70	66
72	30	26	44	40	52	48	71	66	77	71
73	33	29	47	43	55	51	77	71	84	77
74	34	30	49	45	59	55	84	77	91	84
75	37	33	54	48	63	59	89	84	98	91
76	40	34	56	51	69	63	98	91	106	99
77	43	37	60	55	73	67	104	98	115	107
78	47	41	66	60	80	73	115	107	128	118
79	52	45	71	65	88	80	128	118	141	132
80	56	49	78	71	96	88	141	132	157	146
81	63	55	85	77	104	96	157	146	174	162
82	69	60	92	84	114	104	173	161	194	179
83	74	65	98	89	121	111	184	172	207	192
84	80	69	103	95	128	118	198	183	222	206
85	85	74	110	99	136	125	211	196	239	221
86	91	80	115	106	144	132	225	209	257	238
87	98	85	122	111	152	140	242	224	275	255
88	104	91	129	118	162	148	258	239	295	275
89	113	98	136	124	172	157	276	255	317	294

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by 1.176 for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step III

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$8	$6	$10	$8	$11	$10	$13	$11	$15	$13
30-39	8	6	10	8	11	10	13	11	15	13
40-49	11	10	13	11	15	13	16	15	18	16
50-54	13	11	15	13	16	15	18	16	19	18
55-59	16	13	19	18	21	19	24	23	26	24
60-64	19	18	26	24	31	27	37	34	39	37
65-69	26	23	36	32	42	39	55	52	58	55
70	31	27	45	40	53	48	71	66	76	71
71	34	29	48	44	57	52	78	71	82	78
72	36	31	52	47	61	57	84	78	90	84
73	39	34	55	50	65	60	90	84	99	90
74	40	36	58	53	69	65	99	90	107	99
75	44	39	63	57	74	69	105	99	115	107
76	47	40	66	60	81	74	115	107	124	116
77	50	44	71	65	86	79	123	115	136	126
78	55	48	78	71	94	86	136	126	150	139
79	61	53	84	76	103	94	150	139	166	155
80	66	58	92	84	113	103	166	155	184	171
81	74	65	100	90	123	113	184	171	205	191
82	81	71	108	99	134	123	204	189	228	210
83	87	76	115	105	142	131	216	202	244	226
84	94	81	121	111	150	139	233	215	262	242
85	100	87	129	116	160	147	249	231	281	260
86	107	94	136	124	170	155	265	246	302	280
87	115	100	144	131	179	165	284	263	323	301
88	123	107	152	139	191	174	304	281	347	323
89	132	115	160	145	202	184	325	301	373	346

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step III

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$7	$7	$8	$7	$8	$8	$10	$8	$11	$10
30-39	8	7	8	8	10	8	10	10	11	11
40-49	8	8	11	10	11	11	14	12	16	16
50-54	11	10	14	14	15	15	19	19	23	23
55-59	15	14	21	19	23	22	32	30	37	36
60-64	23	21	36	33	40	37	54	51	63	60
65-69	37	33	58	54	66	62	88	85	102	99
70	48	44	76	70	85	81	117	111	133	128
71	52	47	82	77	93	88	126	122	144	140
72	58	51	89	84	102	96	139	133	158	152
73	62	55	96	91	110	103	150	143	170	163
74	66	59	104	98	118	111	162	155	183	176
75	70	63	111	104	128	119	174	166	196	190
76	76	67	119	113	137	129	187	180	211	203
77	81	73	129	121	147	139	202	192	228	218
78	88	78	140	130	159	151	220	210	247	239
79	95	85	151	141	173	163	239	229	269	260
80	102	91	163	152	188	177	261	250	293	282
81	110	99	177	166	205	192	284	272	319	306
82	118	106	192	180	221	209	309	297	346	334
83	122	108	199	185	229	216	321	308	360	346
84	125	113	205	192	238	224	334	306	374	360
85	129	115	211	198	246	231	347	332	387	372
86	133	119	218	205	254	239	361	346	401	387
87	136	122	227	211	262	247	375	360	416	401
88	140	126	233	218	272	257	390	374	433	416
89	144	130	242	225	282	265	405	389	449	433

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step III

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$8	$8	$10	$8	$10	$10	$11	$10	$13	$11
30-39	10	8	10	10	11	10	11	11	13	13
40-49	10	10	13	11	13	13	16	15	19	19
50-54	13	11	16	16	18	18	23	23	27	27
55-59	18	16	24	23	27	26	37	36	44	42
60-64	27	24	42	39	47	44	63	60	74	71
65-69	44	39	68	63	78	73	103	100	120	116
70	57	52	89	82	100	95	137	131	157	150
71	61	55	97	90	110	103	149	144	170	165
72	68	60	105	99	120	113	163	157	186	179
73	73	65	113	107	129	121	176	168	200	192
74	78	69	123	115	139	131	191	182	215	207
75	82	74	131	123	150	141	205	195	231	223
76	89	79	141	132	162	152	220	212	249	239
77	95	86	152	142	173	163	237	226	268	257
78	103	92	165	153	187	178	258	247	291	281
79	111	100	178	166	203	192	281	270	317	305
80	120	107	192	179	221	208	307	294	344	331
81	129	116	208	195	241	226	334	320	375	360
82	139	124	226	212	260	245	363	349	407	392
83	144	128	234	218	270	254	378	362	423	407
84	147	132	241	226	279	263	392	360	439	423
85	152	136	249	233	289	271	409	391	455	438
86	157	141	257	241	299	281	425	407	472	455
87	160	144	266	249	308	291	441	423	489	472
88	165	149	275	257	320	302	459	439	509	489
89	170	153	284	265	331	312	476	457	528	509

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Preferred Rates
Pre-RS Proposed Rates 12% Increase Step III

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	3
50-54	4
55-59	5
60-64	10
65-69	16
70	22
71	25
72	27
73	30
74	33
75	37
76	41
77	45
78	51
79	58
80	65
81	74
82	84
83	88
84	93
85	99
86	104
87	111
88	118
89	125

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by 1.176 for Standard Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Standard Rates
Pre-RS Proposed Rates 12% Increase Step III

Issue Age	Annual Premium
18-29	$2
30-39	2
40-49	3
50-54	5
55-59	6
60-64	11
65-69	19
70	26
71	29
72	32
73	36
74	39
75	44
76	48
77	53
78	60
79	68
80	76
81	87
82	99
83	103
84	110
85	116
86	123
87	131
88	139
89	147

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by .85 for Preferred Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Wellness Benefit & Spuse Survivor Waiver Rider Form H8802-WSR

Schedule of Premium Rates Per Individual
Pre-RS Proposed Rates 12% Increase Step III

Issue Age	Base Policy Annual Premium Factor (a)	Annual Rider Fee (b)
18-29	0.48	$103
30-39	1.11	102
40-49	2.54	102
50-54	3.7	102
55-59	5.24	102
60-64	6.99	100
65-69	8.75	100
70	9.41	99
71	9.64	99
72	9.88	97
73	9.79	97
74	9.71	95
75	9.62	95
76	9.53	94
77	9.45	94
78	9.02	92
79	8.6	89
80	8.21	87
81	7.83	86
82	7.47	84
83	6.83	79
84	6.24	76
85	5.7	74
86	5.21	71
87	4.76	68
88	4.35	65
89	3.97	63

Steps to Calculate premium

1. Calculate the annual premium of the base policy plus all attached riders other than the premium refund rider.
2. Divide the result in #1 by 100.
3. Multiply the result in #2 by the factor from column (a) in the above table for the issue age of the insured.
4. Add the rider fee from column (b) in the above table to the result in #3.
5. Multiply the appropriate modal factor to the result in #4 to arrive at the premium for this rider.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 40% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$11	$10	$13	$11	$13	$13	$14	$14	$16	$14
30-39	13	11	14	13	14	14	16	14	19	18
40-49	16	14	21	19	24	23	26	24	32	32
50-54	21	19	27	26	34	31	37	35	45	43
55-59	29	26	42	39	52	45	60	58	72	69
60-64	47	42	69	66	89	79	105	101	124	119
65-69	77	71	122	114	158	138	187	179	214	206
70	108	97	169	159	219	193	261	251	298	288
71	121	108	188	177	246	216	293	280	333	320
72	134	121	211	196	274	242	327	314	372	359
73	150	134	235	221	306	269	365	351	415	399
74	167	150	262	246	343	301	409	391	462	446
75	185	166	293	274	383	336	457	438	517	497
76	206	185	327	306	428	375	510	489	578	555
77	230	206	365	341	478	419	572	547	644	620
78	261	233	415	388	544	478	654	626	736	708
79	295	264	472	443	621	544	749	716	840	810
80	333	299	538	502	708	621	855	819	961	926
81	378	340	612	572	807	708	980	939	1,100	1,058
82	428	383	697	650	919	807	1,121	1,072	1,254	1,209
83	464	415	758	708	1,001	879	1,228	1,177	1,373	1,323
84	506	452	826	773	1,090	956	1,346	1,291	1,502	1,447
85	547	491	900	842	1,187	1,042	1,563	1,415	1,645	1,584
86	594	535	980	918	1,293	1,135	1,620	1,550	1,800	1,734
87	646	580	1,069	1,000	1,407	1,236	1,774	1,700	1,969	1,897
88	700	628	1,164	1,090	1,531	1,346	1,946	1,864	2,156	2,075
89	762	683	1,270	1,187	1,668	1,467	2,133	2,043	2,359	2,272

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 40% Increase

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$13	$11	$15	$13	$15	$15	$17	$17	$19	$17
30-39	15	13	17	15	17	17	19	17	23	21
40-49	19	17	25	23	28	27	30	28	38	38
50-54	25	23	32	30	40	36	44	42	53	51
55-59	34	30	49	45	61	53	70	68	85	81
60-64	55	49	81	78	104	93	123	119	146	140
65-69	91	83	144	134	186	163	220	210	252	242
70	127	114	199	187	257	227	307	295	350	339
71	142	127	222	208	290	254	345	329	392	377
72	157	142	248	231	322	284	384	369	437	422
73	176	157	276	259	360	316	430	413	488	470
74	197	176	309	290	403	354	481	460	543	524
75	218	195	345	322	451	396	538	515	608	585
76	242	218	384	360	504	441	600	576	680	653
77	271	242	430	401	562	492	672	644	757	729
78	307	275	488	456	640	562	769	737	865	833
79	346	311	555	521	731	640	880	843	988	952
80	392	352	632	591	833	731	1,005	964	1,130	1,089
81	445	399	719	672	949	833	1,153	1,104	1,293	1,244
82	504	451	820	765	1,081	949	1,318	1,261	1,475	1,422
83	545	488	892	833	1,178	1,034	1,445	1,384	1,615	1,556
84	595	532	971	909	1,282	1,125	1,583	1,518	1,767	1,702
85	644	577	1,058	990	1,395	1,225	1,838	1,664	1,935	1,863
86	699	629	1,153	1,079	1,520	1,335	1,905	1,823	2,117	2,039
87	759	682	1,257	1,176	1,655	1,454	2,086	1,999	2,316	2,230
88	824	738	1,369	1,282	1,801	1,583	2,289	2,193	2,535	2,441
89	896	803	1,494	1,395	1,962	1,725	2,509	2,403	2,774	2,672

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 40% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$7	$5	$8	$7	$10	$8	$11	$10	$12	$11
30-39	7	5	8	7	10	8	11	10	12	11
40-49	10	8	11	10	12	11	14	12	15	14
50-54	11	10	12	11	14	12	15	14	16	15
55-59	14	11	16	15	18	16	21	19	22	21
60-64	16	15	22	21	26	23	31	29	33	31
65-69	22	19	30	27	36	33	47	44	49	47
70	26	23	38	34	45	41	60	56	64	60
71	29	25	41	37	48	44	66	60	70	66
72	30	26	44	40	52	48	71	66	77	71
73	33	29	47	42	55	51	77	71	83	77
74	34	30	49	45	59	55	83	77	90	83
75	37	33	53	48	63	59	89	83	97	90
76	40	34	56	51	68	63	97	90	105	99
77	42	37	60	55	73	67	104	97	115	107
78	47	41	66	60	79	73	115	107	127	118
79	52	45	71	64	88	79	127	118	141	131
80	56	49	78	71	96	88	141	131	156	145
81	63	55	85	77	104	96	156	145	174	161
82	68	60	92	83	114	104	172	160	193	178
83	74	64	97	89	120	111	183	171	207	192
84	79	68	103	94	127	118	197	182	222	205
85	85	74	109	99	135	125	211	196	238	220
86	90	79	115	105	144	131	224	208	256	237
87	97	85	122	111	152	140	241	223	274	255
88	104	90	129	118	161	148	257	238	294	274
89	112	97	135	123	171	156	275	255	316	293

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by 1.176 for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 40% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$8	$6	$10	$8	$11	$10	$13	$11	$14	$13
30-39	8	6	10	8	11	10	13	11	14	13
40-49	11	10	13	11	14	13	16	14	18	16
50-54	13	11	14	13	16	14	18	16	19	18
55-59	16	13	19	18	21	19	24	23	26	24
60-64	19	18	26	24	31	27	37	34	39	37
65-69	26	23	35	32	42	39	55	52	58	55
70	31	27	45	40	53	48	71	66	76	71
71	34	29	48	43	56	52	77	71	82	77
72	35	31	52	47	61	56	84	77	90	84
73	39	34	55	50	64	60	90	84	98	90
74	40	35	58	53	69	64	98	90	106	98
75	43	39	63	56	74	69	105	98	114	106
76	47	40	66	60	81	74	114	106	124	116
77	50	43	71	64	85	79	122	114	135	126
78	55	48	77	71	93	85	135	126	150	138
79	61	53	84	76	103	93	150	138	166	155
80	66	58	92	84	113	103	166	155	184	171
81	74	64	100	90	122	113	184	171	204	190
82	81	71	108	98	134	122	203	188	227	209
83	87	76	114	105	142	130	216	201	243	225
84	93	81	121	111	150	138	232	214	261	242
85	100	87	129	116	159	147	248	230	280	259
86	106	93	135	124	169	155	264	245	301	279
87	114	100	143	130	179	164	283	262	322	299
88	122	106	151	138	190	174	303	280	346	322
89	132	114	159	145	201	184	324	299	372	345

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 40% Increase

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$7	$7	$8	$7	$8	$8	$10	$8	$11	$10
30-39	8	7	8	8	10	8	10	10	11	11
40-49	8	8	11	10	11	11	14	12	16	16
50-54	11	10	14	14	15	15	19	19	23	23
55-59	15	14	21	19	23	22	31	30	37	36
60-64	23	21	36	33	40	37	53	51	63	60
65-69	37	33	57	53	66	62	88	85	101	99
70	48	44	75	70	85	81	116	111	133	127
71	52	47	82	77	93	88	126	122	144	140
72	57	51	89	83	101	96	138	133	157	152
73	62	55	96	90	109	103	149	142	170	163
74	66	59	104	97	118	111	161	155	182	175
75	70	63	111	104	127	119	174	166	196	189
76	75	67	119	112	137	129	186	179	211	203
77	81	73	129	120	146	138	201	192	227	218
78	88	78	140	130	159	151	219	209	246	238
79	94	85	151	141	172	163	238	229	268	259
80	101	90	163	152	187	177	260	249	291	281
81	109	99	177	166	204	192	283	271	317	305
82	118	105	192	179	220	208	308	296	345	333
83	122	108	198	185	229	215	320	307	359	345
84	125	112	204	192	237	223	333	305	372	359
85	129	115	211	197	245	230	346	331	386	371
86	133	119	218	204	253	238	360	345	400	386
87	135	122	226	211	261	246	374	359	415	400
88	140	126	233	218	271	256	389	372	431	415
89	144	130	241	224	281	264	404	387	447	431

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 40% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$8	$8	$10	$8	$10	$10	$11	$10	$13	$11
30-39	10	8	10	10	11	10	11	11	13	13
40-49	10	10	13	11	13	13	16	14	19	19
50-54	13	11	16	16	18	18	23	23	27	27
55-59	18	16	24	23	27	26	37	35	43	42
60-64	27	24	42	39	47	43	63	60	74	71
65-69	43	39	68	63	77	72	103	100	119	116
70	56	51	89	82	100	95	137	130	156	150
71	61	55	97	90	109	103	148	143	169	164
72	68	60	105	98	119	113	163	156	185	179
73	72	64	113	106	129	121	175	167	200	192
74	77	69	122	114	138	130	190	182	214	206
75	82	74	130	122	150	140	204	195	230	222
76	89	79	140	132	161	151	219	211	248	238
77	95	85	151	142	172	163	237	225	267	256
78	103	92	164	153	187	177	257	246	290	280
79	111	100	177	166	203	192	280	269	315	304
80	119	106	192	179	220	208	306	293	343	330
81	129	116	208	195	240	225	333	319	373	359
82	138	124	225	211	259	245	362	348	406	391
83	143	127	233	217	269	253	377	360	422	406
84	146	132	240	225	278	262	391	359	438	422
85	151	135	248	232	288	270	407	389	454	436
86	156	140	256	240	298	280	423	406	470	454
87	159	143	266	248	307	290	439	422	488	470
88	164	148	274	256	319	301	457	438	507	488
89	169	153	283	264	330	311	475	455	526	507

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Preferred Rates
Pre-RS Proposed Rates 40% Increase

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	3
50-54	4
55-59	5
60-64	10
65-69	16
70	22
71	25
72	27
73	30
74	33
75	37
76	41
77	45
78	51
79	57
80	64
81	74
82	83
83	88
84	93
85	99
86	104
87	111
88	118
89	125

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by 1.176 for Standard Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Standard Rates
Pre-RS Proposed Rates 40% Increase

Issue Age	Annual Premium
18-29	$2
30-39	2
40-49	3
50-54	5
55-59	6
60-64	11
65-69	19
70	26
71	29
72	32
73	35
74	39
75	43
76	48
77	53
78	60
79	68
80	76
81	87
82	98
83	103
84	109
85	116
86	122
87	130
88	138
89	147

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by .85 for Preferred Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Wellness Benefit & Spuse Survivor Waiver Rider Form H8802-WSR

Schedule of Premium Rates Per Individual
Pre-RS Proposed Rates 40% Increase

Issue Age	Base Policy Annual Premium Factor (a)	Annual Rider Fee (b)
18-29	0.48	$103
30-39	1.11	101
40-49	2.54	101
50-54	3.7	101
55-59	5.24	101
60-64	6.99	100
65-69	8.75	100
70	9.41	98
71	9.64	98
72	9.88	97
73	9.79	97
74	9.71	95
75	9.62	95
76	9.53	93
77	9.45	93
78	9.02	92
79	8.6	89
80	8.21	87
81	7.83	85
82	7.47	84
83	6.83	79
84	6.24	76
85	5.7	74
86	5.21	71
87	4.76	68
88	4.35	64
89	3.97	63

Steps to Calculate premium

1. Calculate the annual premium of the base policy plus all attached riders other than the premium refund rider.
2. Divide the result in #1 by 100.
3. Multiply the result in #2 by the factor from column (a) in the above table for the issue age of the insured.
4. Add the rider fee from column (b) in the above table to the result in #3.
5. Multiply the appropriate modal factor to the result in #4 to arrive at the premium for this rider.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class I Original Rates

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$48	$42	$48	$44	$50	$45	$51	$47	N/A	N/A
30-39	57	50	60	55	62	57	63	59	N/A	N/A
40-49	82	71	94	86	98	89	99	93	N/A	N/A
50-54	104	90	125	114	131	120	138	128	N/A	N/A
55-59	132	115	173	158	184	169	200	185	N/A	N/A
60-64	182	158	253	230	275	252	303	281	N/A	N/A
65-69	253	221	370	336	404	371	452	419	N/A	N/A
70	317	276	467	424	512	469	576	534	N/A	N/A
71	342	298	504	459	553	507	625	579	N/A	N/A
72	368	320	545	496	599	549	677	627	N/A	N/A
73	398	347	587	535	645	592	728	675	N/A	N/A
74	430	375	633	576	694	637	783	725	N/A	N/A
75	465	405	683	621	748	686	842	780	N/A	N/A
76	502	439	737	671	805	739	904	839	N/A	N/A
77	543	473	795	723	867	795	972	902	N/A	N/A
78	602	525	873	795	951	872	1,061	983	N/A	N/A
79	667	582	960	874	1,043	957	1,158	1,073	N/A	N/A
80	740	645	1,056	961	1,144	1,050	1,262	1,170	N/A	N/A
81	804	715	1,160	1,056	1,255	1,151	1,377	1,277	N/A	N/A
82	909	792	1,275	1,160	1,377	1,262	1,502	1,392	N/A	N/A
83	976	851	1,357	1,234	1,460	1,339	1,584	1,469	N/A	N/A
84	1,049	915	1,443	1,313	1,549	1,420	1,671	1,549	N/A	N/A
85	1,126	982	1,535	1,397	1,642	1,505	1,762	1,634	N/A	N/A
86	1,210	1,055	1,634	1,487	1,741	1,596	1,859	1,723	N/A	N/A
87	1,300	1,133	1,737	1,581	1,846	1,693	1,961	1,817	N/A	N/A
88	1,397	1,217	1,849	1,682	1,958	1,795	2,068	1,918	N/A	N/A
89	1,500	1,308	1,967	1,789	2,077	1,904	2,181	2,022	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class II Original Rates

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$56	$49	$57	$52	$59	$53	$60	$55	N/A	N/A
30-39	67	59	71	65	73	67	74	69	N/A	N/A
40-49	96	84	110	101	115	105	117	109	N/A	N/A
50-54	122	106	147	134	154	141	162	150	N/A	N/A
55-59	155	135	204	186	217	199	235	218	N/A	N/A
60-64	214	186	298	271	323	296	356	330	N/A	N/A
65-69	298	260	435	395	475	436	532	493	N/A	N/A
70	373	325	549	499	602	552	678	628	N/A	N/A
71	402	350	593	540	651	597	735	681	N/A	N/A
72	433	377	641	583	705	646	796	738	N/A	N/A
73	468	408	691	629	759	696	856	794	N/A	N/A
74	506	441	745	678	817	749	921	853	N/A	N/A
75	547	477	804	731	880	807	990	918	N/A	N/A
76	591	516	867	789	947	869	1,064	987	N/A	N/A
77	639	557	935	850	1,020	935	1,144	1,061	N/A	N/A
78	708	618	1,027	935	1,119	1,026	1,248	1,157	N/A	N/A
79	785	685	1,129	1,028	1,227	1,126	1,362	1,262	N/A	N/A
80	870	759	1,242	1,130	1,346	1,235	1,485	1,377	N/A	N/A
81	946	841	1,365	1,242	1,477	1,354	1,620	1,502	N/A	N/A
82	1,069	932	1,500	1,365	1,620	1,485	1,767	1,638	N/A	N/A
83	1,148	1,001	1,596	1,452	1,718	1,575	1,864	1,728	N/A	N/A
84	1,234	1,076	1,698	1,545	1,822	1,670	1,966	1,822	N/A	N/A
85	1,325	1,155	1,806	1,644	1,932	1,771	2,073	1,922	N/A	N/A
86	1,423	1,241	1,922	1,749	2,048	1,878	2,187	2,027	N/A	N/A
87	1,529	1,333	2,044	1,860	2,172	1,992	2,307	2,138	N/A	N/A
88	1,643	1,432	2,175	1,979	2,304	2,112	2,433	2,256	N/A	N/A
89	1,765	1,539	2,314	2,105	2,443	2,240	2,566	2,379	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class I Original Rates

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$28	$25	$29	$26	$29	$26	$30	$27	N/A	N/A
30-39	32	28	35	31	35	32	36	33	N/A	N/A
40-49	41	36	47	43	48	45	50	46	N/A	N/A
50-54	51	44	62	56	65	60	68	63	N/A	N/A
55-59	62	54	82	74	86	79	94	87	N/A	N/A
60-64	82	71	114	104	123	113	136	126	N/A	N/A
65-69	105	92	154	139	167	154	188	174	N/A	N/A
70	122	106	179	163	196	180	221	205	N/A	N/A
71	128	111	189	172	207	190	234	217	N/A	N/A
72	134	117	199	181	218	201	247	229	N/A	N/A
73	140	122	207	189	228	209	257	238	N/A	N/A
74	147	128	217	197	237	218	267	248	N/A	N/A
75	154	134	226	206	247	227	278	258	N/A	N/A
76	161	140	235	214	258	236	290	269	N/A	N/A
77	168	147	247	224	269	247	302	280	N/A	N/A
78	179	156	260	236	283	259	315	292	N/A	N/A
79	190	167	275	250	298	273	331	306	N/A	N/A
80	203	177	289	264	314	288	346	321	N/A	N/A
81	216	188	305	278	331	303	362	336	N/A	N/A
82	230	201	322	293	348	319	380	352	N/A	N/A
83	235	205	326	297	351	321	381	353	N/A	N/A
84	240	209	330	300	354	325	382	354	N/A	N/A
85	245	213	333	303	356	327	383	354	N/A	N/A
86	250	218	337	307	360	330	383	355	N/A	N/A
87	255	223	341	310	362	332	385	357	N/A	N/A
88	260	227	345	314	366	335	386	358	N/A	N/A
89	266	232	349	317	368	337	387	359	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class II Original Rates

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$33	$29	$34	$31	$34	$31	$35	$32	N/A	N/A
30-39	38	33	41	37	41	38	42	39	N/A	N/A
40-49	48	42	55	50	57	53	59	54	N/A	N/A
50-54	60	52	73	66	76	70	80	74	N/A	N/A
55-59	73	63	96	87	101	93	110	102	N/A	N/A
60-64	96	84	134	122	145	133	160	148	N/A	N/A
65-69	124	108	181	164	197	181	221	205	N/A	N/A
70	143	125	211	192	231	212	260	241	N/A	N/A
71	150	131	222	202	244	223	275	255	N/A	N/A
72	158	138	234	213	257	236	290	269	N/A	N/A
73	165	144	244	222	268	246	302	280	N/A	N/A
74	173	151	255	232	279	256	314	292	N/A	N/A
75	181	158	266	242	291	267	327	303	N/A	N/A
76	189	165	277	252	303	278	341	316	N/A	N/A
77	198	173	290	263	316	290	355	329	N/A	N/A
78	211	184	306	278	333	305	371	344	N/A	N/A
79	224	196	323	294	351	321	389	360	N/A	N/A
80	239	208	340	310	369	339	407	378	N/A	N/A
81	254	221	359	327	389	357	426	395	N/A	N/A
82	270	236	379	345	409	375	447	414	N/A	N/A
83	276	241	384	349	413	378	448	415	N/A	N/A
84	282	246	388	353	416	382	449	416	N/A	N/A
85	288	251	392	357	419	385	450	417	N/A	N/A
86	294	256	397	361	423	388	451	418	N/A	N/A
87	300	262	401	365	426	391	453	420	N/A	N/A
88	306	267	406	369	430	394	454	421	N/A	N/A
89	313	273	410	373	433	397	455	422	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class I Current Rates

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$55	$48	$56	$51	$58	$52	$59	$54	N/A	N/A
30-39	65	58	69	64	71	65	72	67	N/A	N/A
40-49	94	82	108	99	112	103	114	107	N/A	N/A
50-54	119	104	144	131	151	138	158	147	N/A	N/A
55-59	152	132	199	182	212	195	230	213	N/A	N/A
60-64	209	182	291	265	316	289	348	323	N/A	N/A
65-69	291	254	425	386	464	426	520	482	N/A	N/A
70	365	318	537	488	588	540	663	614	N/A	N/A
71	393	342	580	528	636	584	718	666	N/A	N/A
72	423	369	627	570	689	631	778	721	N/A	N/A
73	457	399	675	615	742	680	837	776	N/A	N/A
74	495	431	728	663	799	732	900	834	N/A	N/A
75	535	466	786	715	860	789	968	897	N/A	N/A
76	578	504	847	771	926	849	1,040	965	N/A	N/A
77	625	544	914	831	997	914	1,118	1,037	N/A	N/A
78	692	604	1,004	914	1,094	1,003	1,220	1,131	N/A	N/A
79	767	670	1,104	1,005	1,199	1,101	1,331	1,234	N/A	N/A
80	850	742	1,214	1,105	1,316	1,207	1,452	1,346	N/A	N/A
81	925	822	1,334	1,214	1,444	1,324	1,584	1,468	N/A	N/A
82	1,045	911	1,466	1,334	1,584	1,452	1,727	1,601	N/A	N/A
83	1,122	978	1,560	1,419	1,679	1,540	1,822	1,689	N/A	N/A
84	1,206	1,052	1,660	1,510	1,781	1,632	1,922	1,781	N/A	N/A
85	1,295	1,129	1,765	1,607	1,889	1,731	2,026	1,879	N/A	N/A
86	1,391	1,213	1,879	1,710	2,002	1,836	2,138	1,981	N/A	N/A
87	1,495	1,303	1,998	1,818	2,123	1,947	2,255	2,090	N/A	N/A
88	1,606	1,400	2,126	1,934	2,252	2,064	2,378	2,205	N/A	N/A
89	1,725	1,504	2,262	2,058	2,388	2,190	2,508	2,325	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class II Current Rates

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$64	$56	$66	$60	$68	$61	$69	$63	N/A	N/A
30-39	77	68	82	75	84	77	85	79	N/A	N/A
40-49	110	97	127	116	132	121	135	125	N/A	N/A
50-54	140	122	169	154	177	162	186	173	N/A	N/A
55-59	178	155	235	214	250	229	270	251	N/A	N/A
60-64	246	214	343	312	371	340	409	380	N/A	N/A
65-69	343	299	500	454	546	501	612	567	N/A	N/A
70	429	374	631	574	692	635	780	722	N/A	N/A
71	462	403	682	621	749	687	845	783	N/A	N/A
72	498	434	737	670	811	743	915	849	N/A	N/A
73	538	469	795	723	873	800	984	913	N/A	N/A
74	582	507	857	780	940	861	1,059	981	N/A	N/A
75	629	549	925	841	1,012	928	1,139	1,056	N/A	N/A
76	680	593	997	907	1,089	999	1,224	1,135	N/A	N/A
77	735	641	1,075	978	1,173	1,075	1,316	1,220	N/A	N/A
78	814	711	1,181	1,075	1,287	1,180	1,435	1,331	N/A	N/A
79	903	788	1,298	1,182	1,411	1,295	1,566	1,451	N/A	N/A
80	1,001	873	1,428	1,300	1,548	1,420	1,708	1,584	N/A	N/A
81	1,088	967	1,570	1,428	1,699	1,557	1,863	1,727	N/A	N/A
82	1,229	1,072	1,725	1,570	1,863	1,708	2,032	1,884	N/A	N/A
83	1,320	1,151	1,835	1,670	1,976	1,811	2,144	1,987	N/A	N/A
84	1,419	1,237	1,953	1,777	2,095	1,921	2,261	2,095	N/A	N/A
85	1,524	1,328	2,077	1,891	2,222	2,037	2,384	2,210	N/A	N/A
86	1,636	1,427	2,210	2,011	2,355	2,160	2,515	2,331	N/A	N/A
87	1,758	1,533	2,351	2,139	2,498	2,291	2,653	2,459	N/A	N/A
88	1,889	1,647	2,501	2,276	2,650	2,429	2,798	2,594	N/A	N/A
89	2,030	1,770	2,661	2,421	2,809	2,576	2,951	2,736	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class I Current Rates

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$32	$28	$33	$30	$33	$30	$34	$31	N/A	N/A
30-39	37	32	40	36	40	37	41	38	N/A	N/A
40-49	47	41	54	49	56	52	58	53	N/A	N/A
50-54	59	51	71	65	74	68	78	72	N/A	N/A
55-59	71	62	94	85	99	91	108	100	N/A	N/A
60-64	94	82	131	119	142	130	156	145	N/A	N/A
65-69	121	106	177	160	193	177	216	200	N/A	N/A
70	140	122	206	188	226	207	254	236	N/A	N/A
71	147	128	217	197	239	218	269	249	N/A	N/A
72	154	135	229	208	251	231	283	263	N/A	N/A
73	161	141	239	217	262	240	295	274	N/A	N/A
74	169	148	249	227	273	250	307	285	N/A	N/A
75	177	154	260	237	284	261	320	296	N/A	N/A
76	185	161	271	246	296	272	333	309	N/A	N/A
77	194	169	283	257	309	283	347	322	N/A	N/A
78	206	180	299	272	326	298	363	336	N/A	N/A
79	219	192	316	287	343	314	380	352	N/A	N/A
80	234	203	332	303	361	331	398	369	N/A	N/A
81	248	216	351	320	380	349	416	386	N/A	N/A
82	264	231	370	337	400	367	437	405	N/A	N/A
83	270	236	375	341	404	369	438	406	N/A	N/A
84	276	240	379	345	407	373	439	407	N/A	N/A
85	282	245	383	349	410	376	440	408	N/A	N/A
86	287	250	388	353	413	379	441	409	N/A	N/A
87	293	256	392	357	416	382	443	411	N/A	N/A
88	299	261	397	361	420	385	444	412	N/A	N/A
89	306	267	401	365	423	388	445	413	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class II Current Rates

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$38	$33	$39	$36	$39	$36	$40	$37	N/A	N/A
30-39	44	38	47	43	47	44	48	45	N/A	N/A
40-49	55	48	63	58	66	61	68	62	N/A	N/A
50-54	69	60	84	76	87	81	92	85	N/A	N/A
55-59	84	72	110	100	116	107	127	117	N/A	N/A
60-64	110	97	154	140	167	153	184	170	N/A	N/A
65-69	143	124	208	189	227	208	254	236	N/A	N/A
70	164	144	243	221	266	244	299	277	N/A	N/A
71	173	151	255	232	281	256	316	293	N/A	N/A
72	182	159	269	245	296	271	334	309	N/A	N/A
73	190	166	281	255	308	283	347	322	N/A	N/A
74	199	174	293	267	321	294	361	336	N/A	N/A
75	208	182	306	278	335	307	376	348	N/A	N/A
76	217	190	319	290	348	320	392	363	N/A	N/A
77	228	199	334	302	363	334	408	378	N/A	N/A
78	243	212	352	320	383	351	427	396	N/A	N/A
79	258	225	371	338	404	369	447	414	N/A	N/A
80	275	239	391	357	424	390	468	435	N/A	N/A
81	292	254	413	376	447	411	490	454	N/A	N/A
82	311	271	436	397	470	431	514	476	N/A	N/A
83	317	277	442	401	475	435	515	477	N/A	N/A
84	324	283	446	406	478	439	516	478	N/A	N/A
85	331	289	451	411	482	443	518	480	N/A	N/A
86	338	294	457	415	486	446	519	481	N/A	N/A
87	345	301	461	420	490	450	521	483	N/A	N/A
88	352	307	467	424	495	453	522	484	N/A	N/A
89	360	314	472	429	498	457	523	485	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class I Post-RS Proposed Rates 0% Increase

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$55	$48	$56	$51	$58	$52	$59	$54	N/A	N/A
30-39	65	58	69	64	71	65	72	67	N/A	N/A
40-49	94	82	108	99	112	103	114	107	N/A	N/A
50-54	119	104	144	131	151	138	158	147	N/A	N/A
55-59	152	132	199	182	212	195	230	213	N/A	N/A
60-64	209	182	291	265	316	289	348	323	N/A	N/A
65-69	291	254	425	386	464	426	520	482	N/A	N/A
70	365	318	537	488	588	540	663	614	N/A	N/A
71	393	342	580	528	636	584	718	666	N/A	N/A
72	423	369	627	570	689	631	778	721	N/A	N/A
73	457	399	675	615	742	680	837	776	N/A	N/A
74	495	431	728	663	799	732	900	834	N/A	N/A
75	535	466	786	715	860	789	968	897	N/A	N/A
76	578	504	847	771	926	849	1,040	965	N/A	N/A
77	625	544	914	831	997	914	1,118	1,037	N/A	N/A
78	692	604	1,004	914	1,094	1,003	1,220	1,131	N/A	N/A
79	767	670	1,104	1,005	1,199	1,101	1,331	1,234	N/A	N/A
80	850	742	1,214	1,105	1,316	1,207	1,452	1,346	N/A	N/A
81	925	822	1,334	1,214	1,444	1,324	1,584	1,468	N/A	N/A
82	1,045	911	1,466	1,334	1,584	1,452	1,727	1,601	N/A	N/A
83	1,122	978	1,560	1,419	1,679	1,540	1,822	1,689	N/A	N/A
84	1,206	1,052	1,660	1,510	1,781	1,632	1,922	1,781	N/A	N/A
85	1,295	1,129	1,765	1,607	1,889	1,731	2,026	1,879	N/A	N/A
86	1,391	1,213	1,879	1,710	2,002	1,836	2,138	1,981	N/A	N/A
87	1,495	1,303	1,998	1,818	2,123	1,947	2,255	2,090	N/A	N/A
88	1,606	1,400	2,126	1,934	2,252	2,064	2,378	2,205	N/A	N/A
89	1,725	1,504	2,262	2,058	2,388	2,190	2,508	2,325	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class II Post-RS Proposed Rates 0% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$64	$56	$66	$60	$68	$61	$69	$63	N/A	N/A
30-39	77	68	82	75	84	77	85	79	N/A	N/A
40-49	110	97	127	116	132	121	135	125	N/A	N/A
50-54	140	122	169	154	177	162	186	173	N/A	N/A
55-59	178	155	235	214	250	229	270	251	N/A	N/A
60-64	246	214	343	312	371	340	409	380	N/A	N/A
65-69	343	299	500	454	546	501	612	567	N/A	N/A
70	429	374	631	574	692	635	780	722	N/A	N/A
71	462	403	682	621	749	687	845	783	N/A	N/A
72	498	434	737	670	811	743	915	849	N/A	N/A
73	538	469	795	723	873	800	984	913	N/A	N/A
74	582	507	857	780	940	861	1,059	981	N/A	N/A
75	629	549	925	841	1,012	928	1,139	1,056	N/A	N/A
76	680	593	997	907	1,089	999	1,224	1,135	N/A	N/A
77	735	641	1,075	978	1,173	1,075	1,316	1,220	N/A	N/A
78	814	711	1,181	1,075	1,287	1,180	1,435	1,331	N/A	N/A
79	903	788	1,298	1,182	1,411	1,295	1,566	1,451	N/A	N/A
80	1,001	873	1,428	1,300	1,548	1,420	1,708	1,584	N/A	N/A
81	1,088	967	1,570	1,428	1,699	1,557	1,863	1,727	N/A	N/A
82	1,229	1,072	1,725	1,570	1,863	1,708	2,032	1,884	N/A	N/A
83	1,320	1,151	1,835	1,670	1,976	1,811	2,144	1,987	N/A	N/A
84	1,419	1,237	1,953	1,777	2,095	1,921	2,261	2,095	N/A	N/A
85	1,524	1,328	2,077	1,891	2,222	2,037	2,384	2,210	N/A	N/A
86	1,636	1,427	2,210	2,011	2,355	2,160	2,515	2,331	N/A	N/A
87	1,758	1,533	2,351	2,139	2,498	2,291	2,653	2,459	N/A	N/A
88	1,889	1,647	2,501	2,276	2,650	2,429	2,798	2,594	N/A	N/A
89	2,030	1,770	2,661	2,421	2,809	2,576	2,951	2,736	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class I Post-RS Proposed Rates 0% Increase

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$32	$28	$33	$30	$33	$30	$34	$31	N/A	N/A
30-39	37	32	40	36	40	37	41	38	N/A	N/A
40-49	47	41	54	49	56	52	58	53	N/A	N/A
50-54	59	51	71	65	74	68	78	72	N/A	N/A
55-59	71	62	94	85	99	91	108	100	N/A	N/A
60-64	94	82	131	119	142	130	156	145	N/A	N/A
65-69	121	106	177	160	193	177	216	200	N/A	N/A
70	140	122	206	188	226	207	254	236	N/A	N/A
71	147	128	217	197	239	218	269	249	N/A	N/A
72	154	135	229	208	251	231	283	263	N/A	N/A
73	161	141	239	217	262	240	295	274	N/A	N/A
74	169	148	249	227	273	250	307	285	N/A	N/A
75	177	154	260	237	284	261	320	296	N/A	N/A
76	185	161	271	246	296	272	333	309	N/A	N/A
77	194	169	283	257	309	283	347	322	N/A	N/A
78	206	180	299	272	326	298	363	336	N/A	N/A
79	219	192	316	287	343	314	380	352	N/A	N/A
80	234	203	332	303	361	331	398	369	N/A	N/A
81	248	216	351	320	380	349	416	386	N/A	N/A
82	264	231	370	337	400	367	437	405	N/A	N/A
83	270	236	375	341	404	369	438	406	N/A	N/A
84	276	240	379	345	407	373	439	407	N/A	N/A
85	282	245	383	349	410	376	440	408	N/A	N/A
86	287	250	388	353	413	379	441	409	N/A	N/A
87	293	256	392	357	416	382	443	411	N/A	N/A
88	299	261	397	361	420	385	444	412	N/A	N/A
89	306	267	401	365	423	388	445	413	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class II Post-RS Proposed Rates 0% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$38	$33	$39	$36	$39	$36	$40	$37	N/A	N/A
30-39	44	38	47	43	47	44	48	45	N/A	N/A
40-49	55	48	63	58	66	61	68	62	N/A	N/A
50-54	69	60	84	76	87	81	92	85	N/A	N/A
55-59	84	72	110	100	116	107	127	117	N/A	N/A
60-64	110	97	154	140	167	153	184	170	N/A	N/A
65-69	143	124	208	189	227	208	254	236	N/A	N/A
70	164	144	243	221	266	244	299	277	N/A	N/A
71	173	151	255	232	281	256	316	293	N/A	N/A
72	182	159	269	245	296	271	334	309	N/A	N/A
73	190	166	281	255	308	283	347	322	N/A	N/A
74	199	174	293	267	321	294	361	336	N/A	N/A
75	208	182	306	278	335	307	376	348	N/A	N/A
76	217	190	319	290	348	320	392	363	N/A	N/A
77	228	199	334	302	363	334	408	378	N/A	N/A
78	243	212	352	320	383	351	427	396	N/A	N/A
79	258	225	371	338	404	369	447	414	N/A	N/A
80	275	239	391	357	424	390	468	435	N/A	N/A
81	292	254	413	376	447	411	490	454	N/A	N/A
82	311	271	436	397	470	431	514	476	N/A	N/A
83	317	277	442	401	475	435	515	477	N/A	N/A
84	324	283	446	406	478	439	516	478	N/A	N/A
85	331	289	451	411	482	443	518	480	N/A	N/A
86	338	294	457	415	486	446	519	481	N/A	N/A
87	345	301	461	420	490	450	521	483	N/A	N/A
88	352	307	467	424	495	453	522	484	N/A	N/A
89	360	314	472	429	498	457	523	485	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class I Pre-RS Proposed Rates 12% Increase Step I

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$61	$54	$62	$57	$65	$58	$66	$60	N/A	N/A
30-39	73	65	78	71	80	73	81	76	N/A	N/A
40-49	105	92	120	111	126	115	128	119	N/A	N/A
50-54	134	116	161	147	169	154	177	164	N/A	N/A
55-59	170	148	223	204	238	218	257	239	N/A	N/A
60-64	234	204	326	297	354	324	390	361	N/A	N/A
65-69	326	285	476	432	520	477	582	540	N/A	N/A
70	408	356	601	546	659	604	742	688	N/A	N/A
71	440	383	649	591	713	654	805	746	N/A	N/A
72	474	413	702	638	772	707	871	808	N/A	N/A
73	512	447	757	689	831	762	937	869	N/A	N/A
74	554	483	816	742	894	820	1,008	934	N/A	N/A
75	599	522	880	800	963	884	1,084	1,005	N/A	N/A
76	647	565	949	864	1,037	951	1,165	1,081	N/A	N/A
77	700	610	1,024	931	1,117	1,024	1,252	1,162	N/A	N/A
78	775	677	1,124	1,024	1,225	1,123	1,366	1,267	N/A	N/A
79	859	750	1,236	1,125	1,343	1,233	1,491	1,382	N/A	N/A
80	952	831	1,360	1,237	1,474	1,352	1,626	1,508	N/A	N/A
81	1,036	921	1,494	1,360	1,617	1,482	1,774	1,644	N/A	N/A
82	1,170	1,020	1,642	1,494	1,774	1,626	1,935	1,793	N/A	N/A
83	1,257	1,096	1,747	1,590	1,881	1,724	2,041	1,892	N/A	N/A
84	1,351	1,178	1,859	1,691	1,995	1,828	2,152	1,995	N/A	N/A
85	1,451	1,264	1,977	1,800	2,115	1,939	2,270	2,104	N/A	N/A
86	1,558	1,359	2,104	1,915	2,242	2,056	2,394	2,219	N/A	N/A
87	1,674	1,459	2,238	2,036	2,378	2,181	2,526	2,341	N/A	N/A
88	1,799	1,568	2,381	2,167	2,522	2,312	2,664	2,470	N/A	N/A
89	1,932	1,685	2,533	2,305	2,675	2,452	2,809	2,605	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class II Pre-RS Proposed Rates 12% Increase Step I

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$72	$63	$73	$67	$76	$68	$77	$71	N/A	N/A
30-39	86	76	91	84	94	86	95	89	N/A	N/A
40-49	124	108	142	130	148	135	151	140	N/A	N/A
50-54	157	137	189	173	198	182	209	193	N/A	N/A
55-59	200	174	263	240	279	256	303	281	N/A	N/A
60-64	276	240	384	349	416	381	459	425	N/A	N/A
65-69	384	335	560	509	612	562	685	635	N/A	N/A
70	480	419	707	643	775	711	873	809	N/A	N/A
71	518	451	764	696	838	769	947	877	N/A	N/A
72	558	486	826	751	908	832	1,025	951	N/A	N/A
73	603	526	890	810	978	896	1,103	1,023	N/A	N/A
74	652	568	960	873	1,052	965	1,186	1,099	N/A	N/A
75	705	614	1,036	942	1,133	1,039	1,275	1,182	N/A	N/A
76	761	665	1,117	1,016	1,220	1,119	1,370	1,271	N/A	N/A
77	823	717	1,204	1,095	1,314	1,204	1,473	1,367	N/A	N/A
78	912	796	1,323	1,204	1,441	1,321	1,607	1,490	N/A	N/A
79	1,011	882	1,454	1,324	1,580	1,450	1,754	1,625	N/A	N/A
80	1,121	978	1,600	1,455	1,734	1,591	1,913	1,774	N/A	N/A
81	1,218	1,083	1,758	1,600	1,902	1,744	2,087	1,935	N/A	N/A
82	1,377	1,200	1,932	1,758	2,087	1,913	2,276	2,110	N/A	N/A
83	1,479	1,289	2,056	1,870	2,213	2,029	2,401	2,226	N/A	N/A
84	1,589	1,386	2,187	1,990	2,347	2,151	2,532	2,347	N/A	N/A
85	1,707	1,488	2,326	2,117	2,488	2,281	2,670	2,476	N/A	N/A
86	1,833	1,598	2,476	2,253	2,638	2,419	2,817	2,611	N/A	N/A
87	1,969	1,717	2,633	2,396	2,798	2,566	2,971	2,754	N/A	N/A
88	2,116	1,844	2,801	2,549	2,968	2,720	3,134	2,906	N/A	N/A
89	2,273	1,982	2,980	2,711	3,147	2,885	3,305	3,064	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class I Pre-RS Proposed Rates 12% Increase Step I

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$36	$32	$37	$34	$37	$34	$38	$35	N/A	N/A
30-39	42	36	45	41	45	42	46	43	N/A	N/A
40-49	53	46	60	55	62	58	65	59	N/A	N/A
50-54	66	57	80	72	83	77	88	81	N/A	N/A
55-59	80	69	105	95	111	102	120	112	N/A	N/A
60-64	105	92	147	134	159	146	175	162	N/A	N/A
65-69	136	118	198	180	216	198	242	224	N/A	N/A
70	157	137	231	210	253	232	285	264	N/A	N/A
71	164	143	243	221	267	244	301	279	N/A	N/A
72	173	151	256	233	281	258	317	295	N/A	N/A
73	181	158	267	243	293	269	331	307	N/A	N/A
74	189	165	279	254	305	280	344	320	N/A	N/A
75	198	173	291	265	319	292	358	332	N/A	N/A
76	207	181	303	276	332	304	373	346	N/A	N/A
77	217	189	317	288	346	317	389	360	N/A	N/A
78	231	201	335	304	365	334	406	377	N/A	N/A
79	245	215	354	322	384	351	426	394	N/A	N/A
80	262	228	372	339	404	371	446	414	N/A	N/A
81	278	242	393	358	426	391	466	432	N/A	N/A
82	296	258	415	378	448	411	489	453	N/A	N/A
83	302	264	420	382	452	414	490	454	N/A	N/A
84	309	269	425	386	455	418	492	455	N/A	N/A
85	315	275	429	391	459	421	493	457	N/A	N/A
86	322	280	435	395	463	425	494	458	N/A	N/A
87	328	287	439	400	466	428	496	460	N/A	N/A
88	335	292	444	404	471	431	497	461	N/A	N/A
89	343	299	449	408	474	435	498	462	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class II Pre-RS Proposed Rates 12% Increase Step I

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$43	$37	$44	$40	$44	$40	$45	$41	N/A	N/A
30-39	49	43	53	48	53	49	54	50	N/A	N/A
40-49	62	54	71	64	73	68	76	70	N/A	N/A
50-54	77	67	94	85	98	90	103	95	N/A	N/A
55-59	94	81	124	112	130	120	142	131	N/A	N/A
60-64	124	108	173	157	187	171	206	191	N/A	N/A
65-69	160	139	233	211	254	233	285	264	N/A	N/A
70	184	161	272	247	298	273	335	310	N/A	N/A
71	193	169	286	260	314	287	354	328	N/A	N/A
72	204	178	301	274	331	304	374	346	N/A	N/A
73	213	185	314	286	345	317	389	361	N/A	N/A
74	223	194	328	299	359	330	404	376	N/A	N/A
75	233	204	343	312	375	344	421	390	N/A	N/A
76	243	213	357	325	390	358	439	407	N/A	N/A
77	255	223	374	339	407	374	457	424	N/A	N/A
78	272	237	394	358	429	393	478	443	N/A	N/A
79	289	252	416	379	452	413	501	464	N/A	N/A
80	308	268	438	399	475	437	524	487	N/A	N/A
81	327	285	462	421	501	460	549	509	N/A	N/A
82	348	304	488	444	527	483	576	533	N/A	N/A
83	355	310	495	450	532	487	577	535	N/A	N/A
84	363	317	500	455	536	492	578	536	N/A	N/A
85	371	323	505	460	540	496	580	537	N/A	N/A
86	379	330	511	465	545	500	581	538	N/A	N/A
87	386	337	516	470	549	504	583	541	N/A	N/A
88	394	344	523	475	554	507	585	542	N/A	N/A
89	403	352	528	480	558	511	586	544	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class I Pre-RS Proposed Rates 12% Increase Step II

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$69	$60	$70	$64	$72	$65	$74	$67	N/A	N/A
30-39	82	72	87	80	90	82	91	85	N/A	N/A
40-49	118	103	135	124	141	129	143	134	N/A	N/A
50-54	150	130	180	164	189	173	199	184	N/A	N/A
55-59	190	166	250	228	266	244	288	267	N/A	N/A
60-64	262	228	365	332	396	363	437	405	N/A	N/A
65-69	365	319	533	484	582	535	652	605	N/A	N/A
70	457	399	673	612	738	677	831	770	N/A	N/A
71	493	429	727	662	798	732	901	835	N/A	N/A
72	531	462	786	715	864	792	976	905	N/A	N/A
73	574	500	847	771	931	853	1,050	974	N/A	N/A
74	620	541	914	831	1,002	918	1,129	1,046	N/A	N/A
75	671	585	986	896	1,079	990	1,214	1,126	N/A	N/A
76	725	633	1,063	967	1,161	1,066	1,305	1,210	N/A	N/A
77	784	683	1,146	1,042	1,251	1,146	1,403	1,301	N/A	N/A
78	868	758	1,259	1,146	1,372	1,258	1,530	1,419	N/A	N/A
79	963	840	1,384	1,261	1,505	1,381	1,670	1,547	N/A	N/A
80	1,067	931	1,523	1,386	1,650	1,514	1,821	1,688	N/A	N/A
81	1,160	1,031	1,674	1,523	1,811	1,660	1,986	1,842	N/A	N/A
82	1,311	1,143	1,839	1,674	1,986	1,821	2,167	2,008	N/A	N/A
83	1,408	1,227	1,957	1,780	2,107	1,931	2,286	2,119	N/A	N/A
84	1,513	1,319	2,082	1,894	2,234	2,048	2,411	2,234	N/A	N/A
85	1,625	1,416	2,214	2,016	2,369	2,172	2,542	2,357	N/A	N/A
86	1,745	1,522	2,357	2,145	2,511	2,303	2,682	2,485	N/A	N/A
87	1,875	1,634	2,506	2,281	2,663	2,443	2,829	2,622	N/A	N/A
88	2,015	1,756	2,667	2,427	2,825	2,590	2,983	2,766	N/A	N/A
89	2,164	1,887	2,837	2,581	2,996	2,747	3,146	2,917	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class II Pre-RS Proposed Rates 12% Increase Step II

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$81	$71	$82	$75	$85	$76	$87	$79	N/A	N/A
30-39	97	85	102	94	105	97	107	100	N/A	N/A
40-49	138	121	159	146	166	151	169	157	N/A	N/A
50-54	176	153	212	193	222	203	234	216	N/A	N/A
55-59	224	195	294	268	313	287	339	314	N/A	N/A
60-64	309	268	430	391	466	427	514	476	N/A	N/A
65-69	430	375	628	570	685	629	767	711	N/A	N/A
70	538	469	792	720	868	796	978	906	N/A	N/A
71	580	505	855	779	939	861	1,060	982	N/A	N/A
72	625	544	925	841	1,017	932	1,148	1,065	N/A	N/A
73	675	589	997	907	1,095	1,004	1,235	1,145	N/A	N/A
74	730	636	1,075	978	1,179	1,080	1,329	1,231	N/A	N/A
75	789	688	1,160	1,055	1,269	1,164	1,428	1,324	N/A	N/A
76	853	744	1,251	1,138	1,366	1,254	1,535	1,424	N/A	N/A
77	922	804	1,349	1,226	1,471	1,349	1,650	1,531	N/A	N/A
78	1,021	892	1,482	1,349	1,614	1,480	1,800	1,669	N/A	N/A
79	1,132	988	1,629	1,483	1,770	1,624	1,965	1,821	N/A	N/A
80	1,255	1,095	1,792	1,630	1,942	1,782	2,142	1,986	N/A	N/A
81	1,365	1,213	1,969	1,792	2,131	1,953	2,337	2,167	N/A	N/A
82	1,542	1,344	2,164	1,969	2,337	2,142	2,549	2,363	N/A	N/A
83	1,656	1,444	2,302	2,095	2,478	2,272	2,689	2,493	N/A	N/A
84	1,780	1,552	2,449	2,229	2,628	2,409	2,836	2,628	N/A	N/A
85	1,911	1,666	2,605	2,372	2,787	2,555	2,990	2,773	N/A	N/A
86	2,053	1,790	2,773	2,523	2,954	2,709	3,155	2,924	N/A	N/A
87	2,206	1,923	2,949	2,683	3,133	2,874	3,328	3,084	N/A	N/A
88	2,370	2,066	3,138	2,855	3,324	3,047	3,510	3,254	N/A	N/A
89	2,546	2,220	3,338	3,037	3,524	3,231	3,702	3,432	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class I Pre-RS Proposed Rates 12% Increase Step II

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$40	$36	$42	$38	$42	$38	$43	$39	N/A	N/A
30-39	47	40	50	45	50	47	51	48	N/A	N/A
40-49	59	51	67	61	70	65	72	66	N/A	N/A
50-54	74	64	90	81	93	86	98	91	N/A	N/A
55-59	90	77	118	107	124	114	135	125	N/A	N/A
60-64	118	103	164	150	178	163	196	181	N/A	N/A
65-69	152	132	222	201	242	222	271	251	N/A	N/A
70	175	153	259	235	283	260	319	296	N/A	N/A
71	184	161	272	248	299	273	337	313	N/A	N/A
72	194	169	287	261	315	289	356	330	N/A	N/A
73	202	177	299	272	329	302	370	343	N/A	N/A
74	212	185	313	284	342	314	385	358	N/A	N/A
75	222	194	326	297	357	327	401	372	N/A	N/A
76	232	202	340	309	372	341	418	387	N/A	N/A
77	243	212	356	322	387	356	435	403	N/A	N/A
78	259	226	375	341	408	374	455	422	N/A	N/A
79	275	240	396	360	430	394	477	441	N/A	N/A
80	293	255	417	380	452	416	499	463	N/A	N/A
81	311	271	440	401	477	438	522	484	N/A	N/A
82	331	289	465	423	502	460	548	508	N/A	N/A
83	338	296	471	428	506	463	549	509	N/A	N/A
84	346	302	476	433	510	468	551	510	N/A	N/A
85	353	308	481	438	514	472	552	511	N/A	N/A
86	360	314	487	443	519	476	553	513	N/A	N/A
87	368	321	492	448	522	479	555	515	N/A	N/A
88	375	327	498	452	527	483	557	516	N/A	N/A
89	384	335	503	457	531	487	558	517	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class II Pre-RS Proposed Rates 12% Increase Step II

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$48	$42	$49	$45	$49	$45	$50	$46	N/A	N/A
30-39	55	48	59	53	59	55	61	56	N/A	N/A
40-49	69	61	79	72	82	76	85	78	N/A	N/A
50-54	87	75	105	95	110	101	115	107	N/A	N/A
55-59	105	91	138	126	146	134	159	147	N/A	N/A
60-64	138	121	193	176	209	192	231	213	N/A	N/A
65-69	179	156	261	237	284	261	319	296	N/A	N/A
70	206	180	304	277	333	306	375	348	N/A	N/A
71	216	189	320	291	352	322	397	368	N/A	N/A
72	228	199	338	307	371	340	418	388	N/A	N/A
73	238	208	352	320	387	355	436	404	N/A	N/A
74	250	218	368	335	402	369	453	421	N/A	N/A
75	261	228	384	349	420	385	472	437	N/A	N/A
76	273	238	400	364	437	401	492	456	N/A	N/A
77	286	250	418	379	456	418	512	475	N/A	N/A
78	304	265	441	401	480	440	535	496	N/A	N/A
79	323	283	466	424	506	463	561	519	N/A	N/A
80	345	300	490	447	532	489	587	545	N/A	N/A
81	366	319	518	472	561	515	615	570	N/A	N/A
82	389	340	547	498	590	541	645	597	N/A	N/A
83	398	348	554	503	596	545	646	599	N/A	N/A
84	407	355	560	509	600	551	648	600	N/A	N/A
85	415	362	565	515	604	555	649	602	N/A	N/A
86	424	369	573	521	610	560	651	603	N/A	N/A
87	433	378	578	527	615	564	653	606	N/A	N/A
88	441	385	586	532	620	568	655	607	N/A	N/A
89	452	394	591	538	625	573	656	609	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class I Pre-RS Proposed Rates 12% Increase Step III

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$77	$67	$78	$71	$81	$73	$82	$76	N/A	N/A
30-39	92	81	98	89	100	92	102	95	N/A	N/A
40-49	132	115	151	139	158	144	161	150	N/A	N/A
50-54	168	146	202	184	211	194	222	206	N/A	N/A
55-59	213	185	280	255	298	273	323	299	N/A	N/A
60-64	294	255	409	372	444	407	489	453	N/A	N/A
65-69	409	357	597	542	652	599	731	677	N/A	N/A
70	512	446	754	685	827	758	931	862	N/A	N/A
71	552	481	814	742	894	820	1,009	935	N/A	N/A
72	595	518	880	801	968	887	1,093	1,014	N/A	N/A
73	643	560	949	864	1,042	956	1,176	1,090	N/A	N/A
74	695	606	1,023	931	1,122	1,029	1,265	1,171	N/A	N/A
75	751	655	1,104	1,004	1,209	1,108	1,360	1,261	N/A	N/A
76	812	709	1,191	1,084	1,301	1,193	1,461	1,355	N/A	N/A
77	878	765	1,284	1,167	1,401	1,284	1,571	1,457	N/A	N/A
78	972	849	1,410	1,284	1,537	1,409	1,714	1,589	N/A	N/A
79	1,078	941	1,550	1,412	1,685	1,546	1,870	1,733	N/A	N/A
80	1,195	1,042	1,706	1,552	1,848	1,696	2,039	1,891	N/A	N/A
81	1,299	1,155	1,875	1,706	2,028	1,859	2,225	2,063	N/A	N/A
82	1,468	1,280	2,060	1,875	2,225	2,039	2,427	2,249	N/A	N/A
83	1,577	1,375	2,192	1,994	2,359	2,163	2,560	2,373	N/A	N/A
84	1,695	1,478	2,332	2,122	2,502	2,293	2,700	2,502	N/A	N/A
85	1,820	1,586	2,480	2,258	2,653	2,432	2,847	2,640	N/A	N/A
86	1,954	1,704	2,640	2,402	2,813	2,579	3,003	2,784	N/A	N/A
87	2,100	1,831	2,807	2,554	2,983	2,736	3,168	2,936	N/A	N/A
88	2,256	1,967	2,987	2,718	3,164	2,900	3,341	3,098	N/A	N/A
89	2,424	2,114	3,178	2,891	3,355	3,076	3,524	3,267	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class II Pre-RS Proposed Rates 12% Increase Step III

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$90	$79	$92	$84	$95	$86	$97	$89	N/A	N/A
30-39	108	95	115	105	118	108	120	111	N/A	N/A
40-49	155	136	178	163	186	170	189	176	N/A	N/A
50-54	197	171	238	216	249	228	262	242	N/A	N/A
55-59	250	218	330	301	351	322	380	352	N/A	N/A
60-64	346	301	481	438	522	478	575	533	N/A	N/A
65-69	481	420	703	638	767	704	860	797	N/A	N/A
70	603	525	887	806	973	892	1,095	1,015	N/A	N/A
71	649	565	958	872	1,052	965	1,188	1,100	N/A	N/A
72	700	609	1,036	942	1,139	1,044	1,286	1,192	N/A	N/A
73	756	659	1,116	1,016	1,226	1,125	1,383	1,283	N/A	N/A
74	818	713	1,204	1,095	1,320	1,210	1,488	1,378	N/A	N/A
75	884	771	1,299	1,181	1,422	1,304	1,600	1,483	N/A	N/A
76	955	834	1,401	1,275	1,530	1,404	1,719	1,595	N/A	N/A
77	1,032	900	1,511	1,373	1,648	1,511	1,848	1,714	N/A	N/A
78	1,144	998	1,659	1,511	1,808	1,658	2,016	1,869	N/A	N/A
79	1,268	1,107	1,824	1,661	1,982	1,819	2,201	2,039	N/A	N/A
80	1,406	1,226	2,007	1,826	2,175	1,995	2,399	2,225	N/A	N/A
81	1,528	1,359	2,205	2,007	2,386	2,188	2,617	2,427	N/A	N/A
82	1,727	1,506	2,424	2,205	2,617	2,399	2,855	2,646	N/A	N/A
83	1,855	1,617	2,579	2,346	2,776	2,545	3,012	2,792	N/A	N/A
84	1,994	1,738	2,743	2,496	2,944	2,698	3,176	2,944	N/A	N/A
85	2,141	1,866	2,918	2,656	3,121	2,861	3,349	3,105	N/A	N/A
86	2,299	2,005	3,105	2,826	3,309	3,034	3,533	3,275	N/A	N/A
87	2,470	2,154	3,302	3,005	3,509	3,218	3,727	3,454	N/A	N/A
88	2,655	2,314	3,514	3,197	3,722	3,412	3,931	3,645	N/A	N/A
89	2,852	2,487	3,739	3,401	3,947	3,619	4,146	3,844	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class I Pre-RS Proposed Rates 12% Increase Step III

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$45	$40	$47	$43	$47	$43	$48	$44	N/A	N/A
30-39	52	45	56	51	56	52	58	54	N/A	N/A
40-49	66	58	76	69	78	73	81	74	N/A	N/A
50-54	82	71	100	91	104	96	110	102	N/A	N/A
55-59	100	87	132	119	139	128	151	140	N/A	N/A
60-64	132	115	184	168	199	183	220	203	N/A	N/A
65-69	170	148	249	225	271	249	304	282	N/A	N/A
70	196	172	290	264	317	291	357	331	N/A	N/A
71	206	180	305	277	335	306	378	350	N/A	N/A
72	217	190	321	293	353	324	398	369	N/A	N/A
73	227	198	335	305	368	338	415	385	N/A	N/A
74	238	207	350	319	383	352	431	401	N/A	N/A
75	249	217	365	332	400	367	449	416	N/A	N/A
76	260	227	380	346	416	382	468	434	N/A	N/A
77	272	238	398	361	434	398	488	452	N/A	N/A
78	290	253	420	382	457	419	510	472	N/A	N/A
79	308	269	444	404	482	441	534	494	N/A	N/A
80	328	286	467	426	507	466	559	519	N/A	N/A
81	349	304	493	449	534	490	585	542	N/A	N/A
82	371	324	520	474	562	515	614	569	N/A	N/A
83	379	331	527	479	567	519	615	570	N/A	N/A
84	387	338	533	485	571	525	617	571	N/A	N/A
85	396	345	538	490	575	529	618	573	N/A	N/A
86	404	352	545	496	581	533	619	574	N/A	N/A
87	412	360	551	501	585	537	622	577	N/A	N/A
88	420	367	558	507	591	541	623	578	N/A	N/A
89	430	375	563	512	595	545	625	580	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class II Pre-RS Proposed Rates 12% Increase Step III

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$53	$47	$55	$50	$55	$50	$57	$52	N/A	N/A
30-39	61	53	66	60	66	61	68	63	N/A	N/A
40-49	78	68	89	81	92	86	95	87	N/A	N/A
50-54	97	84	118	107	123	113	129	120	N/A	N/A
55-59	118	102	155	141	163	150	178	165	N/A	N/A
60-64	155	136	216	197	234	215	259	239	N/A	N/A
65-69	200	174	292	265	318	292	357	331	N/A	N/A
70	231	202	341	310	373	343	420	389	N/A	N/A
71	242	212	359	326	394	360	444	412	N/A	N/A
72	255	223	378	344	415	381	469	435	N/A	N/A
73	267	233	394	359	433	397	488	452	N/A	N/A
74	280	244	412	375	451	414	507	472	N/A	N/A
75	292	255	430	391	470	431	528	490	N/A	N/A
76	305	267	448	407	490	449	551	511	N/A	N/A
77	320	280	469	425	511	469	574	532	N/A	N/A
78	341	297	494	449	538	493	599	556	N/A	N/A
79	362	317	522	475	567	519	628	582	N/A	N/A
80	386	336	549	501	596	548	658	611	N/A	N/A
81	410	357	580	528	628	577	688	638	N/A	N/A
82	436	381	612	557	661	606	722	669	N/A	N/A
83	446	389	620	564	667	611	724	671	N/A	N/A
84	456	397	627	570	672	617	725	672	N/A	N/A
85	465	406	633	577	677	622	727	674	N/A	N/A
86	475	414	641	583	683	627	729	675	N/A	N/A
87	485	423	648	590	688	632	732	679	N/A	N/A
88	494	431	656	596	695	637	734	680	N/A	N/A
89	506	441	662	603	700	641	735	682	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class I Pre-RS Proposed Rates 40% Increase

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$77	$67	$78	$71	$81	$73	$82	$75	N/A	N/A
30-39	92	81	97	89	100	92	101	94	N/A	N/A
40-49	131	115	151	138	157	144	160	149	N/A	N/A
50-54	167	145	201	183	211	193	222	205	N/A	N/A
55-59	212	185	279	255	297	272	322	298	N/A	N/A
60-64	293	255	408	371	442	405	487	452	N/A	N/A
65-69	408	356	595	541	650	597	728	675	N/A	N/A
70	510	445	751	683	824	755	928	859	N/A	N/A
71	550	479	812	739	891	817	1,006	932	N/A	N/A
72	593	516	877	798	965	884	1,089	1,010	N/A	N/A
73	640	558	946	861	1,039	952	1,171	1,087	N/A	N/A
74	692	604	1,020	928	1,118	1,025	1,260	1,167	N/A	N/A
75	749	653	1,100	1,000	1,204	1,104	1,355	1,256	N/A	N/A
76	809	706	1,186	1,080	1,296	1,189	1,456	1,351	N/A	N/A
77	874	762	1,280	1,163	1,396	1,280	1,566	1,452	N/A	N/A
78	969	846	1,405	1,280	1,531	1,404	1,708	1,583	N/A	N/A
79	1,074	937	1,545	1,407	1,679	1,541	1,864	1,727	N/A	N/A
80	1,191	1,039	1,700	1,546	1,842	1,690	2,032	1,884	N/A	N/A
81	1,295	1,151	1,868	1,700	2,021	1,853	2,217	2,055	N/A	N/A
82	1,463	1,275	2,053	1,868	2,217	2,032	2,418	2,242	N/A	N/A
83	1,571	1,370	2,184	1,987	2,351	2,155	2,551	2,365	N/A	N/A
84	1,689	1,473	2,324	2,114	2,493	2,285	2,690	2,493	N/A	N/A
85	1,813	1,581	2,472	2,250	2,644	2,424	2,837	2,630	N/A	N/A
86	1,947	1,698	2,630	2,394	2,803	2,570	2,993	2,774	N/A	N/A
87	2,092	1,824	2,797	2,545	2,972	2,726	3,157	2,926	N/A	N/A
88	2,248	1,960	2,976	2,708	3,153	2,890	3,330	3,087	N/A	N/A
89	2,415	2,106	3,167	2,881	3,343	3,065	3,512	3,256	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class II Pre-RS Proposed Rates 40% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$90	$79	$92	$84	$95	$85	$97	$89	N/A	N/A
30-39	108	95	114	105	118	108	119	111	N/A	N/A
40-49	155	135	177	163	185	169	188	175	N/A	N/A
50-54	196	171	237	216	248	227	261	242	N/A	N/A
55-59	250	217	328	299	349	320	378	351	N/A	N/A
60-64	345	299	480	436	520	477	573	531	N/A	N/A
65-69	480	419	700	636	765	702	857	794	N/A	N/A
70	601	523	884	803	969	889	1,092	1,011	N/A	N/A
71	647	564	955	869	1,048	961	1,183	1,096	N/A	N/A
72	697	607	1,032	939	1,135	1,040	1,282	1,188	N/A	N/A
73	753	657	1,113	1,013	1,222	1,121	1,378	1,278	N/A	N/A
74	815	710	1,199	1,092	1,315	1,206	1,483	1,373	N/A	N/A
75	881	768	1,294	1,177	1,417	1,299	1,594	1,478	N/A	N/A
76	952	831	1,396	1,270	1,525	1,399	1,713	1,589	N/A	N/A
77	1,029	897	1,505	1,369	1,642	1,505	1,842	1,708	N/A	N/A
78	1,140	995	1,653	1,505	1,802	1,652	2,009	1,863	N/A	N/A
79	1,264	1,103	1,818	1,655	1,975	1,813	2,193	2,032	N/A	N/A
80	1,401	1,222	2,000	1,819	2,167	1,988	2,391	2,217	N/A	N/A
81	1,523	1,354	2,198	2,000	2,378	2,180	2,608	2,418	N/A	N/A
82	1,721	1,501	2,415	2,198	2,608	2,391	2,845	2,637	N/A	N/A
83	1,848	1,612	2,570	2,338	2,766	2,536	3,001	2,782	N/A	N/A
84	1,987	1,732	2,734	2,487	2,933	2,689	3,165	2,933	N/A	N/A
85	2,133	1,860	2,908	2,647	3,111	2,851	3,338	3,094	N/A	N/A
86	2,291	1,998	3,094	2,816	3,297	3,024	3,521	3,263	N/A	N/A
87	2,462	2,146	3,291	2,995	3,497	3,207	3,714	3,442	N/A	N/A
88	2,645	2,306	3,502	3,186	3,709	3,400	3,917	3,632	N/A	N/A
89	2,842	2,478	3,726	3,389	3,933	3,606	4,131	3,830	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class I Pre-RS Proposed Rates 40% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$45	$40	$47	$42	$47	$42	$48	$44	N/A	N/A
30-39	52	45	56	51	56	52	57	53	N/A	N/A
40-49	66	57	75	68	78	73	81	74	N/A	N/A
50-54	82	71	100	90	104	96	109	101	N/A	N/A
55-59	100	86	131	119	138	127	151	140	N/A	N/A
60-64	131	115	183	167	198	182	219	203	N/A	N/A
65-69	170	148	248	224	270	248	302	281	N/A	N/A
70	196	171	289	263	316	290	356	330	N/A	N/A
71	205	179	304	276	334	305	376	349	N/A	N/A
72	216	189	320	291	352	323	397	368	N/A	N/A
73	226	197	334	304	367	337	413	383	N/A	N/A
74	237	207	349	317	382	350	430	400	N/A	N/A
75	248	216	364	331	398	365	447	415	N/A	N/A
76	259	226	379	345	415	380	467	432	N/A	N/A
77	271	237	397	360	432	397	486	450	N/A	N/A
78	289	252	419	380	456	417	508	471	N/A	N/A
79	307	268	442	402	480	439	532	493	N/A	N/A
80	327	285	465	424	505	464	557	517	N/A	N/A
81	348	302	491	447	532	489	583	541	N/A	N/A
82	369	323	519	472	560	513	612	567	N/A	N/A
83	378	330	526	478	565	517	613	568	N/A	N/A
84	386	337	531	483	569	523	614	569	N/A	N/A
85	394	343	536	489	573	527	616	571	N/A	N/A
86	402	350	543	494	579	531	617	572	N/A	N/A
87	411	359	549	500	583	535	620	575	N/A	N/A
88	419	365	556	505	588	539	621	576	N/A	N/A
89	428	374	561	510	593	543	623	578	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class II Pre-RS Proposed Rates 40% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$53	$47	$55	$50	$55	$50	$56	$52	N/A	N/A
30-39	61	53	66	60	66	61	68	63	N/A	N/A
40-49	77	68	89	81	92	85	95	87	N/A	N/A
50-54	97	84	118	106	122	113	129	119	N/A	N/A
55-59	118	101	155	140	163	150	177	164	N/A	N/A
60-64	155	135	216	196	233	214	258	238	N/A	N/A
65-69	200	174	291	264	317	291	356	330	N/A	N/A
70	230	201	340	309	372	341	419	388	N/A	N/A
71	242	211	357	325	393	359	443	411	N/A	N/A
72	254	222	377	343	414	380	467	433	N/A	N/A
73	266	232	393	357	431	396	486	451	N/A	N/A
74	279	243	411	374	449	412	506	470	N/A	N/A
75	291	254	428	390	469	430	526	488	N/A	N/A
76	304	266	446	406	488	448	549	509	N/A	N/A
77	319	279	467	423	509	467	572	530	N/A	N/A
78	340	296	493	448	536	491	597	554	N/A	N/A
79	361	316	520	473	565	517	626	580	N/A	N/A
80	385	335	547	499	594	546	655	609	N/A	N/A
81	409	356	578	526	626	575	686	636	N/A	N/A
82	435	380	610	555	658	604	720	667	N/A	N/A
83	444	388	618	562	665	609	721	668	N/A	N/A
84	454	396	625	568	670	615	723	670	N/A	N/A
85	464	404	631	575	675	620	725	671	N/A	N/A
86	473	412	639	581	681	625	726	673	N/A	N/A
87	483	422	646	588	686	630	729	676	N/A	N/A
88	493	430	654	594	692	634	731	678	N/A	N/A
89	504	440	660	601	697	639	733	679	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Original Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$20	$32	$41	$48	$55	$76
50-59	23	36	46	53	61	85
60-64	25	40	51	59	68	94
65-69	43	67	81	93	102	117
70	57	87	106	121	133	153
71	71	108	131	150	164	190
72	78	118	144	164	180	208
73	89	136	166	191	209	240
74	100	154	188	218	238	272
75	112	173	211	244	268	304
76	123	191	233	271	297	336
77	134	209	255	298	326	368
78	156	231	283	330	363	411
79	178	253	311	361	400	454
80	201	275	340	393	436	496
81	223	297	368	424	473	539
82	245	319	396	456	510	582
83	265	347	432	501	563	635
84	285	376	468	546	616	688
85	305	404	503	591	668	742
86	325	433	539	636	721	795
87	345	461	575	681	774	848
88	352	470	587	695	789	865
89	366	489	610	722	821	900

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Original Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$35	$56	$74	$87	$100	$140
50-59	39	62	82	96	112	156
60-64	43	69	91	107	124	173
65-69	69	111	138	158	174	204
70	88	138	172	196	217	256
71	107	165	205	234	260	308
72	116	179	222	253	281	334
73	129	201	249	286	317	374
74	142	222	276	319	353	414
75	154	244	302	353	389	454
76	167	265	329	386	425	494
77	180	287	356	419	461	534
78	205	311	388	456	506	584
79	231	335	420	493	550	634
80	256	360	451	529	595	685
81	282	384	483	566	639	735
82	307	408	515	603	684	785
83	329	439	555	653	743	843
84	350	470	594	703	802	901
85	372	501	634	752	860	958
86	393	532	673	802	919	1016
87	415	563	713	852	978	1074
88	423	574	727	869	998	1095
89	440	597	756	904	1037	1139

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Original Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$22	$35	$47	$55	$64	$93
50-59	25	39	52	61	71	104
60-64	27	44	58	68	79	115
65-69	52	83	103	119	131	158
70	71	111	138	158	176	212
71	90	140	173	198	221	265
72	100	154	191	218	243	292
73	113	177	219	253	281	334
74	127	200	247	287	318	376
75	141	222	276	322	356	418
76	154	245	304	357	394	460
77	168	268	332	391	431	502
78	194	294	366	430	478	554
79	220	319	399	469	525	606
80	246	345	433	508	571	659
81	272	370	466	547	618	711
82	298	396	500	585	664	763
83	320	427	540	636	724	822
84	342	459	580	686	783	880
85	364	490	620	737	843	939
86	386	522	661	787	902	997
87	408	553	701	837	961	1056
88	416	564	715	854	981	1077
89	433	587	743	888	1020	1120

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$49	$78	$100	$117	$134	$185
50-59	56	88	112	129	149	207
60-64	61	98	124	144	166	229
65-69	105	163	197	227	249	285
70	139	212	258	295	324	373
71	173	263	319	366	400	463
72	190	288	351	400	439	507
73	217	332	405	466	510	585
74	244	375	458	531	580	663
75	273	422	514	595	653	741
76	300	466	568	661	724	819
77	327	510	622	727	795	897
78	380	563	690	805	885	1002
79	434	617	758	880	975	1107
80	490	670	829	958	1063	1209
81	544	724	897	1034	1153	1314
82	597	778	965	1112	1243	1419
83	646	846	1053	1221	1373	1548
84	695	917	1141	1331	1502	1677
85	744	985	1226	1441	1629	1809
86	792	1056	1314	1551	1758	1938
87	841	1124	1402	1660	1887	2067
88	858	1146	1431	1694	1924	2109
89	892	1192	1487	1760	2002	2194

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$85	$137	$180	$212	$244	$341
50-59	95	151	200	234	273	380
60-64	105	168	222	261	302	422
65-69	168	271	336	385	424	497
70	215	336	419	478	529	624
71	261	402	500	570	634	751
72	283	436	541	617	685	814
73	314	490	607	697	773	912
74	346	541	673	778	861	1009
75	375	595	736	861	948	1107
76	407	646	802	941	1036	1204
77	439	700	868	1021	1124	1302
78	500	758	946	1112	1234	1424
79	563	817	1024	1202	1341	1546
80	624	878	1100	1290	1451	1670
81	687	936	1178	1380	1558	1792
82	748	995	1256	1470	1668	1914
83	802	1070	1353	1592	1811	2055
84	853	1146	1448	1714	1955	2197
85	907	1221	1546	1833	2097	2336
86	958	1297	1641	1955	2240	2477
87	1012	1373	1738	2077	2384	2618
88	1031	1399	1772	2119	2433	2670
89	1073	1455	1843	2204	2528	2777

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$54	$85	$115	$134	$156	$227
50-59	61	95	127	149	173	254
60-64	66	107	141	166	193	280
65-69	127	202	251	290	319	385
70	173	271	336	385	429	517
71	219	341	422	483	539	646
72	244	375	466	531	592	712
73	275	432	534	617	685	814
74	310	488	602	700	775	917
75	344	541	673	785	868	1019
76	375	597	741	870	961	1121
77	410	653	809	953	1051	1224
78	473	717	892	1048	1165	1351
79	536	778	973	1143	1280	1477
80	600	841	1056	1238	1392	1607
81	663	902	1136	1334	1507	1733
82	727	965	1219	1426	1619	1860
83	780	1041	1316	1551	1765	2004
84	834	1119	1414	1672	1909	2145
85	887	1195	1512	1797	2055	2289
86	941	1273	1611	1919	2199	2431
87	995	1348	1709	2041	2343	2574
88	1014	1375	1743	2082	2392	2626
89	1056	1431	1811	2165	2487	2730

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Current Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$39	$62	$80	$93	$107	$148
50-59	45	70	89	103	119	165
60-64	49	78	99	115	132	183
65-69	84	130	157	181	198	227
70	111	169	206	235	258	297
71	138	210	255	292	319	369
72	152	229	280	319	350	404
73	173	264	323	371	406	466
74	194	299	365	424	463	529
75	218	336	410	474	521	591
76	239	371	453	527	577	653
77	260	406	496	579	634	715
78	303	449	550	641	705	799
79	346	492	604	702	777	882
80	391	534	661	764	847	964
81	433	577	715	824	919	1048
82	476	620	770	886	991	1131
83	515	674	840	974	1094	1234
84	554	731	910	1061	1197	1337
85	593	785	978	1149	1298	1442
86	632	842	1048	1236	1401	1545
87	671	896	1118	1324	1504	1648
88	684	913	1141	1351	1533	1681
89	711	950	1186	1403	1596	1749

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Current Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$68	$109	$144	$169	$194	$272
50-59	76	120	159	187	218	303
60-64	84	134	177	208	241	336
65-69	134	216	268	307	338	396
70	171	268	334	381	422	498
71	208	321	398	455	505	599
72	225	348	431	492	546	649
73	251	391	484	556	616	727
74	276	431	536	620	686	805
75	299	474	587	686	756	882
76	325	515	639	750	826	960
77	350	558	692	814	896	1038
78	398	604	754	886	983	1135
79	449	651	816	958	1069	1232
80	498	700	877	1028	1156	1331
81	548	746	939	1100	1242	1428
82	597	793	1001	1172	1329	1526
83	639	853	1079	1269	1444	1638
84	680	913	1154	1366	1559	1751
85	723	974	1232	1462	1671	1862
86	764	1034	1308	1559	1786	1975
87	807	1094	1386	1656	1901	2087
88	822	1116	1413	1689	1940	2128
89	855	1160	1469	1757	2015	2214

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Current Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$43	$68	$91	$107	$124	$181
50-59	49	76	101	119	138	202
60-64	52	86	113	132	154	224
65-69	101	161	200	231	255	307
70	138	216	268	307	342	412
71	175	272	336	385	430	515
72	194	299	371	424	472	568
73	220	344	426	492	546	649
74	247	389	480	558	618	731
75	274	431	536	626	692	812
76	299	476	591	694	766	894
77	327	521	645	760	838	976
78	377	571	711	836	929	1077
79	428	620	775	912	1020	1178
80	478	671	842	987	1110	1281
81	529	719	906	1063	1201	1382
82	579	770	972	1137	1290	1483
83	622	830	1049	1236	1407	1598
84	665	892	1127	1333	1522	1710
85	707	952	1205	1432	1638	1825
86	750	1015	1285	1530	1753	1938
87	793	1075	1362	1627	1868	2052
88	808	1096	1390	1660	1907	2093
89	842	1141	1444	1726	1982	2177

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Post RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$39	$62	$80	$93	$107	$148
50-59	45	70	89	103	119	165
60-64	49	78	99	115	132	183
65-69	84	130	157	181	198	227
70	111	169	206	235	258	297
71	138	210	255	292	319	369
72	152	229	280	319	350	404
73	173	264	323	371	406	466
74	194	299	365	424	463	529
75	218	336	410	474	521	591
76	239	371	453	527	577	653
77	260	406	496	579	634	715
78	303	449	550	641	705	799
79	346	492	604	702	777	882
80	391	534	661	764	847	964
81	433	577	715	824	919	1048
82	476	620	770	886	991	1131
83	515	674	840	974	1094	1234
84	554	731	910	1061	1197	1337
85	593	785	978	1149	1298	1442
86	632	842	1048	1236	1401	1545
87	671	896	1118	1324	1504	1648
88	684	913	1141	1351	1533	1681
89	711	950	1186	1403	1596	1749

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Post RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$68	$109	$144	$169	$194	$272
50-59	76	120	159	187	218	303
60-64	84	134	177	208	241	336
65-69	134	216	268	307	338	396
70	171	268	334	381	422	498
71	208	321	398	455	505	599
72	225	348	431	492	546	649
73	251	391	484	556	616	727
74	276	431	536	620	686	805
75	299	474	587	686	756	882
76	325	515	639	750	826	960
77	350	558	692	814	896	1038
78	398	604	754	886	983	1135
79	449	651	816	958	1069	1232
80	498	700	877	1028	1156	1331
81	548	746	939	1100	1242	1428
82	597	793	1001	1172	1329	1526
83	639	853	1079	1269	1444	1638
84	680	913	1154	1366	1559	1751
85	723	974	1232	1462	1671	1862
86	764	1034	1308	1559	1786	1975
87	807	1094	1386	1656	1901	2087
88	822	1116	1413	1689	1940	2128
89	855	1160	1469	1757	2015	2214

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Post RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$43	$68	$91	$107	$124	$181
50-59	49	76	101	119	138	202
60-64	52	86	113	132	154	224
65-69	101	161	200	231	255	307
70	138	216	268	307	342	412
71	175	272	336	385	430	515
72	194	299	371	424	472	568
73	220	344	426	492	546	649
74	247	389	480	558	618	731
75	274	431	536	626	692	812
76	299	476	591	694	766	894
77	327	521	645	760	838	976
78	377	571	711	836	929	1077
79	428	620	775	912	1020	1178
80	478	671	842	987	1110	1281
81	529	719	906	1063	1201	1382
82	579	770	972	1137	1290	1483
83	622	830	1049	1236	1407	1598
84	665	892	1127	1333	1522	1710
85	707	952	1205	1432	1638	1825
86	750	1015	1285	1530	1753	1938
87	793	1075	1362	1627	1868	2052
88	808	1096	1390	1660	1907	2093
89	842	1141	1444	1726	1982	2177

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step 1: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$44	$70	$89	$104	$120	$165
50-59	50	78	100	115	133	185
60-64	54	87	111	128	148	205
65-69	94	146	176	202	222	255
70	124	189	231	263	290	333
71	155	235	285	327	357	414
72	170	257	313	357	392	453
73	194	296	361	416	455	522
74	218	335	409	475	518	592
75	244	377	459	531	583	662
76	268	416	507	590	646	731
77	292	455	555	649	710	801
78	340	503	616	718	790	895
79	387	551	677	786	871	988
80	438	599	740	855	949	1080
81	485	646	801	923	1030	1173
82	533	694	862	993	1110	1267
83	577	755	940	1091	1225	1382
84	620	818	1019	1188	1341	1498
85	664	879	1095	1286	1454	1615
86	707	943	1173	1384	1569	1730
87	751	1003	1252	1482	1685	1846
88	766	1023	1278	1513	1717	1883
89	797	1064	1328	1572	1787	1959

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step 1: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$76	$122	$161	$189	$218	$305
50-59	85	135	178	209	244	340
60-64	94	150	198	233	270	377
65-69	150	242	300	344	379	444
70	192	300	374	427	472	557
71	233	359	446	509	566	670
72	252	390	483	551	612	727
73	281	438	542	623	690	814
74	309	483	601	694	768	901
75	335	531	657	768	847	988
76	364	577	716	840	925	1075
77	392	625	775	912	1003	1162
78	446	677	845	993	1101	1271
79	503	729	914	1073	1197	1380
80	557	784	982	1151	1295	1491
81	614	836	1051	1232	1391	1600
82	668	888	1121	1313	1489	1709
83	716	956	1208	1421	1617	1835
84	762	1023	1293	1530	1746	1961
85	810	1091	1380	1637	1872	2085
86	855	1158	1465	1746	2000	2212
87	903	1225	1552	1855	2129	2338
88	921	1249	1582	1892	2172	2384
89	958	1300	1646	1968	2257	2479

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step 1: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$48	$76	$102	$120	$139	$202
50-59	54	85	113	133	155	226
60-64	59	96	126	148	172	250
65-69	113	181	224	259	285	344
70	155	242	300	344	383	461
71	196	305	377	431	481	577
72	218	335	416	475	529	636
73	246	385	477	551	612	727
74	276	435	538	625	692	818
75	307	483	601	701	775	910
76	335	533	662	777	858	1001
77	366	583	723	851	938	1093
78	422	640	797	936	1040	1206
79	479	694	869	1021	1143	1319
80	535	751	943	1106	1243	1434
81	592	805	1014	1191	1345	1548
82	649	862	1088	1273	1445	1661
83	697	929	1175	1384	1576	1789
84	744	999	1262	1493	1704	1916
85	792	1067	1350	1604	1835	2044
86	840	1136	1439	1713	1963	2170
87	888	1204	1526	1822	2092	2299
88	906	1228	1556	1859	2135	2344
89	943	1278	1617	1933	2220	2438

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$55	$87	$112	$131	$150	$208
50-59	63	98	126	145	167	232
60-64	68	109	139	161	186	257
65-69	117	183	221	254	279	319
70	156	238	289	330	363	418
71	194	295	358	410	448	519
72	213	322	393	448	491	568
73	243	371	453	522	571	655
74	273	420	513	595	650	743
75	306	472	576	666	732	830
76	336	522	636	740	811	917
77	366	571	696	814	890	1005
78	426	631	773	901	991	1122
79	486	691	849	986	1092	1240
80	549	751	928	1073	1190	1354
81	609	811	1005	1158	1292	1472
82	669	871	1081	1245	1393	1589
83	724	947	1180	1368	1537	1734
84	778	1027	1278	1491	1682	1879
85	833	1103	1373	1614	1824	2026
86	887	1182	1472	1737	1969	2171
87	942	1259	1570	1859	2113	2315
88	961	1283	1603	1898	2154	2362
89	999	1335	1666	1971	2242	2457

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$96	$153	$202	$238	$273	$382
50-59	106	169	224	262	306	426
60-64	117	188	248	292	339	472
65-69	188	303	377	431	475	557
70	240	377	470	535	593	699
71	292	451	560	639	710	841
72	317	489	606	691	767	912
73	352	549	680	781	866	1021
74	388	606	754	871	964	1130
75	420	666	825	964	1062	1240
76	456	724	898	1054	1160	1349
77	491	784	972	1144	1259	1458
78	560	849	1059	1245	1382	1595
79	631	915	1147	1346	1502	1731
80	699	983	1231	1444	1625	1870
81	770	1049	1319	1545	1745	2007
82	838	1114	1406	1646	1868	2143
83	898	1199	1515	1783	2029	2302
84	956	1283	1622	1920	2190	2460
85	1016	1368	1731	2053	2348	2616
86	1073	1453	1838	2190	2509	2774
87	1133	1537	1947	2326	2670	2933
88	1155	1567	1985	2373	2725	2990
89	1201	1630	2064	2468	2832	3110

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$60	$96	$128	$150	$175	$254
50-59	68	106	142	167	194	284
60-64	74	120	158	186	216	314
65-69	142	227	281	325	358	431
70	194	303	377	431	481	579
71	246	382	472	541	603	724
72	273	420	522	595	664	797
73	309	483	598	691	767	912
74	347	546	674	784	868	1027
75	385	606	754	879	972	1141
76	420	669	830	975	1076	1256
77	459	732	907	1068	1177	1371
78	530	803	999	1174	1305	1513
79	601	871	1089	1281	1434	1655
80	672	942	1182	1387	1559	1799
81	743	1010	1272	1494	1687	1941
82	814	1081	1365	1597	1813	2083
83	874	1166	1474	1737	1977	2244
84	934	1253	1584	1873	2138	2403
85	994	1338	1693	2012	2302	2564
86	1054	1425	1805	2149	2463	2722
87	1114	1510	1914	2285	2624	2883
88	1136	1540	1952	2332	2679	2941
89	1182	1603	2029	2425	2785	3058

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Supplement to Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$3	$5	$5	$5	$8	$11
50-59	3	5	5	8	8	11
60-64	3	5	8	8	8	14
65-69	5	8	11	14	14	16
70	8	11	14	16	19	22
71	11	14	19	19	22	25
72	11	16	19	22	25	27
73	11	19	22	27	27	33
74	14	22	25	30	33	38
75	16	25	30	33	35	41
76	16	27	33	38	41	46
77	19	27	35	41	44	49
78	22	33	38	44	49	57
79	25	35	44	49	55	63
80	27	38	46	55	60	68
81	30	41	49	57	66	74
82	33	44	55	63	71	79
83	35	46	60	68	76	87
84	38	52	63	74	85	93
85	41	55	68	82	90	101
86	44	60	74	87	98	109
87	46	63	79	93	106	115
88	49	66	79	96	106	117
89	49	66	82	98	112	123

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$8	$11	$11	$14	$19
50-59	5	8	11	14	16	22
60-64	5	8	14	14	16	25
65-69	8	16	19	22	25	27
70	11	19	25	27	30	35
71	14	22	27	33	35	41
72	16	25	30	35	38	46
73	16	27	33	38	44	52
74	19	30	38	44	49	57
75	22	33	41	49	52	63
76	22	35	44	52	57	68
77	25	38	49	57	63	74
78	27	44	52	63	68	79
79	33	46	57	68	76	87
80	35	49	63	71	82	93
81	38	52	66	76	87	101
82	41	55	71	82	93	106
83	44	60	76	90	101	115
84	49	66	82	96	109	123
85	52	68	87	104	117	131
86	55	74	93	109	126	139
87	57	76	98	117	134	147
88	57	79	98	117	137	150
89	60	82	104	123	142	156

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$3	$5	$5	$8	$8	$14
50-59	3	5	8	8	11	14
60-64	3	5	8	8	11	16
65-69	8	11	14	16	19	22
70	11	16	19	22	25	30
71	14	19	25	27	30	35
72	14	22	27	30	33	41
73	16	25	30	35	38	46
74	16	27	33	38	44	52
75	19	30	38	44	49	57
76	22	33	41	49	55	63
77	22	35	46	55	60	68
78	27	41	49	60	66	76
79	30	44	55	63	71	82
80	33	46	60	68	79	90
81	38	52	63	74	85	98
82	41	55	68	79	90	104
83	44	57	74	87	98	112
84	46	63	79	93	106	120
85	49	68	85	101	115	128
86	52	71	90	106	123	137
87	55	76	96	115	131	145
88	57	76	98	117	134	147
89	60	79	101	120	139	153

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-APC: NON QUALIFIED
LONG TERM CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Supplement to Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$2	$4	$4	$4	$6	$8
50-59	2	4	4	6	6	8
60-64	2	4	6	6	6	10
65-69	4	6	8	10	10	12
70	6	8	10	12	14	16
71	8	10	14	14	16	17
72	8	12	14	16	17	19
73	8	14	16	19	19	23
74	10	16	17	21	23	27
75	12	17	21	23	25	29
76	12	19	23	27	29	33
77	14	19	25	29	31	35
78	16	23	27	31	35	41
79	17	25	31	35	39	45
80	19	27	33	39	43	49
81	21	29	35	41	47	52
82	23	31	39	45	51	56
83	25	33	43	49	54	62
84	27	37	45	52	60	66
85	29	39	49	58	64	72
86	31	43	52	62	70	78
87	33	45	56	66	76	82
88	35	47	56	68	76	84
89	35	47	58	70	80	87

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$4	$6	$8	$8	$10	$14
50-59	4	6	8	10	12	16
60-64	4	6	10	10	12	17
65-69	6	12	14	16	17	19
70	8	14	17	19	21	25
71	10	16	19	23	25	29
72	12	17	21	25	27	33
73	12	19	23	27	31	37
74	14	21	27	31	35	41
75	16	23	29	35	37	45
76	16	25	31	37	41	49
77	17	27	35	41	45	52
78	19	31	37	45	49	56
79	23	33	41	49	54	62
80	25	35	45	51	58	66
81	27	37	47	54	62	72
82	29	39	51	58	66	76
83	31	43	54	64	72	82
84	35	47	58	68	78	87
85	37	49	62	74	84	93
86	39	52	66	78	89	99
87	41	54	70	84	95	105
88	41	56	70	84	97	107
89	43	58	74	87	101	111

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$2	$4	$4	$6	$6	$10
50-59	2	4	6	6	8	10
60-64	2	4	6	6	8	12
65-69	6	8	10	12	14	16
70	8	12	14	16	17	21
71	10	14	17	19	21	25
72	10	16	19	21	23	29
73	12	17	21	25	27	33
74	12	19	23	27	31	37
75	14	21	27	31	35	41
76	16	23	29	35	39	45
77	16	25	33	39	43	49
78	19	29	35	43	47	54
79	21	31	39	45	51	58
80	23	33	43	49	56	64
81	27	37	45	52	60	70
82	29	39	49	56	64	74
83	31	41	52	62	70	80
84	33	45	56	66	76	86
85	35	49	60	72	82	91
86	37	51	64	76	87	97
87	39	54	68	82	93	103
88	41	54	70	84	95	105
89	43	56	72	86	99	109

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-APC: NON QUALIFIED
LONG TERM CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Supplement to Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$2	$4	$4	$4	$7	$9
50-59	2	4	4	7	7	9
60-64	2	4	7	7	7	11
65-69	4	7	9	11	11	13
70	7	9	11	13	15	17
71	9	11	15	15	17	20
72	9	13	15	17	20	22
73	9	15	17	22	22	26
74	11	17	20	24	26	30
75	13	20	24	26	28	33
76	13	22	26	30	33	37
77	15	22	28	33	35	39
78	17	26	30	35	39	46
79	20	28	35	39	44	50
80	22	30	37	44	48	54
81	24	33	39	46	52	59
82	26	35	44	50	57	63
83	28	37	48	54	61	70
84	30	41	50	59	67	74
85	33	44	54	65	72	81
86	35	48	59	70	78	87
87	37	50	63	74	85	91
88	39	52	63	76	85	94
89	39	52	65	78	89	98

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$4	$7	$9	$9	$11	$15
50-59	4	7	9	11	13	17
60-64	4	7	11	11	13	20
65-69	7	13	15	17	20	22
70	9	15	20	22	24	28
71	11	17	22	26	28	33
72	13	20	24	28	30	37
73	13	22	26	30	35	41
74	15	24	30	35	39	46
75	17	26	33	39	41	50
76	17	28	35	41	46	54
77	20	30	39	46	50	59
78	22	35	41	50	54	63
79	26	37	46	54	61	70
80	28	39	50	57	65	74
81	30	41	52	61	70	81
82	33	44	57	65	74	85
83	35	48	61	72	81	91
84	39	52	65	76	87	98
85	41	54	70	83	94	104
86	44	59	74	87	100	111
87	46	61	78	94	107	118
88	46	63	78	94	109	120
89	48	65	83	98	113	124

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$2	$4	$4	$7	$7	$11
50-59	2	4	7	7	9	11
60-64	2	4	7	7	9	13
65-69	7	9	11	13	15	17
70	9	13	15	17	20	24
71	11	15	20	22	24	28
72	11	17	22	24	26	33
73	13	20	24	28	30	37
74	13	22	26	30	35	41
75	15	24	30	35	39	46
76	17	26	33	39	44	50
77	17	28	37	44	48	54
78	22	33	39	48	52	61
79	24	35	44	50	57	65
80	26	37	48	54	63	72
81	30	41	50	59	67	78
82	33	44	54	63	72	83
83	35	46	59	70	78	89
84	37	50	63	74	85	96
85	39	54	67	81	91	102
86	41	57	72	85	98	109
87	44	61	76	91	104	115
88	46	61	78	94	107	118
89	48	63	81	96	111	122

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-APC: NON QUALIFIED
LONG TERM CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Supplement to Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$2	$5	$5	$5	$7	$10
50-59	2	5	5	7	7	10
60-64	2	5	7	7	7	12
65-69	5	7	10	12	12	15
70	7	10	12	15	17	20
71	10	12	17	17	20	22
72	10	15	17	20	22	24
73	10	17	20	24	24	29
74	12	20	22	27	29	34
75	15	22	27	29	32	37
76	15	24	29	34	37	41
77	17	24	32	37	39	44
78	20	29	34	39	44	51
79	22	32	39	44	49	56
80	24	34	41	49	54	61
81	27	37	44	51	59	66
82	29	39	49	56	63	71
83	32	41	54	61	68	78
84	34	46	56	66	76	83
85	37	49	61	73	80	90
86	39	54	66	78	88	98
87	41	56	71	83	95	102
88	44	59	71	85	95	105
89	44	59	73	88	100	110

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$7	$10	$10	$12	$17
50-59	5	7	10	12	15	20
60-64	5	7	12	12	15	22
65-69	7	15	17	20	22	24
70	10	17	22	24	27	32
71	12	20	24	29	32	37
72	15	22	27	32	34	41
73	15	24	29	34	39	46
74	17	27	34	39	44	51
75	20	29	37	44	46	56
76	20	32	39	46	51	61
77	22	34	44	51	56	66
78	24	39	46	56	61	71
79	29	41	51	61	68	78
80	32	44	56	63	73	83
81	34	46	59	68	78	90
82	37	49	63	73	83	95
83	39	54	68	80	90	102
84	44	59	73	85	98	110
85	46	61	78	93	105	117
86	49	66	83	98	112	124
87	51	68	88	105	119	132
88	51	71	88	105	122	134
89	54	73	93	110	127	139

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$2	$5	$5	$7	$7	$12
50-59	2	5	7	7	10	12
60-64	2	5	7	7	10	15
65-69	7	10	12	15	17	20
70	10	15	17	20	22	27
71	12	17	22	24	27	32
72	12	20	24	27	29	37
73	15	22	27	32	34	41
74	15	24	29	34	39	46
75	17	27	34	39	44	51
76	20	29	37	44	49	56
77	20	32	41	49	54	61
78	24	37	44	54	59	68
79	27	39	49	56	63	73
80	29	41	54	61	71	80
81	34	46	56	66	76	88
82	37	49	61	71	80	93
83	39	51	66	78	88	100
84	41	56	71	83	95	107
85	44	61	76	90	102	115
86	46	63	80	95	110	122
87	49	68	85	102	117	129
88	51	68	88	105	119	132
89	54	71	90	107	124	137

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-APC: NON QUALIFIED
LONG TERM CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$43	$54	$70	$82	$93	$107
50-59	47	62	78	91	103	119
60-64	52	68	86	101	115	132
65-69	72	95	119	138	154	173
70	86	113	140	161	179	200
71	99	130	161	187	204	227
72	107	140	173	198	218	247
73	117	152	187	214	233	257
74	126	163	202	229	251	274
75	136	177	216	247	266	290
76	146	189	231	262	284	307
77	155	200	245	278	299	323
78	177	227	276	313	334	361
79	198	255	307	346	371	398
80	220	282	340	381	406	437
81	241	309	371	420	443	474
82	262	336	402	449	478	513
83	299	383	455	505	534	571
84	336	428	507	560	591	632
85	373	474	558	616	647	690
86	410	519	610	671	704	750
87	447	566	663	727	760	808
88	457	577	676	740	775	824
89	474	601	704	772	807	857

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$74	$95	$124	$148	$169	$196
50-59	82	105	138	165	189	220
60-64	91	117	152	183	210	243
65-69	119	157	202	235	262	301
70	136	179	227	262	293	336
71	154	202	255	292	325	369
72	161	212	266	305	340	387
73	173	225	282	323	356	402
74	183	237	297	340	354	420
75	192	251	311	358	391	435
76	204	262	327	373	406	453
77	214	274	342	391	424	468
78	237	305	379	431	466	513
79	262	336	414	472	511	558
80	288	367	451	513	554	602
81	311	398	488	554	597	647
82	336	430	523	593	641	692
83	377	482	583	657	705	758
84	420	534	643	719	770	826
85	463	587	702	783	832	892
86	503	639	762	845	896	958
87	546	690	822	910	960	1024
88	556	704	838	927	980	1046
89	579	733	873	964	1018	1086

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$47	$60	$78	$95	$109	$130
50-59	52	66	87	105	120	146
60-64	58	74	97	117	134	161
65-69	89	119	152	177	198	233
70	109	144	183	212	235	276
71	130	169	214	247	274	317
72	140	183	229	264	293	338
73	152	198	247	284	315	360
74	163	212	264	303	334	379
75	175	227	284	325	356	400
76	187	241	301	344	375	420
77	206	257	319	365	396	439
78	225	290	358	408	441	486
79	251	321	395	449	486	533
80	276	354	431	492	533	579
81	301	385	470	534	577	626
82	327	418	507	577	622	672
83	367	470	568	639	686	740
84	410	523	628	704	752	807
85	453	573	692	768	816	873
86	494	626	748	830	880	941
87	536	678	808	894	945	1007
88	548	692	824	912	962	1026
89	569	721	857	948	1001	1067

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$55	$87	$112	$131	$150	$208
50-59	63	98	126	145	167	232
60-64	68	109	139	161	186	257
65-69	117	183	221	254	279	319
70	156	238	289	330	363	418
71	194	295	358	410	448	519
72	213	322	393	448	491	568
73	243	371	453	522	571	655
74	273	420	513	595	650	743
75	306	472	576	666	732	830
76	336	522	636	740	811	917
77	366	571	696	814	890	1005
78	426	631	773	901	991	1122
79	486	691	849	986	1092	1240
80	549	751	928	1073	1190	1354
81	609	811	1005	1158	1292	1472
82	669	871	1081	1245	1393	1589
83	724	947	1180	1368	1537	1734
84	778	1027	1278	1491	1682	1879
85	833	1103	1373	1614	1824	2026
86	887	1182	1472	1737	1969	2171
87	942	1259	1570	1859	2113	2315
88	961	1283	1603	1898	2154	2362
89	999	1335	1666	1971	2242	2457

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$96	$153	$202	$238	$273	$382
50-59	106	169	224	262	306	426
60-64	117	188	248	292	339	472
65-69	188	303	377	431	475	557
70	240	377	470	535	593	699
71	292	451	560	639	710	841
72	317	489	606	691	767	912
73	352	549	680	781	866	1021
74	388	606	754	871	964	1130
75	420	666	825	964	1062	1240
76	456	724	898	1054	1160	1349
77	491	784	972	1144	1259	1458
78	560	849	1059	1245	1382	1595
79	631	915	1147	1346	1502	1731
80	699	983	1231	1444	1625	1870
81	770	1049	1319	1545	1745	2007
82	838	1114	1406	1646	1868	2143
83	898	1199	1515	1783	2029	2302
84	956	1283	1622	1920	2190	2460
85	1016	1368	1731	2053	2348	2616
86	1073	1453	1838	2190	2509	2774
87	1133	1537	1947	2326	2670	2933
88	1155	1567	1985	2373	2725	2990
89	1201	1630	2064	2468	2832	3110

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$60	$96	$128	$150	$175	$254
50-59	68	106	142	167	194	284
60-64	74	120	158	186	216	314
65-69	142	227	281	325	358	431
70	194	303	377	431	481	579
71	246	382	472	541	603	724
72	273	420	522	595	664	797
73	309	483	598	691	767	912
74	347	546	674	784	868	1027
75	385	606	754	879	972	1141
76	420	669	830	975	1076	1256
77	459	732	907	1068	1177	1371
78	530	803	999	1174	1305	1513
79	601	871	1089	1281	1434	1655
80	672	942	1182	1387	1559	1799
81	743	1010	1272	1494	1687	1941
82	814	1081	1365	1597	1813	2083
83	874	1166	1474	1737	1977	2244
84	934	1253	1584	1873	2138	2403
85	994	1338	1693	2012	2302	2564
86	1054	1425	1805	2149	2463	2722
87	1114	1510	1914	2285	2624	2883
88	1136	1540	1952	2332	2679	2941
89	1182	1603	2029	2425	2785	3058

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Original Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$22	$28	$36	$42	$48	$55
50-59	24	32	40	47	53	61
60-64	27	35	44	52	59	68
65-69	37	49	61	71	79	89
70	44	58	72	83	92	103
71	51	67	83	96	105	117
72	55	72	89	102	112	127
73	60	78	96	110	120	132
74	65	84	104	118	129	141
75	70	91	111	127	137	149
76	75	97	119	135	146	158
77	80	103	126	143	154	166
78	91	117	142	161	172	186
79	102	131	158	178	191	205
80	113	145	175	196	209	225
81	124	159	191	216	228	244
82	135	173	207	231	246	264
83	154	197	234	260	275	294
84	173	220	261	288	304	325
85	192	244	287	317	333	355
86	211	267	314	345	362	386
87	230	291	341	374	391	416
88	235	297	348	381	399	424
89	244	309	362	397	415	441

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Original Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$38	$49	$64	$76	$87	$101
50-59	42	54	71	85	97	113
60-64	47	60	78	94	108	125
65-69	61	81	104	121	135	155
70	70	92	117	135	151	173
71	79	104	131	150	167	190
72	83	109	137	157	175	199
73	89	116	145	166	183	207
74	94	122	153	175	182	216
75	99	129	160	184	201	224
76	105	135	168	192	209	233
77	110	141	176	201	218	241
78	122	157	195	222	240	264
79	135	173	213	243	263	287
80	148	189	232	264	285	310
81	160	205	251	285	307	333
82	173	221	269	305	330	356
83	194	248	300	338	363	390
84	216	275	331	370	396	425
85	238	302	361	403	428	459
86	259	329	392	435	461	493
87	281	355	423	468	494	527
88	286	362	431	477	504	538
89	298	377	449	496	524	559

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Original Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$24	$31	$40	$49	$56	$67
50-59	27	34	45	54	62	75
60-64	30	38	50	60	69	83
65-69	46	61	78	91	102	120
70	56	74	94	109	121	142
71	67	87	110	127	141	163
72	72	94	118	136	151	174
73	78	102	127	146	162	185
74	84	109	136	156	172	195
75	90	117	146	167	183	206
76	96	124	155	177	193	216
77	106	132	164	188	204	226
78	116	149	184	210	227	250
79	129	165	203	231	250	274
80	142	182	222	253	274	298
81	155	198	242	275	297	322
82	168	215	261	297	320	346
83	189	242	292	329	353	381
84	211	269	323	362	387	415
85	233	295	356	395	420	449
86	254	322	385	427	453	484
87	276	349	416	460	486	518
88	282	356	424	469	495	528
89	293	371	441	488	515	549

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Current Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$43	$54	$70	$82	$93	$107
50-59	47	62	78	91	103	119
60-64	52	68	86	101	115	132
65-69	72	95	119	138	154	173
70	86	113	140	161	179	200
71	99	130	161	187	204	227
72	107	140	173	198	218	247
73	117	152	187	214	233	257
74	126	163	202	229	251	274
75	136	177	216	247	266	290
76	146	189	231	262	284	307
77	155	200	245	278	299	323
78	177	227	276	313	334	361
79	198	255	307	346	371	398
80	220	282	340	381	406	437
81	241	309	371	420	443	474
82	262	336	402	449	478	513
83	299	383	455	505	534	571
84	336	428	507	560	591	632
85	373	474	558	616	647	690
86	410	519	610	671	704	750
87	447	566	663	727	760	808
88	457	577	676	740	775	824
89	474	601	704	772	807	857

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Current Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$74	$95	$124	$148	$169	$196
50-59	82	105	138	165	189	220
60-64	91	117	152	183	210	243
65-69	119	157	202	235	262	301
70	136	179	227	262	293	336
71	154	202	255	292	325	369
72	161	212	266	305	340	387
73	173	225	282	323	356	402
74	183	237	297	340	354	420
75	192	251	311	358	391	435
76	204	262	327	373	406	453
77	214	274	342	391	424	468
78	237	305	379	431	466	513
79	262	336	414	472	511	558
80	288	367	451	513	554	602
81	311	398	488	554	597	647
82	336	430	523	593	641	692
83	377	482	583	657	705	758
84	420	534	643	719	770	826
85	463	587	702	783	832	892
86	503	639	762	845	896	958
87	546	690	822	910	960	1024
88	556	704	838	927	980	1046
89	579	733	873	964	1018	1086

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Current Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$47	$60	$78	$95	$109	$130
50-59	52	66	87	105	120	146
60-64	58	74	97	117	134	161
65-69	89	119	152	177	198	233
70	109	144	183	212	235	276
71	130	169	214	247	274	317
72	140	183	229	264	293	338
73	152	198	247	284	315	360
74	163	212	264	303	334	379
75	175	227	284	325	356	400
76	187	241	301	344	375	420
77	206	257	319	365	396	439
78	225	290	358	408	441	486
79	251	321	395	449	486	533
80	276	354	431	492	533	579
81	301	385	470	534	577	626
82	327	418	507	577	622	672
83	367	470	568	639	686	740
84	410	523	628	704	752	807
85	453	573	692	768	816	873
86	494	626	748	830	880	941
87	536	678	808	894	945	1007
88	548	692	824	912	962	1026
89	569	721	857	948	1001	1067

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$48	$61	$78	$91	$104	$120
50-59	52	70	87	102	115	133
60-64	59	76	96	113	128	148
65-69	81	107	133	155	172	194
70	96	126	157	181	200	224
71	111	146	181	209	229	255
72	120	157	194	222	244	276
73	131	170	209	239	261	287
74	141	183	226	257	281	307
75	152	198	242	276	298	324
76	163	211	259	294	318	344
77	174	224	274	311	335	361
78	198	255	309	350	374	405
79	222	285	344	387	416	446
80	246	316	381	427	455	490
81	270	346	416	470	496	531
82	294	377	451	503	535	575
83	335	429	509	566	599	640
84	377	479	568	627	662	707
85	418	531	625	690	725	773
86	459	581	683	751	788	840
87	501	633	742	814	851	906
88	512	646	757	829	869	923
89	531	673	788	864	903	960

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$83	$107	$139	$165	$189	$220
50-59	91	118	155	185	211	246
60-64	102	131	170	205	235	272
65-69	133	176	226	263	294	337
70	152	200	255	294	329	377
71	172	226	285	327	364	414
72	181	237	298	342	381	433
73	194	252	316	361	398	451
74	205	266	333	381	396	470
75	215	281	348	401	438	488
76	229	294	366	418	455	507
77	239	307	383	438	475	525
78	266	342	424	483	522	575
79	294	377	464	529	572	625
80	322	411	505	575	620	675
81	348	446	546	620	668	725
82	377	481	586	664	718	775
83	422	540	653	736	790	849
84	470	599	720	805	862	925
85	518	657	786	877	932	999
86	564	716	853	947	1003	1073
87	612	773	921	1019	1075	1147
88	623	788	938	1038	1097	1171
89	649	821	977	1080	1141	1217

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$52	$67	$87	$107	$122	$146
50-59	59	74	98	118	135	163
60-64	65	83	109	131	150	181
65-69	100	133	170	198	222	261
70	122	161	205	237	263	309
71	146	189	239	276	307	355
72	157	205	257	296	329	379
73	170	222	276	318	353	403
74	183	237	296	340	374	424
75	196	255	318	364	398	448
76	209	270	337	385	420	470
77	231	287	357	409	444	492
78	252	324	401	457	494	544
79	281	359	442	503	544	596
80	309	396	483	551	596	649
81	337	431	527	599	646	701
82	366	468	568	646	697	753
83	411	527	636	716	768	829
84	459	586	703	788	842	903
85	507	642	775	860	914	977
86	553	701	838	929	986	1054
87	601	760	906	1001	1058	1128
88	614	775	923	1021	1077	1149
89	638	808	960	1062	1121	1195

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$54	$68	$88	$102	$117	$134
50-59	59	78	98	115	129	149
60-64	66	85	107	127	144	166
65-69	90	119	149	173	193	217
70	107	141	176	202	224	251
71	124	163	202	234	256	285
72	134	176	217	249	273	310
73	146	190	234	268	293	322
74	158	205	254	288	314	344
75	171	222	271	310	334	363
76	183	236	290	329	356	385
77	195	251	307	349	375	405
78	222	285	346	393	419	453
79	249	319	385	434	466	500
80	275	353	427	478	510	549
81	302	388	466	527	556	595
82	329	422	505	563	600	644
83	375	480	570	634	670	717
84	422	536	636	702	741	792
85	468	595	700	773	812	865
86	514	651	766	841	883	941
87	561	709	831	912	953	1014
88	573	724	848	929	973	1034
89	595	753	883	968	1012	1075

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$93	$119	$156	$185	$212	$246
50-59	102	132	173	207	236	275
60-64	115	146	190	229	263	305
65-69	149	197	254	295	329	378
70	171	224	285	329	368	422
71	193	254	319	366	407	463
72	202	266	334	383	427	485
73	217	283	353	405	446	505
74	229	297	373	427	444	527
75	241	314	390	449	490	546
76	256	329	410	468	510	568
77	268	344	429	490	531	588
78	297	383	475	541	585	644
79	329	422	519	592	641	700
80	361	461	566	644	695	756
81	390	500	612	695	748	812
82	422	539	656	744	805	868
83	473	605	731	824	885	951
84	527	670	807	902	965	1036
85	580	736	880	982	1043	1119
86	631	802	956	1060	1124	1202
87	685	865	1031	1141	1204	1285
88	697	883	1051	1163	1229	1312
89	727	919	1095	1209	1277	1363

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$59	$76	$98	$119	$137	$163
50-59	66	83	110	132	151	183
60-64	73	93	122	146	168	202
65-69	112	149	190	222	249	293
70	137	180	229	266	295	346
71	163	212	268	310	344	397
72	176	229	288	332	368	424
73	190	249	310	356	395	451
74	205	266	332	380	419	475
75	219	285	356	407	446	502
76	234	302	378	432	471	527
77	258	322	400	458	497	551
78	283	363	449	512	553	609
79	314	402	495	563	609	668
80	346	444	541	617	668	727
81	378	483	590	670	724	785
82	410	524	636	724	780	844
83	461	590	712	802	861	929
84	514	656	787	883	943	1012
85	568	719	868	963	1024	1095
86	619	785	939	1041	1104	1180
87	673	851	1014	1121	1185	1263
88	687	868	1034	1143	1207	1287
89	714	904	1075	1190	1256	1338

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$60	$76	$98	$115	$131	$150
50-59	66	87	109	128	145	167
60-64	74	96	120	142	161	186
65-69	101	134	167	194	216	243
70	120	158	197	227	251	281
71	139	183	227	262	287	319
72	150	197	243	279	306	347
73	164	213	262	300	328	360
74	177	229	284	322	352	385
75	191	248	303	347	374	407
76	205	265	325	369	399	431
77	218	281	344	390	420	453
78	248	319	388	440	470	508
79	279	358	431	486	522	560
80	309	396	478	535	571	614
81	339	434	522	590	623	666
82	369	472	565	631	672	721
83	420	538	639	710	751	803
84	472	601	713	786	830	887
85	524	666	784	866	909	969
86	576	729	857	942	988	1054
87	628	795	931	1021	1068	1136
88	642	811	950	1040	1089	1158
89	666	844	988	1084	1133	1204

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$104	$134	$175	$208	$238	$276
50-59	115	147	194	232	265	309
60-64	128	164	213	257	295	341
65-69	167	221	284	330	369	423
70	191	251	319	369	412	472
71	216	284	358	410	456	519
72	227	298	374	429	478	543
73	243	317	396	453	500	565
74	257	333	418	478	497	590
75	270	352	437	502	549	612
76	287	369	459	524	571	636
77	300	385	481	549	595	658
78	333	429	532	606	655	721
79	369	472	582	664	718	784
80	404	516	633	721	778	846
81	437	560	685	778	838	909
82	472	603	734	833	901	972
83	530	677	819	923	991	1065
84	590	751	904	1010	1081	1160
85	650	825	986	1100	1169	1253
86	707	898	1070	1188	1259	1346
87	767	969	1155	1278	1349	1439
88	781	988	1177	1302	1376	1469
89	814	1029	1226	1354	1431	1526

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$66	$85	$109	$134	$153	$183
50-59	74	93	123	147	169	205
60-64	82	104	137	164	188	227
65-69	126	167	213	248	279	328
70	153	202	257	298	330	388
71	183	238	300	347	385	445
72	197	257	322	371	412	475
73	213	279	347	399	442	505
74	229	298	371	426	470	532
75	246	319	399	456	500	562
76	262	339	423	483	527	590
77	289	360	448	513	557	617
78	317	407	502	573	620	683
79	352	451	554	631	683	748
80	388	497	606	691	748	814
81	423	541	661	751	811	879
82	459	587	713	811	874	945
83	516	661	797	898	964	1040
84	576	734	882	988	1057	1133
85	636	805	972	1079	1147	1226
86	694	879	1051	1166	1237	1322
87	754	953	1136	1256	1327	1414
88	770	972	1158	1281	1352	1442
89	800	1013	1204	1332	1406	1499

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$60	$76	$98	$115	$131	$150
50-59	66	87	109	128	145	167
60-64	74	96	120	142	161	186
65-69	101	134	167	194	216	243
70	120	158	197	227	251	281
71	139	183	227	262	287	319
72	150	197	243	279	306	347
73	164	213	262	300	328	360
74	177	229	284	322	352	385
75	191	248	303	347	374	407
76	205	265	325	369	399	431
77	218	281	344	390	420	453
78	248	319	388	440	470	508
79	279	358	431	486	522	560
80	309	396	478	535	571	614
81	339	434	522	590	623	666
82	369	472	565	631	672	721
83	420	538	639	710	751	803
84	472	601	713	786	830	887
85	524	666	784	866	909	969
86	576	729	857	942	988	1054
87	628	795	931	1021	1068	1136
88	642	811	950	1040	1089	1158
89	666	844	988	1084	1133	1204

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$104	$134	$175	$208	$238	$276
50-59	115	147	194	232	265	309
60-64	128	164	213	257	295	341
65-69	167	221	284	330	369	423
70	191	251	319	369	412	472
71	216	284	358	410	456	519
72	227	298	374	429	478	543
73	243	317	396	453	500	565
74	257	333	418	478	497	590
75	270	352	437	502	549	612
76	287	369	459	524	571	636
77	300	385	481	549	595	658
78	333	429	532	606	655	721
79	369	472	582	664	718	784
80	404	516	633	721	778	846
81	437	560	685	778	838	909
82	472	603	734	833	901	972
83	530	677	819	923	991	1065
84	590	751	904	1010	1081	1160
85	650	825	986	1100	1169	1253
86	707	898	1070	1188	1259	1346
87	767	969	1155	1278	1349	1439
88	781	988	1177	1302	1376	1469
89	814	1029	1226	1354	1431	1526

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$66	$85	$109	$134	$153	$183
50-59	74	93	123	147	169	205
60-64	82	104	137	164	188	227
65-69	126	167	213	248	279	328
70	153	202	257	298	330	388
71	183	238	300	347	385	445
72	197	257	322	371	412	475
73	213	279	347	399	442	505
74	229	298	371	426	470	532
75	246	319	399	456	500	562
76	262	339	423	483	527	590
77	289	360	448	513	557	617
78	317	407	502	573	620	683
79	352	451	554	631	683	748
80	388	497	606	691	748	814
81	423	541	661	751	811	879
82	459	587	713	811	874	945
83	516	661	797	898	964	1040
84	576	734	882	988	1057	1133
85	636	805	972	1079	1147	1226
86	694	879	1051	1166	1237	1322
87	754	953	1136	1256	1327	1414
88	770	972	1158	1281	1352	1442
89	800	1013	1204	1332	1406	1499

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Supplement to Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Original Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$1	$2	$2	$2	$3	$4
50-59	1	2	2	3	3	4
60-64	1	2	3	3	3	5
65-69	2	3	4	5	5	6
70	3	4	5	6	7	8
71	4	5	7	7	8	9
72	4	6	7	8	9	10
73	4	7	8	10	10	12
74	5	8	9	11	12	14
75	6	9	11	12	13	15
76	6	10	12	14	15	17
77	7	10	13	15	16	18
78	8	12	14	16	18	21
79	9	13	16	18	20	23
80	10	14	17	20	22	25
81	11	15	18	21	24	27
82	12	16	20	23	26	29
83	13	17	22	25	28	32
84	14	19	23	27	31	34
85	15	20	25	30	33	37
86	16	22	27	32	36	40
87	17	23	29	34	39	42
88	18	24	29	35	39	43
89	18	24	30	36	41	45

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Original Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$2	$3	$4	$4	$5	$7
50-59	2	3	4	5	6	8
60-64	2	3	5	5	6	9
65-69	3	6	7	8	9	10
70	4	7	9	10	11	13
71	5	8	10	12	13	15
72	6	9	11	13	14	17
73	6	10	12	14	16	19
74	7	11	14	16	18	21
75	8	12	15	18	19	23
76	8	13	16	19	21	25
77	9	14	18	21	23	27
78	10	16	19	23	25	29
79	12	17	21	25	28	32
80	13	18	23	26	30	34
81	14	19	24	28	32	37
82	15	20	26	30	34	39
83	16	22	28	33	37	42
84	18	24	30	35	40	45
85	19	25	32	38	43	48
86	20	27	34	40	46	51
87	21	28	36	43	49	54
88	21	29	36	43	50	55
89	22	30	38	45	52	57

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Original Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$1	$2	$2	$3	$3	$5
50-59	1	2	3	3	4	5
60-64	1	2	3	3	4	6
65-69	3	4	5	6	7	8
70	4	6	7	8	9	11
71	5	7	9	10	11	13
72	5	8	10	11	12	15
73	6	9	11	13	14	17
74	6	10	12	14	16	19
75	7	11	14	16	18	21
76	8	12	15	18	20	23
77	8	13	17	20	22	25
78	10	15	18	22	24	28
79	11	16	20	23	26	30
80	12	17	22	25	29	33
81	14	19	23	27	31	36
82	15	20	25	29	33	38
83	16	21	27	32	36	41
84	17	23	29	34	39	44
85	18	25	31	37	42	47
86	19	26	33	39	45	50
87	20	28	35	42	48	53
88	21	28	36	43	49	54
89	22	29	37	44	51	56

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-APC: NON QUALIFIED
LONG TERM CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Supplement to Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Current Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$2	$4	$4	$4	$6	$8
50-59	2	4	4	6	6	8
60-64	2	4	6	6	6	10
65-69	4	6	8	10	10	12
70	6	8	10	12	14	16
71	8	10	14	14	16	17
72	8	12	14	16	17	19
73	8	14	16	19	19	23
74	10	16	17	21	23	27
75	12	17	21	23	25	29
76	12	19	23	27	29	33
77	14	19	25	29	31	35
78	16	23	27	31	35	41
79	17	25	31	35	39	45
80	19	27	33	39	43	49
81	21	29	35	41	47	52
82	23	31	39	45	51	56
83	25	33	43	49	54	62
84	27	37	45	52	60	66
85	29	39	49	58	64	72
86	31	43	52	62	70	78
87	33	45	56	66	76	82
88	35	47	56	68	76	84
89	35	47	58	70	80	87

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Current Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$4	$6	$8	$8	$10	$14
50-59	4	6	8	10	12	16
60-64	4	6	10	10	12	17
65-69	6	12	14	16	17	19
70	8	14	17	19	21	25
71	10	16	19	23	25	29
72	12	17	21	25	27	33
73	12	19	23	27	31	37
74	14	21	27	31	35	41
75	16	23	29	35	37	45
76	16	25	31	37	41	49
77	17	27	35	41	45	52
78	19	31	37	45	49	56
79	23	33	41	49	54	62
80	25	35	45	51	58	66
81	27	37	47	54	62	72
82	29	39	51	58	66	76
83	31	43	54	64	72	82
84	35	47	58	68	78	87
85	37	49	62	74	84	93
86	39	52	66	78	89	99
87	41	54	70	84	95	105
88	41	56	70	84	97	107
89	43	58	74	87	101	111

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Current Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$2	$4	$4	$6	$6	$10
50-59	2	4	6	6	8	10
60-64	2	4	6	6	8	12
65-69	6	8	10	12	14	16
70	8	12	14	16	17	21
71	10	14	17	19	21	25
72	10	16	19	21	23	29
73	12	17	21	25	27	33
74	12	19	23	27	31	37
75	14	21	27	31	35	41
76	16	23	29	35	39	45
77	16	25	33	39	43	49
78	19	29	35	43	47	54
79	21	31	39	45	51	58
80	23	33	43	49	56	64
81	27	37	45	52	60	70
82	29	39	49	56	64	74
83	31	41	52	62	70	80
84	33	45	56	66	76	86
85	35	49	60	72	82	91
86	37	51	64	76	87	97
87	39	54	68	82	93	103
88	41	54	70	84	95	105
89	43	56	72	86	99	109

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-APC: NON QUALIFIED
LONG TERM CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Supplement to Tax Qualified Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$5	$8	$8	$11	$11
50-59	5	5	8	11	11	14
60-64	5	8	8	11	11	14
65-69	8	11	14	14	16	19
70	8	11	14	16	19	22
71	11	14	16	19	22	25
72	11	14	19	22	22	25
73	14	16	19	22	25	27
74	14	16	22	25	27	30
75	14	19	22	25	27	30
76	16	19	25	27	30	33
77	16	22	25	30	33	33
78	19	25	30	33	35	38
79	22	27	33	35	38	41
80	22	30	35	41	44	46
81	25	33	38	44	46	49
82	27	35	44	46	49	55
83	33	41	49	52	57	60
84	35	46	55	60	63	66
85	38	49	60	66	68	74
86	44	55	66	71	74	79
87	46	60	71	76	79	85
88	49	60	71	79	82	87
89	49	63	74	82	85	90

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$8	$11	$14	$16	$19	$22
50-59	8	11	14	16	19	22
60-64	8	14	16	19	22	25
65-69	14	16	22	25	27	33
70	14	19	25	27	30	35
71	16	22	27	30	35	38
72	16	22	27	33	35	41
73	19	25	30	33	38	44
74	19	25	30	35	38	44
75	19	27	33	38	41	46
76	22	27	35	38	44	46
77	22	30	35	41	44	49
78	25	33	41	46	49	55
79	27	35	44	49	55	60
80	30	38	46	55	57	63
81	33	41	52	57	63	68
82	35	46	55	63	68	74
83	41	52	63	68	74	79
84	44	57	68	76	82	87
85	49	63	74	82	87	93
86	52	68	79	90	96	101
87	57	74	87	96	101	109
88	57	74	87	98	104	109
89	60	76	93	101	106	115

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$5	$8	$11	$11	$14
50-59	5	8	8	11	14	16
60-64	5	8	11	11	14	16
65-69	8	14	16	19	22	25
70	11	16	19	22	25	30
71	14	19	22	25	30	33
72	14	19	25	27	30	35
73	16	22	27	30	33	38
74	16	22	27	33	35	41
75	19	25	30	35	38	41
76	19	25	33	35	38	44
77	22	27	33	38	41	46
78	25	30	38	44	46	52
79	27	33	41	46	52	57
80	30	38	46	52	57	60
81	33	41	49	57	60	66
82	35	44	55	60	66	71
83	38	49	60	68	74	79
84	44	55	66	74	79	85
85	46	60	74	82	85	93
86	52	66	79	87	93	98
87	57	71	85	93	98	106
88	57	74	87	96	101	109
89	60	76	90	101	106	112

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-HCP: TAX QUALIFIED
HOME HEALTH CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Supplement to Tax Qualified Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$5	$8	$8	$11	$11
50-59	5	5	8	11	11	14
60-64	5	8	8	11	11	14
65-69	8	11	14	14	16	19
70	8	11	14	16	19	22
71	11	14	16	19	22	25
72	11	14	19	22	22	25
73	14	16	19	22	25	27
74	14	16	22	25	27	30
75	14	19	22	25	27	30
76	16	19	25	27	30	33
77	16	22	25	30	33	33
78	19	25	30	33	35	38
79	22	27	33	35	38	41
80	22	30	35	41	44	46
81	25	33	38	44	46	49
82	27	35	44	46	49	55
83	33	41	49	52	57	60
84	35	46	55	60	63	66
85	38	49	60	66	68	74
86	44	55	66	71	74	79
87	46	60	71	76	79	85
88	49	60	71	79	82	87
89	49	63	74	82	85	90

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$8	$11	$14	$16	$19	$22
50-59	8	11	14	16	19	22
60-64	8	14	16	19	22	25
65-69	14	16	22	25	27	33
70	14	19	25	27	30	35
71	16	22	27	30	35	38
72	16	22	27	33	35	41
73	19	25	30	33	38	44
74	19	25	30	35	38	44
75	19	27	33	38	41	46
76	22	27	35	38	44	46
77	22	30	35	41	44	49
78	25	33	41	46	49	55
79	27	35	44	49	55	60
80	30	38	46	55	57	63
81	33	41	52	57	63	68
82	35	46	55	63	68	74
83	41	52	63	68	74	79
84	44	57	68	76	82	87
85	49	63	74	82	87	93
86	52	68	79	90	96	101
87	57	74	87	96	101	109
88	57	74	87	98	104	109
89	60	76	93	101	106	115

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$5	$8	$11	$11	$14
50-59	5	8	8	11	14	16
60-64	5	8	11	11	14	16
65-69	8	14	16	19	22	25
70	11	16	19	22	25	30
71	14	19	22	25	30	33
72	14	19	25	27	30	35
73	16	22	27	30	33	38
74	16	22	27	33	35	41
75	19	25	30	35	38	41
76	19	25	33	35	38	44
77	22	27	33	38	41	46
78	25	30	38	44	46	52
79	27	33	41	46	52	57
80	30	38	46	52	57	60
81	33	41	49	57	60	66
82	35	44	55	60	66	71
83	38	49	60	68	74	79
84	44	55	66	74	79	85
85	46	60	74	82	85	93
86	52	66	79	87	93	98
87	57	71	85	93	98	106
88	57	74	87	96	101	109
89	60	76	90	101	106	112

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-HCP: TAX QUALIFIED
HOME HEALTH CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Preferred Classes - 0 Day Elimination Period
Original Rates

NTQ
"Double Care"
Level

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Standard Class - 0 Day Elimination Period
Original Rates

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$1	$2	$3	$3	$3	$3
50-54	2	2	3	3	3	4
55	2	3	3	3	4	4
56	2	3	3	4	4	5
57	2	3	3	4	4	5
58	2	3	4	4	4	5
59	2	3	4	4	5	6
60	3	4	4	5	5	6
61	3	4	5	5	6	7
62	3	4	5	6	6	7
63	3	5	6	6	7	8
64	3	5	6	7	8	9
65	4	6	7	8	8	10
66	4	6	8	9	9	10
67	4	7	8	9	10	11
68	5	8	9	10	11	13
69	6	8	10	12	12	14
70	6	9	12	13	14	15
71	7	10	13	14	15	17
72	7	11	14	15	16	18
73	8	13	16	17	18	21
74	9	14	17	20	21	23
75	10	16	19	22	23	26
76	11	17	21	24	25	29
77	12	18	23	26	27	31
78	14	21	26	29	31	35
79	15	23	29	33	34	40
80	17	26	32	36	38	44
81	18	28	36	40	42	48
82	19	30	38	43	45	52
83	21	34	42	48	51	58
84	23	37	47	54	57	64
85	25	41	51	59	63	70
86	28	44	55	64	68	76
87	30	48	59	69	74	81
88	33	53	66	77	83	91
89	36	59	73	85	91	100

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$1	$2	$3	$3	$3	$3
50-54	2	2	3	3	3	5
55	2	3	3	3	5	5
56	2	3	3	5	5	6
57	2	3	3	5	5	6
58	2	3	5	5	5	6
59	2	3	5	5	6	7
60	3	5	5	6	6	7
61	3	5	6	6	7	8
62	3	5	6	7	7	8
63	3	6	7	7	8	9
64	3	6	7	8	9	10
65	5	7	8	9	9	12
66	5	7	9	10	10	12
67	5	8	9	10	12	13
68	6	9	10	12	13	15
69	7	9	12	14	14	16
70	7	10	14	15	16	17
71	8	12	15	16	17	20
72	8	13	16	17	18	21
73	9	15	18	20	21	24
74	10	16	20	23	24	26
75	12	18	22	25	26	30
76	13	20	24	28	29	33
77	14	21	26	30	31	36
78	16	24	30	33	36	40
79	17	26	33	38	39	46
80	20	30	37	41	44	51
81	21	32	41	46	48	55
82	22	35	44	49	52	60
83	24	39	48	55	59	67
84	26	43	54	62	66	74
85	29	47	59	68	72	81
86	32	51	63	74	78	87
87	35	55	68	79	85	93
88	38	61	76	89	95	105
89	41	68	84	98	105	115

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Original Rates

NTQ
"Double Care"
Lifetime IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Original Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$5	$5	$5	$7
50-54	3	4	5	6	6	8
55	4	5	6	7	7	10
56	4	5	7	7	8	10
57	4	6	7	8	8	11
58	4	6	8	8	9	12
59	5	6	8	9	10	13
60	5	7	9	10	10	13
61	5	7	9	10	11	14
62	5	8	10	11	11	15
63	6	8	10	11	12	16
64	6	9	11	12	13	16
65	6	9	11	12	13	17
66	6	10	12	13	14	18
67	6	10	12	14	15	19
68	7	11	14	15	17	21
69	8	12	15	17	19	23
70	9	14	17	19	21	25
71	10	15	19	21	23	27
72	11	16	20	23	25	31
73	12	17	22	25	27	32
74	13	19	24	27	29	36
75	14	20	26	29	32	39
76	15	22	27	31	34	43
77	17	23	29	34	36	46
78	18	26	33	38	41	52
79	20	30	37	43	46	57
80	21	33	42	47	51	63
81	23	36	46	52	56	68
82	24	39	50	57	61	73
83	27	43	55	63	67	79
84	29	47	60	68	73	86
85	31	51	65	74	79	92
86	34	55	70	80	85	98
87	36	59	75	86	91	104
88	40	66	83	96	101	116
89	44	72	92	105	111	127

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$6	$6	$6	$8
50-54	3	5	6	7	7	9
55	5	6	7	8	8	12
56	5	6	8	8	9	12
57	5	7	8	9	9	13
58	5	7	9	9	10	14
59	6	7	9	10	12	15
60	6	8	10	12	12	15
61	6	8	10	12	13	16
62	6	9	12	13	13	17
63	7	9	12	13	14	18
64	7	10	13	14	15	18
65	7	10	13	14	15	20
66	7	12	14	15	16	21
67	7	12	14	16	17	22
68	8	13	16	17	20	24
69	9	14	17	20	22	26
70	10	16	20	22	24	29
71	12	17	22	24	26	31
72	13	18	23	26	29	32
73	14	20	25	29	31	37
74	15	22	28	31	33	41
75	16	23	30	33	37	45
76	17	25	31	36	39	49
77	20	26	33	39	41	53
78	21	30	38	44	47	60
79	23	35	43	49	53	66
80	24	38	48	54	59	72
81	26	41	53	60	64	78
82	28	45	58	66	70	84
83	31	49	63	72	77	91
84	33	54	69	78	84	99
85	36	59	75	85	91	106
86	39	63	81	92	98	113
87	41	68	86	99	105	120
88	46	76	95	110	116	133
89	51	83	106	121	128	146

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Original Rates

NTQ
"Double Care"
10-Year IR
5% Compound

Issue Age	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$3	$3	$4	$4	$5
50-54	2	3	4	4	4	5
55	3	4	4	5	5	7
56	3	4	5	5	5	7
57	3	4	5	5	6	7
58	3	4	5	6	6	8
59	3	5	6	6	7	8
60	4	5	6	7	7	9
61	4	5	6	7	8	10
62	4	6	7	8	8	10
63	4	6	7	8	9	11
64	4	6	8	9	9	12
65	4	7	8	9	10	12
66	5	7	9	10	11	13
67	5	8	9	10	11	14
68	6	9	11	12	13	16
69	7	10	13	14	15	18
70	8	12	15	16	18	21
71	9	13	16	18	20	23
72	10	14	18	20	22	25
73	11	16	20	22	24	28
74	12	17	22	24	26	31
75	13	19	23	27	28	34
76	14	20	25	29	30	37
77	15	21	27	31	33	40
78	17	25	31	35	38	46
79	19	28	35	40	43	52
80	20	31	40	45	48	59
81	22	35	44	50	54	65
82	24	38	48	55	59	71
83	26	42	53	61	65	78
84	29	46	59	67	71	84
85	31	50	64	73	78	90
86	33	55	69	79	84	97
87	36	59	74	85	90	103
88	40	65	83	95	100	115
89	44	72	91	105	110	126

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Original Rates

Issue Age	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$3	$3	$5	$5	$6
50-54	2	3	5	5	5	6
55	3	5	5	6	6	8
56	3	5	6	6	6	8
57	3	5	6	6	7	8
58	3	5	6	7	7	9
59	3	6	7	7	8	9
60	5	6	7	8	8	10
61	5	6	7	8	9	12
62	5	7	8	9	9	12
63	5	7	8	9	10	13
64	5	7	9	10	10	14
65	5	8	9	10	12	14
66	6	8	10	12	13	15
67	6	9	10	12	13	16
68	7	10	13	14	15	18
69	8	12	15	16	17	21
70	9	14	17	18	21	24
71	10	15	18	21	23	26
72	12	16	21	23	25	29
73	13	18	23	25	28	32
74	14	20	25	28	30	36
75	15	22	26	31	32	39
76	16	23	29	33	35	43
77	17	24	31	36	38	46
78	20	29	36	40	44	53
79	22	32	40	46	49	60
80	23	36	46	52	55	68
81	25	40	51	58	62	75
82	28	44	55	63	68	82
83	30	48	61	70	75	90
84	33	53	68	77	82	97
85	36	58	74	84	90	104
86	38	63	79	91	97	112
87	41	68	85	98	104	118
88	46	75	95	109	115	132
89	51	83	105	121	127	145

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Preferred Classes - 0 Day Elimination Period
Original Rates

NTQ
"Double Care"
Level
100% APOC

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$3	$3	$4	$4	$5
50-54	2	3	4	4	5	5
55	2	3	4	5	5	6
56	3	4	5	5	5	7
57	3	4	5	5	6	7
58	3	4	5	6	6	8
59	3	4	6	6	7	8
60	3	5	6	7	7	9
61	4	5	7	7	8	10
62	4	6	7	8	9	10
63	4	6	8	9	10	11
64	5	7	9	10	11	12
65	5	8	10	11	12	13
66	6	9	11	12	13	14
67	6	9	11	13	14	15
68	7	10	13	14	15	17
69	7	11	14	16	17	19
70	8	13	16	18	19	21
71	9	14	17	19	20	22
72	10	15	19	21	22	24
73	11	17	21	23	25	28
74	12	18	23	26	27	31
75	13	20	25	28	30	35
76	14	21	27	30	32	39
77	16	23	29	33	35	42
78	17	26	33	37	40	48
79	19	29	37	42	44	54
80	21	31	41	46	49	59
81	23	36	43	51	52	65
82	25	39	49	55	59	71
83	27	43	54	62	67	79
84	30	48	60	69	74	87
85	33	52	65	76	82	95
86	35	57	71	83	89	103
87	38	61	76	89	97	111
88	42	68	85	100	107	123
89	47	75	94	110	118	135

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Standard Class - 0 Day Elimination Period
Original Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$3	$3	$5	$5	$6
50-54	2	3	5	5	6	6
55	2	3	5	6	6	7
56	3	5	6	6	6	8
57	3	5	6	6	7	8
58	3	5	6	7	7	9
59	3	5	7	7	8	9
60	3	6	7	8	8	10
61	5	6	8	8	9	12
62	5	7	8	9	10	12
63	5	7	9	10	12	13
64	6	8	10	12	13	14
65	6	9	12	13	14	15
66	7	10	13	14	15	16
67	7	10	13	15	16	17
68	8	12	15	16	17	20
69	8	13	16	18	20	22
70	9	15	18	21	22	24
71	10	16	20	22	23	25
72	12	17	22	24	25	28
73	13	20	24	26	29	32
74	14	21	26	30	31	36
75	15	23	29	32	35	40
76	16	24	31	35	37	45
77	18	26	33	38	40	48
78	20	30	38	43	46	55
79	22	33	43	48	51	62
80	24	36	47	53	56	68
81	26	41	49	59	60	75
82	29	45	56	63	68	82
83	31	49	62	71	77	91
84	35	55	69	79	85	100
85	38	60	75	87	94	109
86	40	66	82	95	102	118
87	44	70	87	102	112	128
88	48	78	98	115	123	141
89	54	86	108	127	136	155

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Preferred Classes - 0 Day Elimination Period
Original Rates

NTQ
"Double Care"
100% APOC +
Lifetime IR
5% Compound

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy: 365	730	1095	1460	1825	Life
18-49	$4	$5	$7	$7	$8	$10
50-54	4	6	7	8	9	11
55	5	7	9	10	10	14
56	5	7	9	10	11	15
57	6	8	10	11	12	16
58	6	8	11	12	13	17
59	6	9	11	12	13	18
60	7	10	12	13	14	19
61	7	10	13	14	15	20
62	7	11	14	15	16	21
63	8	12	15	16	17	22
64	8	12	16	17	19	24
65	9	13	17	18	20	25
66	9	14	18	19	21	27
67	9	15	19	21	22	28
68	10	16	22	23	24	30
69	11	18	22	25	27	32
70	12	19	24	27	29	34
71	13	20	26	29	31	36
72	14	21	27	31	34	38
73	16	23	29	33	36	43
74	17	24	31	35	39	48
75	18	26	33	38	41	53
76	19	27	35	40	44	58
77	21	29	37	42	46	63
78	23	33	42	48	53	70
79	25	38	48	54	59	78
80	27	42	53	61	66	85
81	29	46	59	67	73	92
82	31	50	64	73	79	100
83	34	55	70	81	87	108
84	37	60	77	88	95	116
85	40	66	83	96	102	124
86	43	71	90	103	110	133
87	46	76	96	111	118	141
88	52	84	107	123	131	157
89	57	93	118	136	145	173

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Standard Class - 0 Day Elimination Period
Original Rates

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy: 365	730	1095	1460	1825	Life
18-49	$5	$6	$8	$8	$9	$12
50-54	5	7	8	9	10	13
55	6	8	10	12	12	16
56	6	8	10	12	13	17
57	7	9	12	13	14	18
58	7	9	13	14	15	20
59	7	10	13	14	15	21
60	8	12	14	15	16	22
61	8	12	15	16	17	23
62	8	13	16	17	18	24
63	9	14	17	18	20	25
64	9	14	18	20	22	28
65	10	15	20	21	23	29
66	10	16	21	22	24	31
67	10	17	22	24	25	32
68	12	18	25	26	28	35
69	13	21	25	29	31	37
70	14	22	28	31	33	39
71	15	23	30	33	36	41
72	16	24	31	36	39	44
73	18	26	33	38	41	49
74	20	28	36	40	45	55
75	21	30	38	44	47	61
76	22	31	40	46	51	67
77	24	33	43	48	53	72
78	26	38	48	55	61	81
79	29	44	55	62	68	90
80	31	48	61	70	76	98
81	33	53	68	77	84	106
82	36	58	74	84	91	115
83	39	63	81	93	100	124
84	43	69	89	101	109	133
85	46	76	95	110	117	143
86	49	82	104	118	127	153
87	53	87	110	128	136	162
88	60	97	123	141	151	181
89	66	107	136	156	167	199

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC
and 5% 10-Year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Original Rates

NTQ
"Double Care"
100% APOC +
10-Yr IR
5% Compound

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$5	$5	$6	$7
50-54	3	5	5	6	6	8
55	4	5	6	7	7	10
56	4	5	7	7	8	10
57	4	6	7	8	8	11
58	4	6	7	8	9	12
59	5	6	8	9	10	12
60	5	7	9	9	10	13
61	5	7	9	10	11	14
62	5	8	10	11	12	15
63	6	8	10	11	12	15
64	6	9	11	12	13	16
65	6	9	12	13	14	17
66	6	10	12	14	15	18
67	7	11	13	14	16	19
68	8	12	15	17	18	22
69	9	14	18	20	21	25
70	10	16	20	22	24	28
71	12	18	22	25	27	31
72	13	19	24	28	30	33
73	14	21	26	30	32	38
74	15	22	28	32	35	42
75	17	24	30	34	37	46
76	18	25	32	36	39	50
77	19	27	34	38	42	54
78	21	31	39	45	49	63
79	24	36	45	51	56	71
80	26	40	51	58	63	80
81	28	44	56	64	70	88
82	30	49	62	71	77	97
83	34	54	69	79	85	105
84	37	59	76	87	93	114
85	40	65	82	94	101	123
86	43	70	89	102	109	131
87	46	75	96	110	117	140
88	51	84	107	123	130	156
89	56	92	117	135	144	172

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% 10-Year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Original Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$6	$6	$7	$8
50-54	3	6	6	7	7	9
55	5	6	7	8	8	12
56	5	6	8	8	9	12
57	5	7	8	9	9	13
58	5	7	8	9	10	14
59	6	7	9	10	12	14
60	6	8	10	10	12	15
61	6	8	10	12	13	16
62	6	9	12	13	14	17
63	7	9	12	13	14	17
64	7	10	13	14	15	18
65	7	10	14	15	16	20
66	7	12	14	16	17	21
67	8	13	15	16	18	22
68	9	14	17	20	21	25
69	10	16	21	23	24	29
70	12	18	23	25	28	32
71	14	21	25	29	31	36
72	15	22	28	32	35	38
73	16	24	30	35	37	44
74	17	25	32	37	40	48
75	20	28	35	39	43	53
76	21	29	37	41	45	58
77	22	31	39	44	48	62
78	24	36	45	52	56	72
79	28	41	52	59	64	82
80	30	46	59	67	72	92
81	32	51	64	74	81	101
82	35	56	71	82	89	112
83	39	62	79	91	98	121
84	43	68	87	100	107	131
85	46	75	94	108	116	141
86	49	81	102	117	125	151
87	53	86	110	127	135	161
88	59	97	123	141	150	179
89	64	106	135	155	166	198

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

LONG TERM CARE INSURANCE POLICY
POLICY FORM TNQ-LTC-2000-VA
ALTERNATIVE PLAN OF CARE RIDER TNQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $0.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Preferred Classes - 0 Day Elimination Period
Current Rates

NTQ
"Double Care"
Level

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Standard Class - 0 Day Elimination Period
Current Rates

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$1	$2	$3	$3	$3	$3
50-54	2	2	3	3	3	5
55	2	3	3	3	5	5
56	2	3	3	5	5	6
57	2	3	3	5	5	6
58	2	3	5	5	5	6
59	2	3	5	5	6	7
60	3	5	5	6	6	7
61	3	5	6	6	7	8
62	3	5	6	7	7	8
63	3	6	7	7	8	9
64	3	6	7	8	9	10
65	5	7	8	9	9	12
66	5	7	9	10	10	12
67	5	8	9	10	12	13
68	6	9	10	12	13	15
69	7	9	12	14	14	16
70	7	10	14	15	16	17
71	8	12	15	16	17	20
72	8	13	16	17	18	21
73	9	15	18	20	21	24
74	10	16	20	23	24	26
75	12	18	22	25	26	30
76	13	20	24	28	29	33
77	14	21	26	30	31	36
78	16	24	30	33	36	40
79	17	26	33	38	39	46
80	20	30	37	41	44	51
81	21	32	41	46	48	55
82	22	35	44	49	52	60
83	24	39	48	55	59	67
84	26	43	54	62	66	74
85	29	47	59	68	72	81
86	32	51	63	74	78	87
87	35	55	68	79	85	93
88	38	61	76	89	95	105
89	41	68	84	98	105	115

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$1	$3	$4	$4	$4	$4
50-54	3	3	4	4	4	5
55	3	4	4	4	5	5
56	3	4	4	5	5	7
57	3	4	4	5	5	7
58	3	4	5	5	5	7
59	3	4	5	5	7	8
60	4	5	5	7	7	8
61	4	5	7	7	8	9
62	4	5	7	8	8	9
63	4	7	8	8	9	11
64	4	7	8	9	11	12
65	5	8	9	11	11	13
66	5	8	11	12	12	13
67	5	9	11	12	13	15
68	7	11	12	13	15	17
69	8	11	13	16	16	19
70	8	12	16	17	19	20
71	9	13	17	19	20	22
72	9	15	19	20	21	24
73	11	17	21	22	24	28
74	12	19	22	26	28	30
75	13	21	25	29	30	34
76	15	22	28	32	33	38
77	16	24	30	34	36	41
78	19	28	34	38	41	46
79	20	30	38	44	45	53
80	22	34	42	48	50	58
81	24	37	48	53	56	63
82	25	40	50	57	60	69
83	28	45	56	63	67	77
84	30	49	62	71	75	85
85	33	54	67	78	83	93
86	37	58	73	85	90	101
87	40	63	78	91	98	107
88	44	70	87	102	110	120
89	48	78	97	112	120	132

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Current Rates

NTQ
"Double Care"
Lifetime IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Current Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$6	$6	$6	$8
50-54	3	5	6	7	7	9
55	5	6	7	8	8	12
56	5	6	8	8	9	12
57	5	7	8	9	9	13
58	5	7	9	9	10	14
59	6	7	9	10	12	15
60	6	8	10	12	12	15
61	6	8	10	12	13	16
62	6	9	12	13	13	17
63	7	9	12	13	14	18
64	7	10	13	14	15	18
65	7	10	13	14	15	20
66	7	12	14	15	16	21
67	7	12	14	16	17	22
68	8	13	16	17	20	24
69	9	14	17	20	22	26
70	10	16	20	22	24	29
71	12	17	22	24	26	31
72	13	18	23	26	29	36
73	14	20	25	29	31	37
74	15	22	28	31	33	41
75	16	23	30	33	37	45
76	17	25	31	36	39	49
77	20	26	33	39	41	53
78	21	30	38	44	47	60
79	23	35	43	49	53	66
80	24	38	48	54	59	72
81	26	41	53	60	64	78
82	28	45	58	66	70	84
83	31	49	63	72	77	91
84	33	54	69	78	84	99
85	36	59	75	85	91	106
86	39	63	81	92	98	113
87	41	68	86	99	105	120
88	46	76	95	110	116	133
89	51	83	106	121	128	146

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$5	$7	$7	$7	$9
50-54	4	5	7	8	8	11
55	5	7	8	9	9	13
56	5	7	9	9	11	13
57	5	8	9	11	11	15
58	5	8	11	11	12	16
59	7	8	11	12	13	17
60	7	9	12	13	13	17
61	7	9	12	13	15	19
62	7	11	13	15	15	20
63	8	11	13	15	16	21
64	8	12	15	16	17	21
65	8	12	15	16	17	22
66	8	13	16	17	19	24
67	8	13	16	19	20	25
68	9	15	19	20	22	28
69	11	16	20	22	25	30
70	12	19	22	25	28	33
71	13	20	25	28	30	36
72	15	21	26	30	33	37
73	16	22	29	33	36	42
74	17	25	32	36	38	48
75	19	26	34	38	42	52
76	20	29	36	41	45	57
77	22	30	38	45	48	61
78	24	34	44	50	54	69
79	26	40	49	57	61	75
80	28	44	56	62	67	83
81	30	48	61	69	74	90
82	32	52	66	75	81	97
83	36	57	73	83	89	104
84	38	62	79	90	97	114
85	41	67	86	98	104	122
86	45	73	93	106	112	130
87	48	78	99	114	120	138
88	53	87	110	127	134	153
89	58	95	122	139	147	168

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Current Rates

NTQ
"Double Care"
10-Year IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Current Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$3	$3	$5	$5	$6
50-54	2	3	5	5	5	6
55	3	5	5	6	6	8
56	3	5	6	6	6	8
57	3	5	6	6	7	8
58	3	5	6	7	7	9
59	3	6	7	7	8	9
60	5	6	7	8	8	10
61	5	6	7	8	9	12
62	5	7	8	9	9	12
63	5	7	8	9	10	13
64	5	7	9	10	10	14
65	5	8	9	10	12	14
66	6	8	10	12	13	15
67	6	9	10	12	13	16
68	7	10	13	14	15	18
69	8	12	15	16	17	21
70	9	14	17	18	21	24
71	10	15	18	21	23	26
72	12	16	21	23	25	29
73	13	18	23	25	28	32
74	14	20	25	28	30	36
75	15	22	26	31	32	39
76	16	23	29	33	35	43
77	17	24	31	36	38	46
78	20	29	36	40	44	53
79	22	32	40	46	49	60
80	23	36	46	52	55	68
81	25	40	51	58	62	75
82	28	44	55	63	68	82
83	30	48	61	70	75	90
84	33	53	68	77	82	97
85	36	58	74	84	90	104
86	38	63	79	91	97	112
87	41	68	85	98	104	118
88	46	75	95	109	115	132
89	51	83	105	121	127	145

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$5	$5	$7
50-54	3	4	5	5	5	7
55	4	5	5	7	7	9
56	4	5	7	7	7	9
57	4	5	7	7	8	9
58	4	5	7	8	8	11
59	4	7	8	8	9	11
60	5	7	8	9	9	12
61	5	7	8	9	11	13
62	5	8	9	11	11	13
63	5	8	9	11	12	15
64	5	8	11	12	12	16
65	5	9	11	12	13	16
66	7	9	12	13	15	17
67	7	11	12	13	15	19
68	8	12	15	16	17	21
69	9	13	17	19	20	24
70	11	16	20	21	24	28
71	12	17	21	24	26	30
72	13	19	24	26	29	33
73	15	21	26	29	32	37
74	16	22	29	32	34	41
75	17	25	30	36	37	45
76	19	26	33	38	40	49
77	20	28	36	41	44	53
78	22	33	41	46	50	61
79	25	37	46	53	57	69
80	26	41	53	60	63	78
81	29	46	58	66	71	86
82	32	50	63	73	78	94
83	34	56	70	81	86	103
84	38	61	78	89	94	111
85	41	66	85	97	103	119
86	44	73	91	104	111	128
87	48	78	98	112	119	136
88	53	86	110	126	132	152
89	58	95	120	139	145	167

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Preferred Classes - 0 Day Elimination Period
Current Rates

NTQ
"Double Care"
Level
100% APOC

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Standard Class - 0 Day Elimination Period
Current Rates

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$3	$3	$5	$5	$6
50-54	2	3	5	5	6	6
55	2	3	5	6	6	7
56	3	5	6	6	6	8
57	3	5	6	6	7	8
58	3	5	6	7	7	9
59	3	5	7	7	8	9
60	3	6	7	8	8	10
61	5	6	8	8	9	12
62	5	7	8	9	10	12
63	5	7	9	10	12	13
64	6	8	10	12	13	14
65	6	9	12	13	14	15
66	7	10	13	14	15	16
67	7	10	13	15	16	17
68	8	12	15	16	17	20
69	8	13	16	18	20	22
70	9	15	18	21	22	24
71	10	16	20	22	23	25
72	12	17	22	24	25	28
73	13	20	24	26	29	32
74	14	21	26	30	31	36
75	15	23	29	32	35	40
76	16	24	31	35	37	45
77	18	26	33	38	40	48
78	20	30	38	43	46	55
79	22	33	43	48	51	62
80	24	36	47	53	56	68
81	26	41	49	59	60	75
82	29	45	56	63	68	82
83	31	49	62	71	77	91
84	35	55	69	79	85	100
85	38	60	75	87	94	109
86	40	66	82	95	102	118
87	44	70	87	102	112	128
88	48	78	98	115	123	141
89	54	86	108	127	136	155

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$5	$5	$7
50-54	3	4	5	5	7	7
55	3	4	5	7	7	8
56	4	5	7	7	7	9
57	4	5	7	7	8	9
58	4	5	7	8	8	11
59	4	5	8	8	9	11
60	4	7	8	9	9	12
61	5	7	9	9	11	13
62	5	8	9	11	12	13
63	5	8	11	12	13	15
64	7	9	12	13	15	16
65	7	11	13	15	16	17
66	8	12	15	16	17	19
67	8	12	15	17	19	20
68	9	13	17	19	20	22
69	9	15	19	21	22	25
70	11	17	21	24	25	28
71	12	19	22	25	26	29
72	13	20	25	28	29	32
73	15	22	28	30	33	37
74	16	24	30	34	36	41
75	17	26	33	37	40	46
76	19	28	36	40	42	52
77	21	30	38	44	46	56
78	22	34	44	49	53	63
79	25	38	49	56	58	71
80	28	41	54	61	65	78
81	30	48	57	67	69	86
82	33	52	65	73	78	94
83	36	57	71	82	89	104
84	40	63	79	91	98	115
85	44	69	86	101	108	126
86	46	75	94	110	118	136
87	50	81	101	118	128	147
88	56	90	112	132	142	163
89	62	99	124	145	156	179

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Preferred Classes - 0 Day Elimination Period
Current Rates

NTQ
"Double Care"
100% APOC +
Lifetime IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Standard Class - 0 Day Elimination Period
Current Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$6	$8	$8	$9	$12
50-54	5	7	8	9	10	13
55	6	8	10	12	12	16
56	6	8	10	12	13	17
57	7	9	12	13	14	18
58	7	9	13	14	15	20
59	7	10	13	14	15	21
60	8	12	14	15	16	22
61	8	12	15	16	17	23
62	8	13	16	17	18	24
63	9	14	17	18	20	25
64	9	14	18	20	22	28
65	10	15	20	21	23	29
66	10	16	21	22	24	31
67	10	17	22	24	25	32
68	12	18	25	26	28	35
69	13	21	25	29	31	37
70	14	22	28	31	33	39
71	15	23	30	33	36	41
72	16	24	31	36	39	44
73	18	26	33	38	41	49
74	20	28	36	40	45	55
75	21	30	38	44	47	61
76	22	31	40	46	51	67
77	24	33	43	48	53	72
78	26	38	48	55	61	81
79	29	44	55	62	68	90
80	31	48	61	70	76	98
81	33	53	68	77	84	106
82	36	58	74	84	91	115
83	39	63	81	93	100	124
84	43	69	89	101	109	133
85	46	76	95	110	117	143
86	49	82	104	118	127	153
87	53	87	110	128	136	162
88	60	97	123	141	151	181
89	66	107	136	156	167	199

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$7	$9	$9	$11	$13
50-54	5	8	9	11	12	15
55	7	9	12	13	13	19
56	7	9	12	13	15	20
57	8	11	13	15	16	21
58	8	11	15	16	17	22
59	8	12	15	16	17	24
60	9	13	16	17	19	25
61	9	13	17	19	20	26
62	9	15	19	20	21	28
63	11	16	20	21	22	29
64	11	16	21	22	25	32
65	12	17	22	24	26	33
66	12	19	24	25	28	36
67	12	20	25	28	29	37
68	13	21	29	30	32	40
69	15	24	29	33	36	42
70	16	25	32	36	38	45
71	17	26	34	38	41	48
72	19	28	36	41	45	50
73	21	30	38	44	48	57
74	22	32	41	46	52	63
75	24	34	44	50	54	70
76	25	36	46	53	58	77
77	28	38	49	56	61	83
78	30	44	56	63	70	93
79	33	50	63	71	78	103
80	36	56	70	81	87	112
81	38	61	78	89	97	122
82	41	66	85	97	104	132
83	45	73	93	107	115	143
84	49	79	102	116	126	153
85	53	87	110	127	135	164
86	57	94	119	136	145	176
87	61	101	127	147	156	186
88	69	111	142	163	173	208
89	75	123	156	180	192	229

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC
and 5% 10-Year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Current Rates

NTQ
"Double Care"
100% APOC +
10-Yr IR
5% Compound

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$6	$6	$7	$8
50-54	3	6	6	7	7	9
55	5	6	7	8	8	12
56	5	6	8	8	9	12
57	5	7	8	9	9	13
58	5	7	8	9	10	14
59	6	7	9	10	12	14
60	6	8	10	10	12	15
61	6	8	10	12	13	16
62	6	9	12	13	14	17
63	7	9	12	13	14	17
64	7	10	13	14	15	18
65	7	10	14	15	16	20
66	7	12	14	16	17	21
67	8	13	15	16	18	22
68	9	14	17	20	21	25
69	10	16	21	23	24	29
70	12	18	23	25	28	32
71	14	21	25	29	31	36
72	15	22	28	32	35	38
73	16	24	30	35	37	44
74	17	25	32	37	40	48
75	20	28	35	39	43	53
76	21	29	37	41	45	58
77	22	31	39	44	48	62
78	24	36	45	52	56	72
79	28	41	52	59	64	82
80	30	46	59	67	72	92
81	32	51	64	74	81	101
82	35	56	71	82	89	112
83	39	62	79	91	98	121
84	43	68	87	100	107	131
85	46	75	94	108	116	141
86	49	81	102	117	125	151
87	53	86	110	127	135	161
88	59	97	123	141	150	179
89	64	106	135	155	166	198

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% 10-Year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Current Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$5	$7	$7	$8	$9
50-54	4	7	7	8	8	11
55	5	7	8	9	9	13
56	5	7	9	9	11	13
57	5	8	9	11	11	15
58	5	8	9	11	12	16
59	7	8	11	12	13	16
60	7	9	12	12	13	17
61	7	9	12	13	15	19
62	7	11	13	15	16	20
63	8	11	13	15	16	20
64	8	12	15	16	17	21
65	8	12	16	17	19	22
66	8	13	16	19	20	24
67	9	15	17	19	21	25
68	11	16	20	22	24	29
69	12	19	24	26	28	33
70	13	21	26	29	32	37
71	16	24	29	33	36	41
72	17	25	32	37	40	44
73	19	28	34	40	42	50
74	20	29	37	42	46	56
75	22	32	40	45	49	61
76	24	33	42	48	52	66
77	25	36	45	50	56	71
78	28	41	52	60	65	83
79	32	48	60	67	74	94
80	34	53	67	77	83	106
81	37	58	74	85	93	116
82	40	65	82	94	102	128
83	45	71	91	104	112	139
84	49	78	101	115	123	151
85	53	86	108	124	134	163
86	57	93	118	135	144	173
87	61	99	127	145	155	185
88	67	111	142	163	172	206
89	74	122	155	179	190	227

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

LONG TERM CARE INSURANCE POLICY
POLICY FORM TNQ-LTC-2000-VA
ALTERNATIVE PLAN OF CARE RIDER TNQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $0.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Preferred Classes - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

NTQ
"Double Care"
Level

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Standard Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$1	$2	$3	$3	$3	$3
50-54	2	2	3	3	3	5
55	2	3	3	3	5	5
56	2	3	3	5	5	6
57	2	3	3	5	5	6
58	2	3	5	5	5	6
59	2	3	5	5	6	7
60	3	5	5	6	6	7
61	3	5	6	6	7	8
62	3	5	6	7	7	8
63	3	6	7	7	8	9
64	3	6	7	8	9	10
65	5	7	8	9	9	12
66	5	7	9	10	10	12
67	5	8	9	10	12	13
68	6	9	10	12	13	15
69	7	9	12	14	14	16
70	7	10	14	15	16	17
71	8	12	15	16	17	20
72	8	13	16	17	18	21
73	9	15	18	20	21	24
74	10	16	20	23	24	26
75	12	18	22	25	26	30
76	13	20	24	28	29	33
77	14	21	26	30	31	36
78	16	24	30	33	36	40
79	17	26	33	38	39	46
80	20	30	37	41	44	51
81	21	32	41	46	48	55
82	22	35	44	49	52	60
83	24	39	48	55	59	67
84	26	43	54	62	66	74
85	29	47	59	68	72	81
86	32	51	63	74	78	87
87	35	55	68	79	85	93
88	38	61	76	89	95	105
89	41	68	84	98	105	115

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$1	$3	$4	$4	$4	$4
50-54	3	3	4	4	4	5
55	3	4	4	4	5	5
56	3	4	4	5	5	7
57	3	4	4	5	5	7
58	3	4	5	5	5	7
59	3	4	5	5	7	8
60	4	5	5	7	7	8
61	4	5	7	7	8	9
62	4	5	7	8	8	9
63	4	7	8	8	9	11
64	4	7	8	9	11	12
65	5	8	9	11	11	13
66	5	8	11	12	12	13
67	5	9	11	12	13	15
68	7	11	12	13	15	17
69	8	11	13	16	16	19
70	8	12	16	17	19	20
71	9	13	17	19	20	22
72	9	15	19	20	21	24
73	11	17	21	22	24	28
74	12	19	22	26	28	30
75	13	21	25	29	30	34
76	15	22	28	32	33	38
77	16	24	30	34	36	41
78	19	28	34	38	41	46
79	20	30	38	44	45	53
80	22	34	42	48	50	58
81	24	37	48	53	56	63
82	25	40	50	57	60	69
83	28	45	56	63	67	77
84	30	49	62	71	75	85
85	33	54	67	78	83	93
86	37	58	73	85	90	101
87	40	63	78	91	98	107
88	44	70	87	102	110	120
89	48	78	97	112	120	132

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

NTQ
"Double Care"
Lifetime IR
5% Compound

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$6	$6	$6	$8
50-54	3	5	6	7	7	9
55	5	6	7	8	8	12
56	5	6	8	8	9	12
57	5	7	8	9	9	13
58	5	7	9	9	10	14
59	6	7	9	10	12	15
60	6	8	10	12	12	15
61	6	8	10	12	13	16
62	6	9	12	13	13	17
63	7	9	12	13	14	18
64	7	10	13	14	15	18
65	7	10	13	14	15	20
66	7	12	14	15	16	21
67	7	12	14	16	17	22
68	8	13	16	17	20	24
69	9	14	17	20	22	26
70	10	16	20	22	24	29
71	12	17	22	24	26	31
72	13	18	23	26	29	36
73	14	20	25	29	31	37
74	15	22	28	31	33	41
75	16	23	30	33	37	45
76	17	25	31	36	39	49
77	20	26	33	39	41	53
78	21	30	38	44	47	60
79	23	35	43	49	53	66
80	24	38	48	54	59	72
81	26	41	53	60	64	78
82	28	45	58	66	70	84
83	31	49	63	72	77	91
84	33	54	69	78	84	99
85	36	59	75	85	91	106
86	39	63	81	92	98	113
87	41	68	86	99	105	120
88	46	76	95	110	116	133
89	51	83	106	121	128	146

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$5	$7	$7	$7	$9
50-54	4	5	7	8	8	11
55	5	7	8	9	9	13
56	5	7	9	9	11	13
57	5	8	9	11	11	15
58	5	8	11	11	12	16
59	7	8	11	12	13	17
60	7	9	12	13	13	17
61	7	9	12	13	15	19
62	7	11	13	15	15	20
63	8	11	13	15	16	21
64	8	12	15	16	17	21
65	8	12	15	16	17	22
66	8	13	16	17	19	24
67	8	13	16	19	20	25
68	9	15	19	20	22	28
69	11	16	20	22	25	30
70	12	19	22	25	28	33
71	13	20	25	28	30	36
72	15	21	26	30	33	37
73	16	22	29	33	36	42
74	17	25	32	36	38	48
75	19	26	34	38	42	52
76	20	29	36	41	45	57
77	22	30	38	45	48	61
78	24	34	44	50	54	69
79	26	40	49	57	61	75
80	28	44	56	62	67	83
81	30	48	61	69	74	90
82	32	52	66	75	81	97
83	36	57	73	83	89	104
84	38	62	79	90	97	114
85	41	67	86	98	104	122
86	45	73	93	106	112	130
87	48	78	99	114	120	138
88	53	87	110	127	134	153
89	58	95	122	139	147	168

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

NTQ
"Double Care"
10-Year IR
5% Compound

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$3	$3	$5	$5	$6
50-54	2	3	5	5	5	6
55	3	5	5	6	6	8
56	3	5	6	6	6	8
57	3	5	6	6	7	8
58	3	5	6	7	7	9
59	3	6	7	7	8	9
60	5	6	7	8	8	10
61	5	6	7	8	9	12
62	5	7	8	9	9	12
63	5	7	8	9	10	13
64	5	7	9	10	10	14
65	5	8	9	10	12	14
66	6	8	10	12	13	15
67	6	9	10	12	13	16
68	7	10	13	14	15	18
69	8	12	15	16	17	21
70	9	14	17	18	21	24
71	10	15	18	21	23	26
72	12	16	21	23	25	29
73	13	18	23	25	28	32
74	14	20	25	28	30	36
75	15	22	26	31	32	39
76	16	23	29	33	35	43
77	17	24	31	36	38	46
78	20	29	36	40	44	53
79	22	32	40	46	49	60
80	23	36	46	52	55	68
81	25	40	51	58	62	75
82	28	44	55	63	68	82
83	30	48	61	70	75	90
84	33	53	68	77	82	97
85	36	58	74	84	90	104
86	38	63	79	91	97	112
87	41	68	85	98	104	118
88	46	75	95	109	115	132
89	51	83	105	121	127	145

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$5	$5	$7
50-54	3	4	5	5	5	7
55	4	5	5	7	7	9
56	4	5	7	7	7	9
57	4	5	7	7	8	9
58	4	5	7	8	8	11
59	4	7	8	8	9	11
60	5	7	8	9	9	12
61	5	7	8	9	11	13
62	5	8	9	11	11	13
63	5	8	9	11	12	15
64	5	8	11	12	12	16
65	5	9	11	12	13	16
66	7	9	12	13	15	17
67	7	11	12	13	15	19
68	8	12	15	16	17	21
69	9	13	17	19	20	24
70	11	16	20	21	24	28
71	12	17	21	24	26	30
72	13	19	24	26	29	33
73	15	21	26	29	32	37
74	16	22	29	32	34	41
75	17	25	30	36	37	45
76	19	26	33	38	40	49
77	20	28	36	41	44	53
78	22	33	41	46	50	61
79	25	37	46	53	57	69
80	26	41	53	60	63	78
81	29	46	58	66	71	86
82	32	50	63	73	78	94
83	34	56	70	81	86	103
84	38	61	78	89	94	111
85	41	66	85	97	103	119
86	44	73	91	104	111	128
87	48	78	98	112	119	136
88	53	86	110	126	132	152
89	58	95	120	139	145	167

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Preferred Classes - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

NTQ
"Double Care"
Level
100% APOC

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$3	$3	$5	$5	$6
50-54	2	3	5	5	6	6
55	2	3	5	6	6	7
56	3	5	6	6	6	8
57	3	5	6	6	7	8
58	3	5	6	7	7	9
59	3	5	7	7	8	9
60	3	6	7	8	8	10
61	5	6	8	8	9	12
62	5	7	8	9	10	12
63	5	7	9	10	12	13
64	6	8	10	12	13	14
65	6	9	12	13	14	15
66	7	10	13	14	15	16
67	7	10	13	15	16	17
68	8	12	15	16	17	20
69	8	13	16	18	20	22
70	9	15	18	21	22	24
71	10	16	20	22	23	25
72	12	17	22	24	25	28
73	13	20	24	26	29	32
74	14	21	26	30	31	36
75	15	23	29	32	35	40
76	16	24	31	35	37	45
77	18	26	33	38	40	48
78	20	30	38	43	46	55
79	22	33	43	48	51	62
80	24	36	47	53	56	68
81	26	41	49	59	60	75
82	29	45	56	63	68	82
83	31	49	62	71	77	91
84	35	55	69	79	85	100
85	38	60	75	87	94	109
86	40	66	82	95	102	118
87	44	70	87	102	112	128
88	48	78	98	115	123	141
89	54	86	108	127	136	155

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Standard Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$5	$5	$7
50-54	3	4	5	5	7	7
55	3	4	5	7	7	8
56	4	5	7	7	7	9
57	4	5	7	7	8	9
58	4	5	7	8	8	11
59	4	5	8	8	9	11
60	4	7	8	9	9	12
61	5	7	9	9	11	13
62	5	8	9	11	12	13
63	5	8	11	12	13	15
64	7	9	12	13	15	16
65	7	11	13	15	16	17
66	8	12	15	16	17	19
67	8	12	15	17	19	20
68	9	13	17	19	20	22
69	9	15	19	21	22	25
70	11	17	21	24	25	28
71	12	19	22	25	26	29
72	13	20	25	28	29	32
73	15	22	28	30	33	37
74	16	24	30	34	36	41
75	17	26	33	37	40	46
76	19	28	36	40	42	52
77	21	30	38	44	46	56
78	22	34	44	49	53	63
79	25	38	49	56	58	71
80	28	41	54	61	65	78
81	30	48	57	67	69	86
82	33	52	65	73	78	94
83	36	57	71	82	89	104
84	40	63	79	91	98	115
85	44	69	86	101	108	126
86	46	75	94	110	118	136
87	50	81	101	118	128	147
88	56	90	112	132	142	163
89	62	99	124	145	156	179

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Preferred Classes - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

NTQ
"Double Care"
100% APOC +
Lifetime IR
5% Compound

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$6	$8	$8	$9	$12
50-54	5	7	8	9	10	13
55	6	8	10	12	12	16
56	6	8	10	12	13	17
57	7	9	12	13	14	18
58	7	9	13	14	15	20
59	7	10	13	14	15	21
60	8	12	14	15	16	22
61	8	12	15	16	17	23
62	8	13	16	17	18	24
63	9	14	17	18	20	25
64	9	14	18	20	22	28
65	10	15	20	21	23	29
66	10	16	21	22	24	31
67	10	17	22	24	25	32
68	12	18	25	26	28	35
69	13	21	25	29	31	37
70	14	22	28	31	33	39
71	15	23	30	33	36	41
72	16	24	31	36	39	44
73	18	26	33	38	41	49
74	20	28	36	40	45	55
75	21	30	38	44	47	61
76	22	31	40	46	51	67
77	24	33	43	48	53	72
78	26	38	48	55	61	81
79	29	44	55	62	68	90
80	31	48	61	70	76	98
81	33	53	68	77	84	106
82	36	58	74	84	91	115
83	39	63	81	93	100	124
84	43	69	89	101	109	133
85	46	76	95	110	117	143
86	49	82	104	118	127	153
87	53	87	110	128	136	162
88	60	97	123	141	151	181
89	66	107	136	156	167	199

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Standard Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$7	$9	$9	$11	$13
50-54	5	8	9	11	12	15
55	7	9	12	13	13	19
56	7	9	12	13	15	20
57	8	11	13	15	16	21
58	8	11	15	16	17	22
59	8	12	15	16	17	24
60	9	13	16	17	19	25
61	9	13	17	19	20	26
62	9	15	19	20	21	28
63	11	16	20	21	22	29
64	11	16	21	22	25	32
65	12	17	22	24	26	33
66	12	19	24	25	28	36
67	12	20	25	28	29	37
68	13	21	29	30	32	40
69	15	24	29	33	36	42
70	16	25	32	36	38	45
71	17	26	34	38	41	48
72	19	28	36	41	45	50
73	21	30	38	44	48	57
74	22	32	41	46	52	63
75	24	34	44	50	54	70
76	25	36	46	53	58	77
77	28	38	49	56	61	83
78	30	44	56	63	70	93
79	33	50	63	71	78	103
80	36	56	70	81	87	112
81	38	61	78	89	97	122
82	41	66	85	97	104	132
83	45	73	93	107	115	143
84	49	79	102	116	126	153
85	53	87	110	127	135	164
86	57	94	119	136	145	176
87	61	101	127	147	156	186
88	69	111	142	163	173	208
89	75	123	156	180	192	229

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC
and 5% 10-Year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

NTQ
"Double Care"
100% APOC +
10-Yr IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% 10-Year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$6	$6	$7	$8
50-54	3	6	6	7	7	9
55	5	6	7	8	8	12
56	5	6	8	8	9	12
57	5	7	8	9	9	13
58	5	7	8	9	10	14
59	6	7	9	10	12	14
60	6	8	10	10	12	15
61	6	8	10	12	13	16
62	6	9	12	13	14	17
63	7	9	12	13	14	17
64	7	10	13	14	15	18
65	7	10	14	15	16	20
66	7	12	14	16	17	21
67	8	13	15	16	18	22
68	9	14	17	20	21	25
69	10	16	21	23	24	29
70	12	18	23	25	28	32
71	14	21	25	29	31	36
72	15	22	28	32	35	38
73	16	24	30	35	37	44
74	17	25	32	37	40	48
75	20	28	35	39	43	53
76	21	29	37	41	45	58
77	22	31	39	44	48	62
78	24	36	45	52	56	72
79	28	41	52	59	64	82
80	30	46	59	67	72	92
81	32	51	64	74	81	101
82	35	56	71	82	89	112
83	39	62	79	91	98	121
84	43	68	87	100	107	131
85	46	75	94	108	116	141
86	49	81	102	117	125	151
87	53	86	110	127	135	161
88	59	97	123	141	150	179
89	64	106	135	155	166	198

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$5	$7	$7	$8	$9
50-54	4	7	7	8	8	11
55	5	7	8	9	9	13
56	5	7	9	9	11	13
57	5	8	9	11	11	15
58	5	8	9	11	12	16
59	7	8	11	12	13	16
60	7	9	12	12	13	17
61	7	9	12	13	15	19
62	7	11	13	15	16	20
63	8	11	13	15	16	20
64	8	12	15	16	17	21
65	8	12	16	17	19	22
66	8	13	16	19	20	24
67	9	15	17	19	21	25
68	11	16	20	22	24	29
69	12	19	24	26	28	33
70	13	21	26	29	32	37
71	16	24	29	33	36	41
72	17	25	32	37	40	44
73	19	28	34	40	42	50
74	20	29	37	42	46	56
75	22	32	40	45	49	61
76	24	33	42	48	52	66
77	25	36	45	50	56	71
78	28	41	52	60	65	83
79	32	48	60	67	74	94
80	34	53	67	77	83	106
81	37	58	74	85	93	116
82	40	65	82	94	102	128
83	45	71	91	104	112	139
84	49	78	101	115	123	151
85	53	86	108	124	134	163
86	57	93	118	135	144	173
87	61	99	127	145	155	185
88	67	111	142	163	172	206
89	74	122	155	179	190	227

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

LONG TERM CARE INSURANCE POLICY
POLICY FORM TNQ-LTC-2000-VA
ALTERNATIVE PLAN OF CARE RIDER TNQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $0.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Supplement to Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$3	$5	$5	$5	$8	$11
50-59	3	5	5	8	8	11
60-64	3	5	8	8	8	14
65-69	5	8	11	14	14	16
70	8	11	14	16	19	22
71	11	14	19	19	22	25
72	11	16	19	22	25	27
73	11	19	22	27	27	33
74	14	22	25	30	33	38
75	16	25	30	33	35	41
76	16	27	33	38	41	46
77	19	27	35	41	44	49
78	22	33	38	44	49	57
79	25	35	44	49	55	63
80	27	38	46	55	60	68
81	30	41	49	57	66	74
82	33	44	55	63	71	79
83	35	46	60	68	76	87
84	38	52	63	74	85	93
85	41	55	68	82	90	101
86	44	60	74	87	98	109
87	46	63	79	93	106	115
88	49	66	79	96	106	117
89	49	66	82	98	112	123

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$8	$11	$11	$14	$19
50-59	5	8	11	14	16	22
60-64	5	8	14	14	16	25
65-69	8	16	19	22	25	27
70	11	19	25	27	30	35
71	14	22	27	33	35	41
72	16	25	30	35	38	46
73	16	27	33	38	44	52
74	19	30	38	44	49	57
75	22	33	41	49	52	63
76	22	35	44	52	57	68
77	25	38	49	57	63	74
78	27	44	52	63	68	79
79	33	46	57	68	76	87
80	35	49	63	71	82	93
81	38	52	66	76	87	101
82	41	55	71	82	93	106
83	44	60	76	90	101	115
84	49	66	82	96	109	123
85	52	68	87	104	117	131
86	55	74	93	109	126	139
87	57	76	98	117	134	147
88	57	79	98	117	137	150
89	60	82	104	123	142	156

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$3	$5	$5	$8	$8	$14
50-59	3	5	8	8	11	14
60-64	3	5	8	8	11	16
65-69	8	11	14	16	19	22
70	11	16	19	22	25	30
71	14	19	25	27	30	35
72	14	22	27	30	33	41
73	16	25	30	35	38	46
74	16	27	33	38	44	52
75	19	30	38	44	49	57
76	22	33	41	49	55	63
77	22	35	46	55	60	68
78	27	41	49	60	66	76
79	30	44	55	63	71	82
80	33	46	60	68	79	90
81	38	52	63	74	85	98
82	41	55	68	79	90	104
83	44	57	74	87	98	112
84	46	63	79	93	106	120
85	49	68	85	101	115	128
86	52	71	90	106	123	137
87	55	76	96	115	131	145
88	57	76	98	117	134	147
89	60	79	101	120	139	153

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-APC: NON QUALIFIED
LONG TERM CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Supplement to Tax Qualified Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Original Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$2	$2	$3	$3	$4	$4
50-59	2	2	3	4	4	5
60-64	2	3	3	4	4	5
65-69	3	4	5	5	6	7
70	3	4	5	6	7	8
71	4	5	6	7	8	9
72	4	5	7	8	8	9
73	5	6	7	8	9	10
74	5	6	8	9	10	11
75	5	7	8	9	10	11
76	6	7	9	10	11	12
77	6	8	9	11	12	12
78	7	9	11	12	13	14
79	8	10	12	13	14	15
80	8	11	13	15	16	17
81	9	12	14	16	17	18
82	10	13	16	17	18	20
83	12	15	18	19	21	22
84	13	17	20	22	23	24
85	14	18	22	24	25	27
86	16	20	24	26	27	29
87	17	22	26	28	29	31
88	18	22	26	29	30	32
89	18	23	27	30	31	33

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Original Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$3	$4	$5	$6	$7	$8
50-59	3	4	5	6	7	8
60-64	3	5	6	7	8	9
65-69	5	6	8	9	10	12
70	5	7	9	10	11	13
71	6	8	10	11	13	14
72	6	8	10	12	13	15
73	7	9	11	12	14	16
74	7	9	11	13	14	16
75	7	10	12	14	15	17
76	8	10	13	14	16	17
77	8	11	13	15	16	18
78	9	12	15	17	18	20
79	10	13	16	18	20	22
80	11	14	17	20	21	23
81	12	15	19	21	23	25
82	13	17	20	23	25	27
83	15	19	23	25	27	29
84	16	21	25	28	30	32
85	18	23	27	30	32	34
86	19	25	29	33	35	37
87	21	27	32	35	37	40
88	21	27	32	36	38	40
89	22	28	34	37	39	42

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Original Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$2	$2	$3	$4	$4	$5
50-59	2	3	3	4	5	6
60-64	2	3	4	4	5	6
65-69	3	5	6	7	8	9
70	4	6	7	8	9	11
71	5	7	8	9	11	12
72	5	7	9	10	11	13
73	6	8	10	11	12	14
74	6	8	10	12	13	15
75	7	9	11	13	14	15
76	7	9	12	13	14	16
77	8	10	12	14	15	17
78	9	11	14	16	17	19
79	10	12	15	17	19	21
80	11	14	17	19	21	22
81	12	15	18	21	22	24
82	13	16	20	22	24	26
83	14	18	22	25	27	29
84	16	20	24	27	29	31
85	17	22	27	30	31	34
86	19	24	29	32	34	36
87	21	26	31	34	36	39
88	21	27	32	35	37	40
89	22	28	33	37	39	41

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-HCP: TAX QUALIFIED
HOME HEALTH CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Supplement to Tax Qualified Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Current Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$4	$4	$6	$6	$8	$8
50-59	4	4	6	8	8	10
60-64	4	6	6	8	8	10
65-69	6	8	10	10	12	14
70	6	8	10	12	14	16
71	8	10	12	14	16	17
72	8	10	14	16	16	17
73	10	12	14	16	17	19
74	10	12	16	17	19	21
75	10	14	16	17	19	21
76	12	14	17	19	21	23
77	12	16	17	21	23	23
78	14	17	21	23	25	27
79	16	19	23	25	27	29
80	16	21	25	29	31	33
81	17	23	27	31	33	35
82	19	25	31	33	35	39
83	23	29	35	37	41	43
84	25	33	39	43	45	47
85	27	35	43	47	49	52
86	31	39	47	51	52	56
87	33	43	51	54	56	60
88	35	43	51	56	58	62
89	35	45	52	58	60	64

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Current Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$6	$8	$10	$12	$14	$16
50-59	6	8	10	12	14	16
60-64	6	10	12	14	16	17
65-69	10	12	16	17	19	23
70	10	14	17	19	21	25
71	12	16	19	21	25	27
72	12	16	19	23	25	29
73	14	17	21	23	27	31
74	14	17	21	25	27	31
75	14	19	23	27	29	33
76	16	19	25	27	31	33
77	16	21	25	29	31	35
78	17	23	29	33	35	39
79	19	25	31	35	39	43
80	21	27	33	39	41	45
81	23	29	37	41	45	49
82	25	33	39	45	49	52
83	29	37	45	49	52	56
84	31	41	49	54	58	62
85	35	45	52	58	62	66
86	37	49	56	64	68	72
87	41	52	62	68	72	78
88	41	52	62	70	74	78
89	43	54	66	72	76	82

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Current Rates

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$4	$4	$6	$8	$8	$10
50-59	4	6	6	8	10	12
60-64	4	6	8	8	10	12
65-69	6	10	12	14	16	17
70	8	12	14	16	17	21
71	10	14	16	17	21	23
72	10	14	17	19	21	25
73	12	16	19	21	23	27
74	12	16	19	23	25	29
75	14	17	21	25	27	29
76	14	17	23	25	27	31
77	16	19	23	27	29	33
78	17	21	27	31	33	37
79	19	23	29	33	37	41
80	21	27	33	37	41	43
81	23	29	35	41	43	47
82	25	31	39	43	47	51
83	27	35	43	49	52	56
84	31	39	47	52	56	60
85	33	43	52	58	60	66
86	37	47	56	62	66	70
87	41	51	60	66	70	76
88	41	52	62	68	72	78
89	43	54	64	72	76	80

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-HCP: TAX QUALIFIED
HOME HEALTH CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Supplement to Tax Qualified Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$4	$4	$6	$6	$8	$8
50-59	4	4	6	8	8	10
60-64	4	6	6	8	8	10
65-69	6	8	10	10	12	14
70	6	8	10	12	14	16
71	8	10	12	14	16	17
72	8	10	14	16	16	17
73	10	12	14	16	17	19
74	10	12	16	17	19	21
75	10	14	16	17	19	21
76	12	14	17	19	21	23
77	12	16	17	21	23	23
78	14	17	21	23	25	27
79	16	19	23	25	27	29
80	16	21	25	29	31	33
81	17	23	27	31	33	35
82	19	25	31	33	35	39
83	23	29	35	37	41	43
84	25	33	39	43	45	47
85	27	35	43	47	49	52
86	31	39	47	51	52	56
87	33	43	51	54	56	60
88	35	43	51	56	58	62
89	35	45	52	58	60	64

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$6	$8	$10	$12	$14	$16
50-59	6	8	10	12	14	16
60-64	6	10	12	14	16	17
65-69	10	12	16	17	19	23
70	10	14	17	19	21	25
71	12	16	19	21	25	27
72	12	16	19	23	25	29
73	14	17	21	23	27	31
74	14	17	21	25	27	31
75	14	19	23	27	29	33
76	16	19	25	27	31	33
77	16	21	25	29	31	35
78	17	23	29	33	35	39
79	19	25	31	35	39	43
80	21	27	33	39	41	45
81	23	29	37	41	45	49
82	25	33	39	45	49	52
83	29	37	45	49	52	56
84	31	41	49	54	58	62
85	35	45	52	58	62	66
86	37	49	56	64	68	72
87	41	52	62	68	72	78
88	41	52	62	70	74	78
89	43	54	66	72	76	82

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$4	$4	$6	$8	$8	$10
50-59	4	6	6	8	10	12
60-64	4	6	8	8	10	12
65-69	6	10	12	14	16	17
70	8	12	14	16	17	21
71	10	14	16	17	21	23
72	10	14	17	19	21	25
73	12	16	19	21	23	27
74	12	16	19	23	25	29
75	14	17	21	25	27	29
76	14	17	23	25	27	31
77	16	19	23	27	29	33
78	17	21	27	31	33	37
79	19	23	29	33	37	41
80	21	27	33	37	41	43
81	23	29	35	41	43	47
82	25	31	39	43	47	51
83	27	35	43	49	52	56
84	31	39	47	52	56	60
85	33	43	52	58	60	66
86	37	47	56	62	66	70
87	41	51	60	66	70	76
88	41	52	62	68	72	78
89	43	54	64	72	76	80

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-HCP: TAX QUALIFIED
HOME HEALTH CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Supplement to Tax Qualified Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$4	$4	$7	$7	$9	$9
50-59	4	4	7	9	9	11
60-64	4	7	7	9	9	11
65-69	7	9	11	11	13	15
70	7	9	11	13	15	17
71	9	11	13	15	17	20
72	9	11	15	17	17	20
73	11	13	15	17	20	22
74	11	13	17	20	22	24
75	11	15	17	20	22	24
76	13	15	20	22	24	26
77	13	17	20	24	26	26
78	15	20	24	26	28	30
79	17	22	26	28	30	33
80	17	24	28	33	35	37
81	20	26	30	35	37	39
82	22	28	35	37	39	44
83	26	33	39	41	46	48
84	28	37	44	48	50	52
85	30	39	48	52	54	59
86	35	44	52	57	59	63
87	37	48	57	61	63	67
88	39	48	57	63	65	70
89	39	50	59	65	67	72

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$7	$9	$11	$13	$15	$17
50-59	7	9	11	13	15	17
60-64	7	11	13	15	17	20
65-69	11	13	17	20	22	26
70	11	15	20	22	24	28
71	13	17	22	24	28	30
72	13	17	22	26	28	33
73	15	20	24	26	30	35
74	15	20	24	28	30	35
75	15	22	26	30	33	37
76	17	22	28	30	35	37
77	17	24	28	33	35	39
78	20	26	33	37	39	44
79	22	28	35	39	44	48
80	24	30	37	44	46	50
81	26	33	41	46	50	54
82	28	37	44	50	54	59
83	33	41	50	54	59	63
84	35	46	54	61	65	70
85	39	50	59	65	70	74
86	41	54	63	72	76	81
87	46	59	70	76	81	87
88	46	59	70	78	83	87
89	48	61	74	81	85	91

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$4	$4	$7	$9	$9	$11
50-59	4	7	7	9	11	13
60-64	4	7	9	9	11	13
65-69	7	11	13	15	17	20
70	9	13	15	17	20	24
71	11	15	17	20	24	26
72	11	15	20	22	24	28
73	13	17	22	24	26	30
74	13	17	22	26	28	33
75	15	20	24	28	30	33
76	15	20	26	28	30	35
77	17	22	26	30	33	37
78	20	24	30	35	37	41
79	22	26	33	37	41	46
80	24	30	37	41	46	48
81	26	33	39	46	48	52
82	28	35	44	48	52	57
83	30	39	48	54	59	63
84	35	44	52	59	63	67
85	37	48	59	65	67	74
86	41	52	63	70	74	78
87	46	57	67	74	78	85
88	46	59	70	76	81	87
89	48	61	72	81	85	89

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-HCP: TAX QUALIFIED
HOME HEALTH CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Supplement to Tax Qualified Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$5	$7	$7	$10	$10
50-59	5	5	7	10	10	12
60-64	5	7	7	10	10	12
65-69	7	10	12	12	15	17
70	7	10	12	15	17	20
71	10	12	15	17	20	22
72	10	12	17	20	20	22
73	12	15	17	20	22	24
74	12	15	20	22	24	27
75	12	17	20	22	24	27
76	15	17	22	24	27	29
77	15	20	22	27	29	29
78	17	22	27	29	32	34
79	20	24	29	32	34	37
80	20	27	32	37	39	41
81	22	29	34	39	41	44
82	24	32	39	41	44	49
83	29	37	44	46	51	54
84	32	41	49	54	56	59
85	34	44	54	59	61	66
86	39	49	59	63	66	71
87	41	54	63	68	71	76
88	44	54	63	71	73	78
89	44	56	66	73	76	80

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$7	$10	$12	$15	$17	$20
50-59	7	10	12	15	17	20
60-64	7	12	15	17	20	22
65-69	12	15	20	22	24	29
70	12	17	22	24	27	32
71	15	20	24	27	32	34
72	15	20	24	29	32	37
73	17	22	27	29	34	39
74	17	22	27	32	34	39
75	17	24	29	34	37	41
76	20	24	32	34	39	41
77	20	27	32	37	39	44
78	22	29	37	41	44	49
79	24	32	39	44	49	54
80	27	34	41	49	51	56
81	29	37	46	51	56	61
82	32	41	49	56	61	66
83	37	46	56	61	66	71
84	39	51	61	68	73	78
85	44	56	66	73	78	83
86	46	61	71	80	85	90
87	51	66	78	85	90	98
88	51	66	78	88	93	98
89	54	68	83	90	95	102

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$5	$7	$10	$10	$12
50-59	5	7	7	10	12	15
60-64	5	7	10	10	12	15
65-69	7	12	15	17	20	22
70	10	15	17	20	22	27
71	12	17	20	22	27	29
72	12	17	22	24	27	32
73	15	20	24	27	29	34
74	15	20	24	29	32	37
75	17	22	27	32	34	37
76	17	22	29	32	34	39
77	20	24	29	34	37	41
78	22	27	34	39	41	46
79	24	29	37	41	46	51
80	27	34	41	46	51	54
81	29	37	44	51	54	59
82	32	39	49	54	59	63
83	34	44	54	61	66	71
84	39	49	59	66	71	76
85	41	54	66	73	76	83
86	46	59	71	78	83	88
87	51	63	76	83	88	95
88	51	66	78	85	90	98
89	54	68	80	90	95	100

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-HCP: TAX QUALIFIED
HOME HEALTH CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

TQ
Level

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	26	37	47	52	55	65
50-54	29	40	50	57	60	71
55	34	47	58	63	66	84
56	36	48	60	66	69	87
57	37	50	63	68	71	92
58	40	57	69	76	79	100
59	44	61	76	84	87	108
60	47	66	82	90	95	116
61	50	73	89	99	103	126
62	53	78	95	105	111	134
63	60	87	108	120	126	149
64	65	97	120	132	141	163
65	71	107	131	145	155	179
66	76	116	142	158	168	194
67	82	126	153	171	183	210
68	92	142	174	194	207	234
69	102	158	194	216	229	260
70	113	174	215	239	254	284
71	123	189	234	262	278	310
72	134	205	254	284	301	336
73	153	233	289	323	341	385
74	173	260	323	364	383	433
75	192	288	357	404	423	481
76	212	315	393	444	464	530
77	233	343	427	483	504	578
78	257	388	483	546	572	658
79	283	431	540	609	640	735
80	307	475	595	672	708	814
81	333	520	661	735	776	893
82	359	564	708	797	843	971
83	396	628	787	895	952	1079
84	435	693	866	994	1058	1189
85	473	758	945	1092	1165	1297
86	512	822	1026	1191	1272	1406
87	549	887	1105	1289	1378	1514
88	612	987	1230	1435	1533	1684
89	674	1087	1354	1580	1690	1856

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	29	42	53	60	63	74
50-54	34	47	58	65	69	82
55	39	53	66	73	76	97
56	40	57	69	76	79	100
57	42	58	73	78	82	107
58	47	65	79	87	90	115
59	50	71	87	97	100	124
60	53	76	95	103	110	134
61	58	84	102	113	120	145
62	61	89	110	121	128	153
63	69	100	124	137	145	171
64	74	111	137	152	162	187
65	82	123	150	168	178	207
66	87	134	163	183	194	223
67	95	145	176	197	210	242
68	107	163	200	223	238	270
69	116	183	223	249	263	299
70	131	200	247	275	292	326
71	141	218	270	301	320	357
72	153	236	292	326	346	386
73	176	268	333	372	393	443
74	199	299	372	418	441	498
75	221	331	410	465	486	554
76	244	362	451	511	533	609
77	268	394	491	556	580	666
78	296	446	556	628	658	756
79	325	496	620	701	735	845
80	354	546	683	772	814	937
81	383	598	748	845	892	1028
82	412	648	814	916	969	1116
83	456	722	905	1029	1094	1241
84	499	797	995	1142	1217	1367
85	544	871	1087	1255	1339	1491
86	590	945	1179	1370	1462	1617
87	632	1019	1272	1483	1585	1742
88	704	1136	1414	1650	1763	1936
89	776	1251	1558	1818	1944	2134

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% increase

TQ Lifetime Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	48	71	87	95	102	134
50-54	53	78	95	103	111	147
55	66	94	118	131	139	183
56	71	99	126	139	149	195
57	76	103	134	147	157	207
58	81	113	144	157	168	221
59	86	121	152	166	178	234
60	90	129	162	176	189	249
61	95	137	170	187	199	262
62	102	145	179	197	210	276
63	103	153	189	207	221	291
64	107	162	199	218	234	305
65	110	170	208	229	246	320
66	113	178	218	241	259	334
67	116	186	228	252	270	351
68	132	208	257	286	307	386
69	149	229	286	322	346	423
70	165	252	315	355	383	460
71	181	275	344	389	420	496
72	197	296	373	425	457	533
73	220	323	407	464	501	599
74	242	351	441	504	543	664
75	263	378	475	543	586	730
76	286	406	509	583	630	797
77	307	431	543	624	672	861
78	336	491	620	709	764	961
79	367	551	696	795	855	1063
80	396	609	772	881	947	1163
81	425	669	848	968	1037	1263
82	454	727	926	1053	1128	1364
83	498	801	1019	1162	1239	1477
84	541	876	1113	1272	1349	1590
85	585	948	1207	1380	1461	1703
86	628	1023	1301	1490	1570	1816
87	672	1097	1394	1598	1682	1929
88	748	1220	1551	1777	1871	2146
89	824	1344	1708	1958	2062	2365

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	57	82	100	110	116	153
50-54	61	89	110	120	128	170
55	76	108	136	150	160	210
56	82	113	145	160	171	225
57	87	120	153	170	181	238
58	94	131	165	181	194	255
59	99	139	174	191	205	270
60	103	149	186	202	218	286
61	110	158	195	215	228	301
62	116	168	207	226	242	318
63	120	176	218	238	255	334
64	123	186	228	250	270	351
65	126	195	239	263	283	368
66	131	205	250	276	297	385
67	134	213	262	289	310	404
68	152	239	296	330	354	444
69	171	263	330	370	397	486
70	189	289	362	409	441	530
71	208	317	396	448	483	570
72	226	339	430	488	525	614
73	252	372	469	533	577	690
74	280	404	507	580	624	764
75	302	435	546	624	674	840
76	330	467	585	671	725	916
77	354	496	624	717	772	990
78	386	565	714	816	879	1105
79	422	633	801	914	982	1223
80	456	701	889	1013	1089	1338
81	488	769	976	1113	1192	1452
82	522	837	1065	1212	1297	1569
83	572	921	1173	1336	1425	1698
84	622	1007	1280	1462	1551	1829
85	672	1091	1388	1587	1632	1958
86	722	1176	1496	1713	1806	2089
87	772	1262	1603	1837	1934	2218
88	860	1402	1784	2044	2152	2467
89	948	1546	1965	2252	2370	2721

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

TQ 10-Year Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	36	50	61	68	73	94
50-54	39	55	68	74	79	102
55	48	66	81	89	95	121
56	52	71	86	94	100	128
57	55	74	90	99	105	134
58	58	81	97	107	115	145
59	61	86	105	115	123	157
60	66	92	113	123	132	170
61	69	99	121	131	142	181
62	73	103	128	139	150	192
63	76	111	137	150	162	205
64	79	120	147	162	173	218
65	82	128	157	173	184	231
66	86	136	166	183	195	244
67	89	144	176	194	207	259
68	107	168	207	231	247	299
69	126	194	239	268	286	341
70	144	218	271	305	326	383
71	162	244	302	341	367	425
72	179	268	334	378	406	467
73	200	294	367	417	446	520
74	221	322	401	454	486	575
75	242	347	433	493	525	630
76	263	373	465	530	565	685
77	284	399	498	569	606	740
78	315	460	578	659	703	856
79	346	522	658	750	801	973
80	378	583	737	840	900	1089
81	409	645	818	931	997	1205
82	439	706	897	1021	1095	1323
83	485	784	994	1134	1210	1441
84	532	860	1092	1247	1326	1561
85	577	935	1189	1360	1443	1679
86	622	1013	1286	1473	1558	1798
87	667	1089	1385	1588	1674	1916
88	743	1212	1540	1766	1861	2133
89	818	1336	1696	1945	2050	2349

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	40	58	71	78	84	108
50-54	45	63	78	86	90	116
55	57	76	94	102	110	139
56	60	82	99	108	115	147
57	63	86	103	113	121	153
58	66	94	111	123	132	168
59	71	99	121	132	141	181
60	76	107	131	141	152	195
61	79	113	139	150	163	208
62	84	120	147	160	173	221
63	87	128	158	173	186	236
64	90	137	170	186	199	250
65	95	147	181	199	212	265
66	99	157	191	210	225	281
67	102	165	202	223	238	297
68	123	194	238	265	284	344
69	145	223	275	309	330	393
70	165	250	312	351	375	441
71	186	281	347	393	422	488
72	207	309	385	435	467	536
73	231	338	422	480	512	598
74	255	370	460	522	559	661
75	280	399	498	567	604	725
76	302	433	535	609	651	788
77	326	459	572	654	696	851
78	362	530	666	758	808	986
79	397	599	756	863	921	1118
80	435	671	847	966	1036	1252
81	470	742	940	1070	1147	1386
82	506	813	1031	1175	1260	1522
83	557	902	1142	1304	1391	1658
84	611	989	1255	1435	1525	1795
85	664	1076	1367	1564	1659	1931
86	716	1165	1478	1695	1792	2068
87	767	1252	1593	1826	1924	2204
88	855	1394	1771	2031	2141	2453
89	940	1536	1952	2238	2357	2701

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Level Benefit
Pre-RS Proposed Rates: 40.4% Increase

TQ 100% APOC

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Annual Premiums per $10 of Daily Benefit
Level Benefit
Pre-RS Proposed Rates: 40.4% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	36	52	65	73	78	92
50-54	39	57	71	79	84	100
55	45	63	81	89	95	118
56	48	66	84	94	99	123
57	50	68	87	97	102	129
58	55	76	97	107	115	141
59	60	84	107	118	126	153
60	63	90	115	128	137	165
61	68	99	124	139	149	176
62	73	107	134	149	160	189
63	81	120	150	166	179	208
64	89	132	166	184	197	228
65	95	145	181	204	216	247
66	103	158	197	221	236	265
67	111	171	213	239	255	284
68	126	192	239	268	286	317
69	139	213	267	297	318	351
70	152	234	292	328	349	383
71	166	255	318	357	380	415
72	179	276	346	386	412	448
73	202	307	383	430	459	515
74	223	336	422	473	506	583
75	246	367	460	517	553	651
76	267	397	498	561	598	719
77	289	427	536	604	645	787
78	323	486	611	690	735	893
79	357	546	685	774	827	998
80	391	606	761	858	918	1105
81	425	664	835	942	1011	1212
82	459	724	910	1028	1099	1317
83	509	806	1011	1154	1238	1465
84	559	890	1113	1281	1377	1612
85	607	973	1217	1409	1515	1759
86	658	1057	1318	1535	1654	1906
87	708	1139	1420	1663	1793	2054
88	787	1267	1580	1850	1995	2285
89	868	1396	1742	2037	2199	2517

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	40	60	74	84	89	107
50-54	45	65	82	90	97	115
55	52	73	94	102	110	136
56	57	76	97	108	113	141
57	58	78	100	111	116	149
58	63	87	111	123	132	162
59	69	97	123	136	145	176
60	73	103	132	147	158	189
61	78	113	144	160	171	202
62	84	123	153	171	184	218
63	94	137	173	191	207	239
64	102	152	191	212	226	262
65	110	168	208	234	249	284
66	120	183	226	255	271	305
67	128	197	246	275	294	326
68	145	221	275	309	330	364
69	160	246	307	343	367	404
70	174	270	336	376	401	441
71	191	294	367	410	436	478
72	207	318	397	444	473	515
73	233	354	441	494	528	593
74	257	386	485	544	582	671
75	283	422	530	595	635	748
76	307	457	572	645	688	827
77	333	491	617	695	742	905
78	372	559	703	793	845	1028
79	410	628	788	890	952	1149
80	449	696	876	987	1055	1272
81	488	764	961	1082	1160	1394
82	528	832	1045	1181	1263	1514
83	585	927	1163	1326	1423	1685
84	643	1024	1280	1473	1583	1855
85	698	1118	1399	1621	1743	2023
86	756	1215	1515	1766	1903	2192
87	814	1310	1633	1911	2063	2362
88	905	1457	1818	2128	2294	2627
89	998	1606	2003	2343	2529	2895

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Pre-RS Proposed Rates: 40.4% Increase	TQ 100% APOC + Lifetime IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Pre-RS Proposed Rates: 40.4% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	68	97	123	134	145	187
50-54	73	105	134	145	158	205
55	92	128	163	179	192	259
56	99	136	173	189	204	275
57	105	142	183	200	215	292
58	111	153	197	215	233	312
59	118	165	210	231	249	331
60	124	176	225	246	267	349
61	132	187	238	260	283	368
62	139	199	252	275	301	386
63	145	215	271	297	323	415
64	153	231	289	318	346	443
65	160	247	309	341	367	470
66	166	263	328	362	389	498
67	174	278	347	383	412	525
68	192	302	378	422	456	562
69	210	326	410	462	498	599
70	229	351	443	501	540	637
71	247	375	473	540	583	675
72	265	399	506	578	625	713
73	289	427	541	619	672	805
74	312	456	577	659	721	897
75	336	483	612	700	767	989
76	359	511	648	740	814	1081
77	383	538	683	780	863	1173
78	423	617	785	897	984	1309
79	462	696	885	1011	1105	1444
80	502	776	987	1126	1226	1579
81	543	855	1087	1241	1347	1714
82	583	934	1189	1356	1470	1850
83	638	1029	1309	1496	1614	2003
84	695	1123	1430	1637	1758	2155
85	750	1218	1549	1777	1902	2309
86	806	1314	1669	1918	2047	2462
87	861	1407	1790	2058	2191	2616
88	958	1566	1991	2291	2436	2910
89	1057	1726	2194	2524	2685	3207

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	78	111	141	153	168	215
50-54	84	121	153	168	183	236
55	107	147	187	207	221	297
56	113	157	199	218	234	317
57	121	163	210	231	247	336
58	128	176	226	247	268	359
59	136	189	242	265	286	381
60	144	202	259	283	307	401
61	152	215	273	299	325	423
62	160	228	289	317	346	444
63	168	247	312	343	372	478
64	176	265	333	367	397	509
65	184	284	355	393	422	541
66	191	302	376	417	448	572
67	200	320	399	441	473	604
68	221	347	435	485	523	646
69	242	375	472	532	572	690
70	263	404	509	577	620	732
71	284	431	544	620	671	777
72	305	459	582	666	719	819
73	333	491	622	711	772	926
74	359	523	664	758	829	1031
75	386	556	704	805	882	1137
76	412	586	745	851	937	1242
77	441	619	785	897	992	1349
78	486	709	903	1031	1131	1506
79	532	801	1018	1163	1272	1661
80	578	892	1136	1296	1410	1816
81	624	982	1251	1427	1549	1971
82	671	1074	1367	1559	1692	2128
83	734	1184	1506	1721	1856	2304
84	800	1291	1645	1882	2021	2478
85	863	1401	1782	2044	2188	2655
86	927	1511	1919	2205	2354	2832
87	990	1619	2058	2367	2519	3008
88	1102	1800	2289	2635	2802	3346
89	1215	1984	2524	2902	3088	3689

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Pre-RS Proposed Rates: 40.4% Increase	TQ 100% APOC + 10-Year IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Pre-RS Proposed Rates: 40.4% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	48	69	87	95	103	121
50-54	53	92	95	105	113	132
55	66	92	116	128	139	163
56	71	97	123	136	147	171
57	76	102	129	144	155	181
58	81	110	139	155	166	195
59	86	118	149	165	179	210
60	90	126	160	176	191	225
61	95	134	170	187	202	238
62	100	142	179	197	215	252
63	103	153	192	212	229	271
64	108	163	205	226	244	289
65	113	174	216	241	260	309
66	118	184	229	255	275	328
67	121	195	242	270	289	347
68	145	228	284	318	343	409
69	170	262	328	368	396	472
70	194	294	370	417	449	535
71	216	328	412	467	502	598
72	241	360	454	515	556	661
73	263	388	490	556	599	711
74	286	415	523	595	643	761
75	309	443	557	633	687	809
76	331	470	591	672	730	860
77	354	498	625	711	774	908
78	396	580	732	832	905	1070
79	438	661	837	953	1036	1231
80	480	743	942	1074	1165	1391
81	522	824	1047	1194	1296	1553
82	565	906	1154	1315	1425	1711
83	624	1005	1278	1462	1575	1897
84	682	1104	1404	1608	1726	2083
85	740	1202	1528	1755	1877	2268
86	798	1301	1654	1900	2028	2454
87	856	1399	1779	2047	2178	2640
88	953	1556	1979	2276	2422	2934
89	1050	1714	2181	2509	2669	3235

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	57	79	100	110	120	139
50-54	61	87	110	121	131	153
55	76	107	134	147	160	187
56	82	111	141	157	170	197
57	87	116	149	165	178	208
58	94	126	160	178	191	225
59	99	136	171	189	207	241
60	103	145	184	202	220	257
61	110	153	195	215	233	273
62	115	163	207	226	247	289
63	120	176	221	244	263	312
64	124	187	236	260	281	333
65	131	200	249	276	299	355
66	136	212	263	294	317	376
67	139	225	280	310	333	402
68	168	262	326	367	394	470
69	195	301	376	423	456	543
70	223	338	425	480	517	616
71	249	376	473	536	578	688
72	276	414	522	593	640	759
73	302	446	562	640	690	818
74	330	478	603	683	740	874
75	355	509	641	729	790	931
76	381	541	680	772	840	987
77	407	572	719	818	890	1045
78	456	667	842	956	1040	1231
79	504	759	963	1097	1191	1415
80	553	855	1082	1236	1339	1600
81	599	948	1204	1373	1490	1785
82	651	1042	1326	1512	1638	1968
83	717	1155	1470	1682	1811	2181
84	784	1268	1614	1848	1984	2394
85	851	1383	1758	2018	2159	2609
86	918	1496	1903	2184	2331	2823
87	986	1609	2045	2354	2504	3036
88	1097	1789	2276	2617	2785	3375
89	1209	1971	2509	2886	3070	3719

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

TAX QUALIFIED LONG TERM CARE INSURANCE POLICY
POLICY FORM TQ-LTC-2000 (VA)
TAX QUALIFIED ALTERNATIVE PLAN OF CARE RIDER TQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Preferred Class - 0 Day Elimination Period
Current Rates

TQ
Level

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Standard Class - 0 Day Elimination Period
Current Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	18	26	33	37	39	46
50-54	21	29	36	40	43	51
55	24	33	41	45	47	60
56	25	35	43	47	49	62
57	26	36	45	48	51	66
58	29	40	49	54	56	71
59	31	44	54	60	62	77
60	33	47	59	64	68	83
61	36	52	63	70	74	90
62	38	55	68	75	79	95
63	43	62	77	85	90	106
64	46	69	85	94	100	116
65	51	76	93	104	110	128
66	54	83	101	113	120	138
67	59	90	109	122	130	150
68	66	101	124	138	147	167
69	72	113	138	154	163	185
70	81	124	153	170	181	202
71	87	135	167	186	198	221
72	95	146	181	202	214	239
73	109	166	206	230	243	274
74	123	185	230	259	273	308
75	137	205	254	288	301	343
76	151	224	279	316	330	377
77	166	244	304	344	359	412
78	183	276	344	389	407	468
79	201	307	384	434	455	523
80	219	338	423	478	504	580
81	237	370	470	523	552	636
82	255	401	504	567	600	691
83	282	447	560	637	677	768
84	309	493	616	707	753	846
85	337	539	673	777	829	923
86	365	585	730	848	905	1001
87	391	631	787	918	981	1078
88	436	703	875	1021	1091	1198
89	480	774	964	1125	1203	1321

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	21	30	38	43	45	53
50-54	24	33	41	46	49	59
55	28	38	47	52	54	69
56	29	40	49	54	56	71
57	30	41	52	55	59	76
58	33	46	56	62	64	82
59	36	51	62	69	71	89
60	38	54	68	74	78	95
61	41	60	72	81	85	104
62	44	63	78	86	91	109
63	49	71	89	98	104	122
64	53	79	98	108	115	133
65	59	87	107	120	127	147
66	62	95	116	130	138	159
67	68	104	125	140	150	173
68	76	116	143	159	169	192
69	83	130	159	177	187	213
70	93	143	176	196	208	232
71	100	155	192	214	228	254
72	109	168	208	232	246	275
73	125	191	237	265	279	315
74	141	213	265	298	314	354
75	158	236	292	331	346	394
76	174	258	321	363	380	434
77	191	281	350	396	413	474
78	210	317	396	447	468	538
79	231	353	442	499	523	601
80	252	389	486	550	580	667
81	273	426	532	601	635	731
82	293	461	580	652	690	795
83	324	514	644	733	779	883
84	355	567	708	813	866	973
85	388	620	774	894	953	1061
86	420	673	840	975	1041	1151
87	450	726	905	1056	1128	1240
88	501	808	1006	1174	1255	1378
89	552	890	1109	1294	1383	1519

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Current Rates

TQ Lifetime Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Current Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	35	51	62	68	72	95
50-54	38	55	68	74	79	105
55	47	67	84	93	99	130
56	51	70	90	99	106	139
57	54	74	95	105	112	147
58	58	81	102	112	120	158
59	61	86	108	118	127	167
60	64	92	115	125	135	177
61	68	98	121	133	141	186
62	72	104	128	140	150	197
63	74	109	135	147	158	207
64	76	115	141	155	167	217
65	78	121	148	163	175	228
66	81	127	155	171	184	238
67	83	132	162	179	192	250
68	94	148	183	204	219	275
69	106	163	204	229	246	301
70	117	179	224	253	273	328
71	129	196	245	277	299	353
72	140	210	266	302	325	380
73	156	230	290	330	357	427
74	173	250	314	359	386	473
75	187	269	338	386	417	520
76	204	289	362	415	449	567
77	219	307	386	444	478	613
78	239	350	442	505	544	684
79	261	392	496	566	608	757
80	282	434	550	627	674	828
81	302	476	604	689	738	899
82	323	518	659	750	803	971
83	354	570	726	827	882	1051
84	385	623	792	905	960	1132
85	416	675	859	982	1040	1212
86	447	728	926	1060	1118	1293
87	478	781	992	1137	1197	1373
88	532	868	1104	1265	1332	1527
89	587	957	1216	1394	1467	1684

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	40	59	71	78	83	109
50-54	44	63	78	85	91	121
55	54	77	97	107	114	150
56	59	81	104	114	122	160
57	62	85	109	121	129	169
58	67	93	117	129	138	182
59	70	99	124	136	146	192
60	74	106	132	144	155	204
61	78	113	139	153	162	214
62	83	120	147	161	173	227
63	85	125	155	169	182	238
64	87	132	162	178	192	250
65	90	139	170	187	201	262
66	93	146	178	197	212	274
67	95	152	186	206	221	288
68	108	170	210	235	252	316
69	122	187	235	263	283	346
70	135	206	258	291	314	377
71	148	225	282	319	344	406
72	161	242	306	347	374	437
73	179	265	334	380	411	491
74	199	288	361	413	444	544
75	215	309	389	444	480	598
76	235	332	416	477	516	652
77	252	353	444	511	550	705
78	275	403	508	581	626	787
79	300	451	570	651	699	871
80	324	499	633	721	775	952
81	347	547	695	792	849	1034
82	371	596	758	863	923	1117
83	407	656	835	951	1014	1209
84	443	716	911	1041	1104	1302
85	478	776	988	1129	1162	1394
86	514	837	1065	1219	1286	1487
87	550	898	1141	1308	1377	1579
88	612	998	1270	1455	1532	1756
89	675	1101	1398	1603	1687	1937

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Current Rates

TQ 10-Year Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Current Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	25	36	44	48	52	67
50-54	28	39	48	53	56	72
55	35	47	58	63	68	86
56	37	51	61	67	71	91
57	39	53	64	70	75	95
58	41	58	69	76	82	104
59	44	61	75	82	87	112
60	47	66	81	87	94	121
61	49	70	86	93	101	129
62	52	74	91	99	107	137
63	54	79	98	107	115	146
64	56	85	105	115	123	155
65	59	91	112	123	131	164
66	61	97	118	130	139	174
67	63	102	125	138	147	184
68	76	120	147	164	176	213
69	90	138	170	191	204	243
70	102	155	193	217	232	273
71	115	174	215	243	261	302
72	128	191	238	269	289	332
73	143	209	261	297	317	370
74	158	229	285	323	346	409
75	173	247	308	351	374	449
76	187	266	331	377	403	488
77	202	284	354	405	431	527
78	224	328	412	469	500	610
79	246	371	468	534	570	692
80	269	415	524	598	641	775
81	291	459	582	662	710	858
82	313	503	638	727	780	942
83	345	558	707	807	861	1026
84	378	612	777	888	944	1111
85	411	666	846	968	1027	1195
86	443	721	915	1049	1109	1280
87	475	775	986	1130	1191	1364
88	529	863	1096	1257	1325	1518
89	582	951	1208	1385	1459	1672

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	29	41	51	55	60	77
50-54	32	45	55	61	64	83
55	40	54	67	72	78	99
56	43	59	70	77	82	105
57	45	61	74	81	86	109
58	47	67	79	87	94	120
59	51	70	86	94	100	129
60	54	76	93	100	108	139
61	56	81	99	107	116	148
62	60	85	105	114	123	158
63	62	91	113	123	132	168
64	64	98	121	132	141	178
65	68	105	129	141	151	189
66	70	112	136	150	160	200
67	72	117	144	159	169	212
68	87	138	169	189	202	245
69	104	159	196	220	235	279
70	117	178	222	250	267	314
71	132	200	247	279	300	347
72	147	220	274	309	332	382
73	164	240	300	342	365	426
74	182	263	328	371	398	470
75	199	284	354	404	430	516
76	215	308	381	434	463	561
77	232	327	407	466	496	606
78	258	377	474	539	575	702
79	283	427	538	614	656	796
80	309	477	603	688	737	891
81	335	528	669	761	817	987
82	360	578	734	836	897	1083
83	397	642	813	928	990	1180
84	435	704	894	1021	1086	1278
85	473	766	973	1113	1181	1374
86	509	829	1052	1206	1275	1472
87	546	891	1134	1300	1370	1569
88	608	992	1260	1446	1524	1746
89	669	1094	1389	1593	1678	1923

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Level Benefit
Current Rates

TQ
100%
APOC

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Annual Premiums per $10 of Daily Benefit
Level Benefit
Current Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	25	37	46	52	55	66
50-54	28	40	51	56	60	71
55	32	45	58	63	68	84
56	35	47	60	67	70	87
57	36	48	62	69	72	92
58	39	54	69	76	82	100
59	43	60	76	84	90	109
60	45	64	82	91	98	117
61	48	70	89	99	106	125
62	52	76	95	106	114	135
63	58	85	107	118	128	148
64	63	94	118	131	140	162
65	68	104	129	145	154	176
66	74	113	140	158	168	189
67	79	122	152	170	182	202
68	90	137	170	191	204	225
69	99	152	190	212	227	250
70	108	167	208	233	248	273
71	118	182	227	254	270	296
72	128	197	246	275	293	319
73	144	219	273	306	327	367
74	159	239	300	337	360	415
75	175	261	328	368	393	463
76	190	283	354	399	426	512
77	206	304	382	430	459	560
78	230	346	435	491	523	636
79	254	389	488	551	589	711
80	278	431	542	611	653	787
81	302	473	595	670	720	863
82	327	515	647	731	782	937
83	362	574	720	821	881	1043
84	398	634	792	912	980	1148
85	432	692	866	1003	1079	1252
86	468	752	938	1093	1178	1357
87	504	811	1011	1183	1277	1462
88	560	902	1125	1317	1420	1626
89	618	994	1240	1450	1565	1792

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	29	43	53	60	63	76
50-54	32	46	59	64	69	82
55	37	52	67	72	78	97
56	40	54	69	77	81	100
57	41	55	71	79	83	106
58	45	62	79	87	94	115
59	49	69	87	97	104	125
60	52	74	94	105	113	135
61	55	81	102	114	122	144
62	60	87	109	122	131	155
63	67	98	123	136	147	170
64	72	108	136	151	161	186
65	78	120	148	167	177	202
66	85	130	161	182	193	217
67	91	140	175	196	209	232
68	104	158	196	220	235	259
69	114	175	219	244	261	288
70	124	192	239	268	285	314
71	136	209	261	292	311	340
72	147	227	283	316	337	367
73	166	252	314	352	376	422
74	183	275	345	388	414	477
75	201	300	377	423	452	532
76	219	325	407	459	490	589
77	237	350	439	495	528	644
78	265	398	500	565	601	731
79	292	447	561	634	677	818
80	320	496	623	703	751	905
81	347	544	684	771	826	992
82	376	592	744	841	899	1078
83	416	660	828	944	1013	1199
84	458	729	911	1049	1127	1320
85	497	796	996	1153	1241	1440
86	538	865	1079	1257	1355	1561
87	580	933	1163	1360	1469	1681
88	644	1037	1294	1515	1633	1870
89	711	1143	1426	1668	1800	2061

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
and with 5% Compound Lifetime Inflation Rider
Annual Premiums Per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Current Rates

TQ
100% APOC
+
Lifetime IR
5% Compound

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	48	69	87	95	104	133
50-54	52	75	95	104	113	146
55	66	91	116	128	137	184
56	70	97	123	135	145	196
57	75	101	130	143	153	208
58	79	109	140	153	166	222
59	84	117	150	164	177	236
60	89	125	160	175	190	248
61	94	133	169	185	201	262
62	99	141	179	196	214	275
63	104	153	193	212	230	296
64	109	164	206	227	246	315
65	114	176	220	243	261	335
66	118	187	233	258	277	354
67	124	198	247	273	293	374
68	137	215	269	300	324	400
69	150	232	292	329	354	427
70	163	250	315	357	384	453
71	176	267	337	384	415	481
72	189	284	360	412	445	507
73	206	304	385	440	478	573
74	222	324	411	469	513	638
75	239	344	436	498	546	704
76	255	363	461	527	580	769
77	273	383	486	555	614	835
78	301	439	559	638	700	932
79	329	496	630	720	787	1028
80	358	552	703	802	873	1124
81	386	608	774	883	959	1220
82	415	665	846	965	1047	1317
83	454	733	932	1065	1149	1426
84	495	799	1018	1165	1251	1534
85	534	867	1103	1265	1354	1643
86	574	935	1188	1365	1457	1753
87	613	1002	1274	1465	1559	1862
88	682	1114	1417	1631	1734	2071
89	752	1228	1562	1796	1911	2283

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
and with 5% Compound Lifetime Inflation Rider
Annual Premiums Per $10 of Daily Benefit
Standard Class - 0 Day Elimination Period
Current Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	55	79	100	109	120	153
50-54	60	86	109	120	130	168
55	76	105	133	147	158	212
56	81	112	141	155	167	225
57	86	116	150	164	176	239
58	91	125	161	176	191	255
59	97	135	173	189	204	271
60	102	144	184	201	219	285
61	108	153	194	213	231	301
62	114	162	206	225	246	316
63	120	176	222	244	265	340
64	125	189	237	261	283	362
65	131	202	253	279	300	385
66	136	215	268	297	319	407
67	143	228	284	314	337	430
68	158	247	309	345	373	460
69	173	267	336	378	407	491
70	187	288	362	411	442	521
71	202	307	388	442	477	553
72	217	327	414	474	512	583
73	237	350	443	506	550	659
74	255	373	473	539	590	734
75	275	396	501	573	628	810
76	293	417	530	606	667	884
77	314	440	559	638	706	960
78	346	505	643	734	805	1072
79	378	570	725	828	905	1182
80	412	635	808	922	1004	1293
81	444	699	890	1015	1103	1403
82	477	765	973	1110	1204	1515
83	522	843	1072	1225	1321	1640
84	569	919	1171	1340	1439	1764
85	614	997	1268	1455	1557	1889
86	660	1075	1366	1570	1676	2016
87	705	1152	1465	1685	1793	2141
88	784	1281	1630	1876	1994	2382
89	865	1412	1796	2065	2198	2625

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Current Rates	TQ 100% APOC + 10-Year IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Current Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	35	49	62	68	74	86
50-54	38	66	68	75	81	94
55	47	66	83	91	99	116
56	51	69	87	97	105	122
57	54	72	92	102	110	129
58	58	78	99	110	118	139
59	61	84	106	117	128	150
60	64	90	114	125	136	160
61	68	95	121	133	144	169
62	71	101	128	140	153	179
63	74	109	137	151	163	193
64	77	116	146	161	174	206
65	81	124	154	171	185	220
66	84	131	163	182	196	233
67	86	139	173	192	206	247
68	104	162	202	227	244	291
69	121	186	233	262	282	336
70	138	209	263	297	320	381
71	154	233	293	332	358	426
72	171	256	323	367	396	470
73	187	276	348	396	427	506
74	204	296	373	423	458	542
75	220	315	397	451	489	576
76	236	335	421	478	520	612
77	252	354	445	506	551	646
78	282	413	521	592	644	761
79	312	470	596	679	737	876
80	342	529	670	765	829	990
81	371	587	745	850	922	1105
82	403	645	821	936	1014	1218
83	444	715	910	1041	1121	1350
84	485	785	999	1144	1228	1482
85	527	856	1088	1249	1336	1615
86	568	926	1178	1352	1443	1747
87	610	996	1266	1457	1550	1879
88	679	1107	1409	1620	1724	2088
89	748	1220	1553	1786	1900	2302

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	40	56	71	78	85	99
50-54	44	62	78	86	93	109
55	54	76	95	105	114	133
56	59	79	100	112	121	140
57	62	83	106	117	127	148
58	67	90	114	127	136	160
59	70	97	122	135	147	171
60	74	104	131	144	156	183
61	78	109	139	153	166	194
62	82	116	147	161	176	206
63	85	125	158	174	187	222
64	89	133	168	185	200	237
65	93	143	177	197	213	253
66	97	151	187	209	225	268
67	99	160	199	221	237	286
68	120	186	232	261	281	335
69	139	214	268	301	324	386
70	159	240	302	342	368	438
71	177	268	337	382	412	490
72	197	294	371	422	455	541
73	215	317	400	455	491	582
74	235	340	429	486	527	622
75	253	362	457	519	562	662
76	271	385	484	550	598	703
77	290	407	512	582	634	744
78	324	475	599	681	741	876
79	359	541	685	781	848	1007
80	393	608	771	880	953	1139
81	427	675	857	978	1060	1271
82	463	742	944	1076	1166	1401
83	511	822	1047	1197	1289	1553
84	558	903	1149	1316	1412	1704
85	606	984	1251	1436	1536	1857
86	653	1065	1355	1555	1659	2009
87	702	1145	1456	1676	1783	2161
88	781	1273	1620	1863	1983	2402
89	860	1403	1786	2054	2185	2647

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

TAX QUALIFIED LONG TERM CARE INSURANCE POLICY
POLICY FORM TQ-LTC-2000 (VA)
TAX QUALIFIED ALTERNATIVE PLAN OF CARE RIDER TQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Preferred Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

TQ
Level

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Standard Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	18	26	33	37	39	46
50-54	21	29	36	40	43	51
55	24	33	41	45	47	60
56	25	35	43	47	49	62
57	26	36	45	48	51	66
58	29	40	49	54	56	71
59	31	44	54	60	62	77
60	33	47	59	64	68	83
61	36	52	63	70	74	90
62	38	55	68	75	79	95
63	43	62	77	85	90	106
64	46	69	85	94	100	116
65	51	76	93	104	110	128
66	54	83	101	113	120	138
67	59	90	109	122	130	150
68	66	101	124	138	147	167
69	72	113	138	154	163	185
70	81	124	153	170	181	202
71	87	135	167	186	198	221
72	95	146	181	202	214	239
73	109	166	206	230	243	274
74	123	185	230	259	273	308
75	137	205	254	288	301	343
76	151	224	279	316	330	377
77	166	244	304	344	359	412
78	183	276	344	389	407	468
79	201	307	384	434	455	523
80	219	338	423	478	504	580
81	237	370	470	523	552	636
82	255	401	504	567	600	691
83	282	447	560	637	677	768
84	309	493	616	707	753	846
85	337	539	673	777	829	923
86	365	585	730	848	905	1001
87	391	631	787	918	981	1078
88	436	703	875	1021	1091	1198
89	480	774	964	1125	1203	1321

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	21	30	38	43	45	53
50-54	24	33	41	46	49	59
55	28	38	47	52	54	69
56	29	40	49	54	56	71
57	30	41	52	55	59	76
58	33	46	56	62	64	82
59	36	51	62	69	71	89
60	38	54	68	74	78	95
61	41	60	72	81	85	104
62	44	63	78	86	91	109
63	49	71	89	98	104	122
64	53	79	98	108	115	133
65	59	87	107	120	127	147
66	62	95	116	130	138	159
67	68	104	125	140	150	173
68	76	116	143	159	169	192
69	83	130	159	177	187	213
70	93	143	176	196	208	232
71	100	155	192	214	228	254
72	109	168	208	232	246	275
73	125	191	237	265	279	315
74	141	213	265	298	314	354
75	158	236	292	331	346	394
76	174	258	321	363	380	434
77	191	281	350	396	413	474
78	210	317	396	447	468	538
79	231	353	442	499	523	601
80	252	389	486	550	580	667
81	273	426	532	601	635	731
82	293	461	580	652	690	795
83	324	514	644	733	779	883
84	355	567	708	813	866	973
85	388	620	774	894	953	1061
86	420	673	840	975	1041	1151
87	450	726	905	1056	1128	1240
88	501	808	1006	1174	1255	1378
89	552	890	1109	1294	1383	1519

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

TQ Lifetime Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	35	51	62	68	72	95
50-54	38	55	68	74	79	105
55	47	67	84	93	99	130
56	51	70	90	99	106	139
57	54	74	95	105	112	147
58	58	81	102	112	120	158
59	61	86	108	118	127	167
60	64	92	115	125	135	177
61	68	98	121	133	141	186
62	72	104	128	140	150	197
63	74	109	135	147	158	207
64	76	115	141	155	167	217
65	78	121	148	163	175	228
66	81	127	155	171	184	238
67	83	132	162	179	192	250
68	94	148	183	204	219	275
69	106	163	204	229	246	301
70	117	179	224	253	273	328
71	129	196	245	277	299	353
72	140	210	266	302	325	380
73	156	230	290	330	357	427
74	173	250	314	359	386	473
75	187	269	338	386	417	520
76	204	289	362	415	449	567
77	219	307	386	444	478	613
78	239	350	442	505	544	684
79	261	392	496	566	608	757
80	282	434	550	627	674	828
81	302	476	604	689	738	899
82	323	518	659	750	803	971
83	354	570	726	827	882	1051
84	385	623	792	905	960	1132
85	416	675	859	982	1040	1212
86	447	728	926	1060	1118	1293
87	478	781	992	1137	1197	1373
88	532	868	1104	1265	1332	1527
89	587	957	1216	1394	1467	1684

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	40	59	71	78	83	109
50-54	44	63	78	85	91	121
55	54	77	97	107	114	150
56	59	81	104	114	122	160
57	62	85	109	121	129	169
58	67	93	117	129	138	182
59	70	99	124	136	146	192
60	74	106	132	144	155	204
61	78	113	139	153	162	214
62	83	120	147	161	173	227
63	85	125	155	169	182	238
64	87	132	162	178	192	250
65	90	139	170	187	201	262
66	93	146	178	197	212	274
67	95	152	186	206	221	288
68	108	170	210	235	252	316
69	122	187	235	263	283	346
70	135	206	258	291	314	377
71	148	225	282	319	344	406
72	161	242	306	347	374	437
73	179	265	334	380	411	491
74	199	288	361	413	444	544
75	215	309	389	444	480	598
76	235	332	416	477	516	652
77	252	353	444	511	550	705
78	275	403	508	581	626	787
79	300	451	570	651	699	871
80	324	499	633	721	775	952
81	347	547	695	792	849	1034
82	371	596	758	863	923	1117
83	407	656	835	951	1014	1209
84	443	716	911	1041	1104	1302
85	478	776	988	1129	1162	1394
86	514	837	1065	1219	1286	1487
87	550	898	1141	1308	1377	1579
88	612	998	1270	1455	1532	1756
89	675	1101	1398	1603	1687	1937

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

TQ 10-Year Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	25	36	44	48	52	67
50-54	28	39	48	53	56	72
55	35	47	58	63	68	86
56	37	51	61	67	71	91
57	39	53	64	70	75	95
58	41	58	69	76	82	104
59	44	61	75	82	87	112
60	47	66	81	87	94	121
61	49	70	86	93	101	129
62	52	74	91	99	107	137
63	54	79	98	107	115	146
64	56	85	105	115	123	155
65	59	91	112	123	131	164
66	61	97	118	130	139	174
67	63	102	125	138	147	184
68	76	120	147	164	176	213
69	90	138	170	191	204	243
70	102	155	193	217	232	273
71	115	174	215	243	261	302
72	128	191	238	269	289	332
73	143	209	261	297	317	370
74	158	229	285	323	346	409
75	173	247	308	351	374	449
76	187	266	331	377	403	488
77	202	284	354	405	431	527
78	224	328	412	469	500	610
79	246	371	468	534	570	692
80	269	415	524	598	641	775
81	291	459	582	662	710	858
82	313	503	638	727	780	942
83	345	558	707	807	861	1026
84	378	612	777	888	944	1111
85	411	666	846	968	1027	1195
86	443	721	915	1049	1109	1280
87	475	775	986	1130	1191	1364
88	529	863	1096	1257	1325	1518
89	582	951	1208	1385	1459	1672

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	29	41	51	55	60	77
50-54	32	45	55	61	64	83
55	40	54	67	72	78	99
56	43	59	70	77	82	105
57	45	61	74	81	86	109
58	47	67	79	87	94	120
59	51	70	86	94	100	129
60	54	76	93	100	108	139
61	56	81	99	107	116	148
62	60	85	105	114	123	158
63	62	91	113	123	132	168
64	64	98	121	132	141	178
65	68	105	129	141	151	189
66	70	112	136	150	160	200
67	72	117	144	159	169	212
68	87	138	169	189	202	245
69	104	159	196	220	235	279
70	117	178	222	250	267	314
71	132	200	247	279	300	347
72	147	220	274	309	332	382
73	164	240	300	342	365	426
74	182	263	328	371	398	470
75	199	284	354	404	430	516
76	215	308	381	434	463	561
77	232	327	407	466	496	606
78	258	377	474	539	575	702
79	283	427	538	614	656	796
80	309	477	603	688	737	891
81	335	528	669	761	817	987
82	360	578	734	836	897	1083
83	397	642	813	928	990	1180
84	435	704	894	1021	1086	1278
85	473	766	973	1113	1181	1374
86	509	829	1052	1206	1275	1472
87	546	891	1134	1300	1370	1569
88	608	992	1260	1446	1524	1746
89	669	1094	1389	1593	1678	1923

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Level Benefit
Post-RS Proposed Rates: 0% Increase

TQ
100%
APOC

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Annual Premiums per $10 of Daily Benefit
Level Benefit
Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	25	37	46	52	55	66
50-54	28	40	51	56	60	71
55	32	45	58	63	68	84
56	35	47	60	67	70	87
57	36	48	62	69	72	92
58	39	54	69	76	82	100
59	43	60	76	84	90	109
60	45	64	82	91	98	117
61	48	70	89	99	106	125
62	52	76	95	106	114	135
63	58	85	107	118	128	148
64	63	94	118	131	140	162
65	68	104	129	145	154	176
66	74	113	140	158	168	189
67	79	122	152	170	182	202
68	90	137	170	191	204	225
69	99	152	190	212	227	250
70	108	167	208	233	248	273
71	118	182	227	254	270	296
72	128	197	246	275	293	319
73	144	219	273	306	327	367
74	159	239	300	337	360	415
75	175	261	328	368	393	463
76	190	283	354	399	426	512
77	206	304	382	430	459	560
78	230	346	435	491	523	636
79	254	389	488	551	589	711
80	278	431	542	611	653	787
81	302	473	595	670	720	863
82	327	515	647	731	782	937
83	362	574	720	821	881	1043
84	398	634	792	912	980	1148
85	432	692	866	1003	1079	1252
86	468	752	938	1093	1178	1357
87	504	811	1011	1183	1277	1462
88	560	902	1125	1317	1420	1626
89	618	994	1240	1450	1565	1792

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	29	43	53	60	63	76
50-54	32	46	59	64	69	82
55	37	52	67	72	78	97
56	40	54	69	77	81	100
57	41	55	71	79	83	106
58	45	62	79	87	94	115
59	49	69	87	97	104	125
60	52	74	94	105	113	135
61	55	81	102	114	122	144
62	60	87	109	122	131	155
63	67	98	123	136	147	170
64	72	108	136	151	161	186
65	78	120	148	167	177	202
66	85	130	161	182	193	217
67	91	140	175	196	209	232
68	104	158	196	220	235	259
69	114	175	219	244	261	288
70	124	192	239	268	285	314
71	136	209	261	292	311	340
72	147	227	283	316	337	367
73	166	252	314	352	376	422
74	183	275	345	388	414	477
75	201	300	377	423	452	532
76	219	325	407	459	490	589
77	237	350	439	495	528	644
78	265	398	500	565	601	731
79	292	447	561	634	677	818
80	320	496	623	703	751	905
81	347	544	684	771	826	992
82	376	592	744	841	899	1078
83	416	660	828	944	1013	1199
84	458	729	911	1049	1127	1320
85	497	796	996	1153	1241	1440
86	538	865	1079	1257	1355	1561
87	580	933	1163	1360	1469	1681
88	644	1037	1294	1515	1633	1870
89	711	1143	1426	1668	1800	2061

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Post-RS Proposed Rates: 0% Increase	TQ 100% APOC + Lifetime IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	48	69	87	95	104	133
50-54	52	75	95	104	113	146
55	66	91	116	128	137	184
56	70	97	123	135	145	196
57	75	101	130	143	153	208
58	79	109	140	153	166	222
59	84	117	150	164	177	236
60	89	125	160	175	190	248
61	94	133	169	185	201	262
62	99	141	179	196	214	275
63	104	153	193	212	230	296
64	109	164	206	227	246	315
65	114	176	220	243	261	335
66	118	187	233	258	277	354
67	124	198	247	273	293	374
68	137	215	269	300	324	400
69	150	232	292	329	354	427
70	163	250	315	357	384	453
71	176	267	337	384	415	481
72	189	284	360	412	445	507
73	206	304	385	440	478	573
74	222	324	411	469	513	638
75	239	344	436	498	546	704
76	255	363	461	527	580	769
77	273	383	486	555	614	835
78	301	439	559	638	700	932
79	329	496	630	720	787	1028
80	358	552	703	802	873	1124
81	386	608	774	883	959	1220
82	415	665	846	965	1047	1317
83	454	733	932	1065	1149	1426
84	495	799	1018	1165	1251	1534
85	534	867	1103	1265	1354	1643
86	574	935	1188	1365	1457	1753
87	613	1002	1274	1465	1559	1862
88	682	1114	1417	1631	1734	2071
89	752	1228	1562	1796	1911	2283

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	55	79	100	109	120	153
50-54	60	86	109	120	130	168
55	76	105	133	147	158	212
56	81	112	141	155	167	225
57	86	116	150	164	176	239
58	91	125	161	176	191	255
59	97	135	173	189	204	271
60	102	144	184	201	219	285
61	108	153	194	213	231	301
62	114	162	206	225	246	316
63	120	176	222	244	265	340
64	125	189	237	261	283	362
65	131	202	253	279	300	385
66	136	215	268	297	319	407
67	143	228	284	314	337	430
68	158	247	309	345	373	460
69	173	267	336	378	407	491
70	187	288	362	411	442	521
71	202	307	388	442	477	553
72	217	327	414	474	512	583
73	237	350	443	506	550	659
74	255	373	473	539	590	734
75	275	396	501	573	628	810
76	293	417	530	606	667	884
77	314	440	559	638	706	960
78	346	505	643	734	805	1072
79	378	570	725	828	905	1182
80	412	635	808	922	1004	1293
81	444	699	890	1015	1103	1403
82	477	765	973	1110	1204	1515
83	522	843	1072	1225	1321	1640
84	569	919	1171	1340	1439	1764
85	614	997	1268	1455	1557	1889
86	660	1075	1366	1570	1676	2016
87	705	1152	1465	1685	1793	2141
88	784	1281	1630	1876	1994	2382
89	865	1412	1796	2065	2198	2625

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Post-RS Proposed Rates: 0% Increase	TQ 100% APOC + 10-Year IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	35	49	62	68	74	86
50-54	38	66	68	75	81	94
55	47	66	83	91	99	116
56	51	69	87	97	105	122
57	54	72	92	102	110	129
58	58	78	99	110	118	139
59	61	84	106	117	128	150
60	64	90	114	125	136	160
61	68	95	121	133	144	169
62	71	101	128	140	153	179
63	74	109	137	151	163	193
64	77	116	146	161	174	206
65	81	124	154	171	185	220
66	84	131	163	182	196	233
67	86	139	173	192	206	247
68	104	162	202	227	244	291
69	121	186	233	262	282	336
70	138	209	263	297	320	381
71	154	233	293	332	358	426
72	171	256	323	367	396	470
73	187	276	348	396	427	506
74	204	296	373	423	458	542
75	220	315	397	451	489	576
76	236	335	421	478	520	612
77	252	354	445	506	551	646
78	282	413	521	592	644	761
79	312	470	596	679	737	876
80	342	529	670	765	829	990
81	371	587	745	850	922	1105
82	403	645	821	936	1014	1218
83	444	715	910	1041	1121	1350
84	485	785	999	1144	1228	1482
85	527	856	1088	1249	1336	1615
86	568	926	1178	1352	1443	1747
87	610	996	1266	1457	1550	1879
88	679	1107	1409	1620	1724	2088
89	748	1220	1553	1786	1900	2302

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	40	56	71	78	85	99
50-54	44	62	78	86	93	109
55	54	76	95	105	114	133
56	59	79	100	112	121	140
57	62	83	106	117	127	148
58	67	90	114	127	136	160
59	70	97	122	135	147	171
60	74	104	131	144	156	183
61	78	109	139	153	166	194
62	82	116	147	161	176	206
63	85	125	158	174	187	222
64	89	133	168	185	200	237
65	93	143	177	197	213	253
66	97	151	187	209	225	268
67	99	160	199	221	237	286
68	120	186	232	261	281	335
69	139	214	268	301	324	386
70	159	240	302	342	368	438
71	177	268	337	382	412	490
72	197	294	371	422	455	541
73	215	317	400	455	491	582
74	235	340	429	486	527	622
75	253	362	457	519	562	662
76	271	385	484	550	598	703
77	290	407	512	582	634	744
78	324	475	599	681	741	876
79	359	541	685	781	848	1007
80	393	608	771	880	953	1139
81	427	675	857	978	1060	1271
82	463	742	944	1076	1166	1401
83	511	822	1047	1197	1289	1553
84	558	903	1149	1316	1412	1704
85	606	984	1251	1436	1536	1857
86	653	1065	1355	1555	1659	2009
87	702	1145	1456	1676	1783	2161
88	781	1273	1620	1863	1983	2402
89	860	1403	1786	2054	2185	2647

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

TAX QUALIFIED LONG TERM CARE INSURANCE POLICY
POLICY FORM TQ-LTC-2000 (VA)
TAX QUALIFIED ALTERNATIVE PLAN OF CARE RIDER TQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

TQ
Level

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	21	30	37	41	44	52
50-54	23	32	40	45	48	57
55	27	37	46	50	53	67
56	28	39	48	53	55	70
57	30	40	50	54	57	73
58	32	45	55	61	63	80
59	35	49	61	67	70	86
60	37	53	66	72	76	93
61	40	58	71	79	82	100
62	43	62	76	84	89	107
63	48	70	86	95	100	118
64	52	77	95	106	112	130
65	57	85	104	116	124	143
66	61	93	113	126	134	155
67	66	100	122	137	146	167
68	73	113	139	155	165	187
69	81	126	155	173	183	207
70	90	139	171	191	202	227
71	98	151	187	209	222	247
72	107	164	202	227	240	268
73	122	185	231	258	272	307
74	138	207	258	290	305	345
75	153	229	285	322	337	384
76	169	251	313	354	370	422
77	185	273	340	385	402	461
78	205	309	385	435	456	524
79	225	344	430	486	510	586
80	245	379	474	536	564	649
81	265	415	527	586	618	712
82	286	450	564	635	672	774
83	316	501	627	714	759	860
84	346	553	690	792	844	948
85	377	604	753	871	929	1034
86	408	656	818	949	1014	1121
87	438	707	881	1028	1099	1207
88	488	787	980	1144	1222	1342
89	537	867	1079	1260	1347	1480

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	23	33	43	48	50	59
50-54	27	37	46	52	55	66
55	31	43	53	58	61	77
56	32	45	55	61	63	80
57	33	46	58	62	66	85
58	37	52	63	70	72	91
59	40	57	70	77	80	99
60	43	61	76	82	88	107
61	46	67	81	90	95	116
62	49	71	88	97	102	122
63	55	80	99	109	116	137
64	59	89	109	121	129	149
65	66	98	120	134	142	165
66	70	107	130	146	155	178
67	76	116	140	157	167	193
68	85	130	160	178	189	215
69	93	146	178	198	210	238
70	104	160	197	219	233	260
71	112	174	215	240	255	285
72	122	188	233	260	276	308
73	140	214	265	296	313	353
74	158	238	296	334	352	397
75	176	264	327	371	388	442
76	194	289	359	407	425	486
77	214	314	392	443	462	531
78	236	355	443	501	524	603
79	259	395	495	559	586	674
80	282	435	545	616	649	747
81	305	477	596	674	711	819
82	328	516	649	730	773	890
83	363	576	721	820	872	989
84	398	635	793	911	970	1090
85	434	694	867	1001	1068	1189
86	470	753	940	1092	1166	1289
87	504	813	1014	1182	1264	1388
88	562	905	1127	1315	1405	1543
89	618	997	1242	1449	1549	1701

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

TQ Lifetime Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	39	57	70	76	81	107
50-54	43	62	76	82	89	117
55	53	75	94	104	111	146
56	57	79	100	111	118	156
57	61	82	107	117	125	165
58	64	90	115	125	134	176
59	68	97	121	133	142	187
60	72	103	129	140	151	198
61	76	109	135	149	158	209
62	81	116	143	157	167	220
63	82	122	151	165	176	232
64	85	129	158	174	187	243
65	88	135	166	183	196	255
66	90	142	174	192	206	267
67	93	148	182	201	215	279
68	106	166	205	228	245	308
69	118	183	228	256	276	337
70	131	201	251	283	305	367
71	144	219	274	310	335	395
72	157	236	298	339	365	425
73	175	258	325	370	399	478
74	193	279	352	402	433	529
75	210	301	379	433	468	582
76	228	323	406	465	502	635
77	245	344	433	497	536	687
78	268	392	495	565	609	766
79	292	439	555	634	681	848
80	316	486	616	702	755	927
81	339	533	676	772	827	1007
82	362	580	738	840	899	1087
83	397	639	813	926	988	1177
84	431	698	887	1014	1075	1267
85	466	756	962	1100	1164	1358
86	501	815	1037	1188	1252	1448
87	536	875	1112	1274	1341	1538
88	596	972	1236	1417	1492	1710
89	657	1072	1361	1561	1643	1886

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	45	66	80	88	93	122
50-54	49	71	88	95	102	135
55	61	86	108	120	128	167
56	66	90	116	128	137	179
57	70	95	122	135	144	189
58	75	104	131	144	155	204
59	79	111	139	152	164	215
60	82	118	148	161	174	228
61	88	126	156	171	182	240
62	93	134	165	180	193	254
63	95	140	174	189	204	267
64	98	148	182	200	215	279
65	100	156	191	210	225	294
66	104	164	200	220	237	307
67	107	170	209	231	247	322
68	121	191	236	263	282	354
69	137	210	263	295	317	388
70	151	231	289	326	352	422
71	166	252	316	357	385	455
72	180	270	343	389	419	489
73	201	296	374	425	460	550
74	223	322	404	462	497	609
75	241	346	435	497	537	670
76	263	372	466	535	578	730
77	282	395	497	572	616	790
78	308	451	569	650	701	881
79	336	505	639	729	783	975
80	363	559	708	808	868	1066
81	389	613	778	887	951	1158
82	416	667	849	966	1034	1251
83	456	734	935	1065	1136	1354
84	496	802	1020	1166	1236	1458
85	536	869	1106	1265	1301	1561
86	576	938	1193	1365	1440	1665
87	616	1006	1278	1464	1542	1768
88	685	1118	1422	1629	1716	1967
89	756	1233	1566	1795	1889	2169

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

TQ 10-Year Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	28	40	49	54	58	75
50-54	31	44	54	59	63	81
55	39	53	64	71	76	97
56	41	57	68	75	80	102
57	44	59	72	79	84	107
58	46	64	77	85	91	116
59	49	68	84	91	98	125
60	53	73	90	98	106	135
61	55	79	97	104	113	144
62	58	82	102	111	120	153
63	61	89	109	120	129	164
64	63	95	117	129	138	174
65	66	102	125	138	147	184
66	68	108	133	146	156	194
67	71	115	140	155	165	206
68	85	134	165	184	197	238
69	100	155	191	214	228	272
70	115	174	216	243	260	305
71	129	194	241	272	292	339
72	143	214	267	301	323	372
73	160	234	292	332	355	415
74	176	256	319	362	388	459
75	193	277	345	393	419	502
76	210	298	371	422	451	546
77	227	318	397	453	483	590
78	251	367	461	526	560	683
79	276	416	524	598	639	775
80	301	465	587	670	717	868
81	326	514	652	742	795	961
82	350	563	715	814	873	1055
83	386	625	792	904	965	1149
84	424	685	871	994	1057	1244
85	460	746	948	1084	1150	1338
86	496	808	1025	1175	1242	1434
87	532	868	1104	1266	1334	1528
88	592	966	1227	1408	1484	1700
89	652	1065	1352	1551	1634	1873

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	32	46	57	62	67	86
50-54	36	50	62	68	72	93
55	45	61	75	81	88	111
56	48	66	79	86	91	117
57	50	68	82	90	97	122
58	53	75	89	98	106	134
59	57	79	97	106	112	144
60	61	85	104	112	121	156
61	63	90	111	120	130	166
62	67	95	117	128	138	176
63	70	102	126	138	148	188
64	72	109	135	148	158	200
65	76	117	144	158	169	211
66	79	125	152	167	179	224
67	81	131	161	178	189	237
68	98	155	189	211	227	274
69	116	178	219	246	263	313
70	131	200	249	279	299	352
71	148	224	277	313	336	389
72	165	246	307	346	372	428
73	184	269	336	383	408	477
74	204	295	367	416	446	527
75	223	318	397	452	482	578
76	241	345	426	486	519	629
77	260	366	456	522	555	679
78	289	422	531	604	644	786
79	317	478	603	688	734	891
80	346	535	675	770	826	998
81	375	591	750	853	914	1105
82	403	648	822	936	1005	1213
83	444	719	911	1039	1109	1321
84	487	788	1001	1144	1216	1431
85	529	858	1090	1247	1323	1539
86	571	929	1179	1351	1428	1649
87	612	998	1270	1455	1534	1757
88	681	1112	1412	1619	1707	1955
89	750	1225	1556	1784	1879	2154

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Level Benefit
Pre-RS Proposed Rates Step I: 12% Increase

TQ
100%
APOC

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Annual Premiums per $10 of Daily Benefit
Level Benefit
Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	28	41	52	58	62	73
50-54	31	45	57	63	67	80
55	36	50	64	71	76	94
56	39	53	67	75	79	98
57	40	54	70	77	81	103
58	44	61	77	85	91	112
59	48	67	85	94	100	122
60	50	72	91	102	109	131
61	54	79	99	111	118	140
62	58	85	107	118	128	151
63	64	95	120	133	143	166
64	71	106	133	147	157	182
65	76	116	144	162	173	197
66	82	126	157	176	188	211
67	89	137	170	191	204	227
68	100	153	191	214	228	252
69	111	170	213	237	254	279
70	121	187	233	261	278	305
71	133	204	254	285	303	331
72	143	220	276	308	328	357
73	161	245	305	343	366	411
74	178	268	336	377	403	465
75	196	292	367	412	440	519
76	213	317	397	447	477	573
77	231	340	428	482	514	627
78	258	388	487	550	586	712
79	285	435	546	617	659	796
80	312	483	607	684	732	881
81	339	529	666	751	806	966
82	366	577	725	819	876	1050
83	406	643	806	920	987	1168
84	446	710	887	1021	1097	1285
85	484	775	970	1123	1208	1403
86	524	842	1051	1224	1319	1520
87	564	908	1132	1325	1430	1637
88	627	1010	1260	1475	1591	1821
89	692	1113	1388	1624	1753	2007

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	32	48	59	67	71	85
50-54	36	52	66	72	77	91
55	41	58	75	81	88	108
56	45	61	77	86	90	112
57	46	62	80	89	93	118
58	50	70	89	98	106	129
59	55	77	98	108	116	140
60	58	82	106	117	126	151
61	62	90	115	128	137	161
62	67	98	122	137	147	174
63	75	109	138	152	165	191
64	81	121	152	169	180	209
65	88	134	166	187	198	227
66	95	146	180	204	216	243
67	102	157	196	219	234	260
68	116	176	219	246	263	290
69	128	196	245	273	292	322
70	139	215	268	300	319	352
71	152	234	292	327	348	381
72	165	254	317	354	377	411
73	185	282	352	394	421	473
74	205	308	386	434	464	535
75	225	336	422	474	506	596
76	245	365	456	514	549	659
77	265	392	492	554	591	721
78	296	446	560	632	674	819
79	327	501	629	710	759	916
80	358	555	698	787	841	1014
81	389	609	766	863	925	1112
82	421	663	833	942	1007	1207
83	466	739	927	1057	1135	1343
84	513	817	1020	1175	1262	1479
85	556	891	1115	1292	1390	1613
86	603	969	1208	1408	1517	1748
87	649	1045	1302	1524	1645	1883
88	721	1162	1449	1696	1829	2094
89	796	1280	1597	1868	2016	2308

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Pre-RS Proposed Rates Step I: 12% Increase	TQ 100% APOC + Lifetime IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	54	77	98	107	116	149
50-54	58	84	107	116	126	164
55	73	102	130	143	153	206
56	79	108	138	151	162	219
57	84	113	146	160	171	233
58	89	122	157	171	185	249
59	94	131	167	184	198	264
60	99	140	179	196	213	278
61	106	149	189	207	225	294
62	111	158	201	219	240	308
63	116	171	216	237	258	331
64	122	184	231	254	276	353
65	128	197	246	272	292	375
66	133	210	261	289	310	397
67	139	222	277	305	328	419
68	153	241	301	336	363	448
69	167	260	327	368	397	478
70	183	279	353	399	430	507
71	197	299	377	430	465	538
72	211	318	403	461	498	568
73	231	340	431	493	536	641
74	249	363	460	526	574	715
75	268	385	488	558	612	788
76	286	407	516	590	649	862
77	305	429	545	622	688	935
78	337	492	626	715	784	1043
79	368	555	706	806	881	1151
80	401	618	787	898	978	1258
81	433	681	867	989	1074	1367
82	465	744	948	1081	1172	1475
83	509	820	1043	1193	1287	1597
84	554	895	1140	1305	1401	1718
85	598	971	1235	1417	1516	1841
86	643	1047	1331	1529	1632	1963
87	687	1122	1427	1641	1747	2085
88	764	1248	1587	1826	1942	2320
89	842	1376	1749	2012	2141	2557

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	62	89	112	122	134	171
50-54	67	97	122	134	146	188
55	85	117	149	165	176	237
56	90	125	158	174	187	252
57	97	130	167	184	197	268
58	102	140	180	197	214	286
59	108	151	193	211	228	304
60	115	161	206	225	245	319
61	121	171	218	238	259	337
62	128	182	231	252	276	354
63	134	197	249	273	296	381
64	140	211	265	292	317	406
65	147	227	283	313	336	431
66	152	241	300	332	357	456
67	160	255	318	352	377	482
68	176	277	346	386	417	515
69	193	299	376	424	456	550
70	210	322	406	460	495	583
71	227	344	434	495	535	620
72	243	366	464	531	573	653
73	265	392	496	567	616	738
74	286	417	529	604	661	822
75	308	443	562	641	703	907
76	328	468	594	679	747	990
77	352	493	626	715	791	1075
78	388	565	720	822	902	1200
79	424	639	811	927	1014	1324
80	461	711	905	1033	1124	1448
81	497	783	997	1137	1235	1571
82	535	857	1090	1243	1349	1696
83	585	944	1200	1372	1480	1837
84	638	1029	1311	1501	1611	1976
85	688	1117	1421	1629	1744	2116
86	739	1204	1530	1758	1877	2258
87	790	1291	1641	1887	2008	2398
88	878	1435	1825	2101	2233	2667
89	969	1582	2012	2313	2461	2941

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Pre-RS Proposed Rates Step I: 12% Increase	TQ 100% APOC + 10-Year IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	39	55	70	76	82	97
50-54	43	73	76	84	90	106
55	53	73	93	102	111	130
56	57	77	98	108	117	137
57	61	81	103	115	124	144
58	64	88	111	124	133	156
59	68	94	118	131	143	167
60	72	100	128	140	152	179
61	76	107	135	149	161	189
62	80	113	143	157	171	201
63	82	122	153	169	183	216
64	86	130	164	180	194	231
65	90	139	173	192	207	246
66	94	147	183	204	219	261
67	97	156	193	215	231	277
68	116	182	227	254	273	326
69	135	209	261	294	316	376
70	155	234	295	332	358	426
71	173	261	328	372	401	477
72	192	287	362	411	443	527
73	210	309	390	443	478	567
74	228	331	417	474	513	607
75	246	353	444	505	547	645
76	264	375	471	536	582	685
77	282	397	498	567	617	724
78	316	462	583	663	721	853
79	349	527	667	760	826	981
80	383	592	751	857	929	1109
81	416	657	835	952	1033	1238
82	451	723	920	1048	1136	1364
83	497	801	1019	1166	1256	1512
84	544	880	1119	1282	1376	1660
85	590	958	1218	1399	1497	1808
86	636	1037	1319	1515	1616	1956
87	683	1115	1418	1632	1736	2105
88	760	1240	1578	1815	1931	2339
89	837	1367	1739	2000	2128	2579

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	45	63	80	88	95	111
50-54	49	70	88	97	104	122
55	61	85	107	117	128	149
56	66	89	112	125	135	157
57	70	93	118	131	142	166
58	75	100	128	142	152	179
59	79	108	137	151	165	192
60	82	116	147	161	175	205
61	88	122	156	171	185	218
62	91	130	165	180	197	231
63	95	140	176	194	210	249
64	99	149	188	207	224	265
65	104	160	198	220	238	283
66	108	169	210	234	252	300
67	111	179	223	247	265	321
68	134	209	260	292	314	375
69	156	240	300	337	363	433
70	178	269	339	383	412	491
71	198	300	377	428	461	549
72	220	330	416	473	510	605
73	241	355	448	510	550	652
74	263	381	480	545	590	697
75	283	406	511	581	630	742
76	304	431	542	616	670	787
77	325	456	573	652	710	833
78	363	532	671	762	829	981
79	402	605	768	875	949	1128
80	440	681	863	985	1068	1275
81	478	756	960	1095	1188	1423
82	519	831	1057	1206	1306	1569
83	572	921	1172	1341	1444	1739
84	625	1011	1287	1473	1582	1909
85	679	1103	1401	1609	1721	2080
86	732	1193	1517	1741	1859	2250
87	786	1283	1631	1877	1996	2420
88	875	1426	1815	2087	2221	2691
89	963	1571	2000	2300	2447	2965

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

TAX QUALIFIED LONG TERM CARE INSURANCE POLICY
POLICY FORM TQ-LTC-2000 (VA)
TAX QUALIFIED ALTERNATIVE PLAN OF CARE RIDER TQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

TQ
Level

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	23	33	42	46	49	58
50-54	26	36	45	50	53	63
55	30	42	52	56	59	75
56	32	43	53	59	62	78
57	33	45	56	61	63	82
58	36	50	62	68	71	89
59	39	55	68	75	78	97
60	42	59	74	81	85	104
61	45	65	79	88	92	113
62	48	69	85	94	100	120
63	53	78	97	107	113	133
64	58	87	107	118	126	146
65	63	95	117	130	138	160
66	68	104	127	141	150	173
67	74	113	137	153	163	188
68	82	127	156	173	185	209
69	91	141	173	193	205	232
70	101	156	192	213	226	254
71	110	169	209	234	248	277
72	120	183	226	254	268	300
73	137	208	258	289	304	343
74	154	232	289	325	342	387
75	172	257	319	361	378	430
76	189	281	351	397	414	473
77	208	306	381	431	450	516
78	229	346	431	488	511	587
79	252	385	482	544	571	656
80	274	424	531	600	632	727
81	297	465	590	656	692	798
82	320	503	632	711	753	867
83	353	561	703	799	850	964
84	388	619	773	887	945	1062
85	423	677	844	975	1040	1158
86	457	734	916	1063	1135	1255
87	490	792	987	1151	1231	1352
88	547	881	1098	1281	1369	1503
89	602	971	1209	1411	1509	1658

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	26	38	48	53	56	66
50-54	30	42	52	58	62	74
55	35	48	59	65	68	87
56	36	50	62	68	71	89
57	38	52	65	69	74	95
58	42	58	71	78	81	102
59	45	63	78	87	89	111
60	48	68	85	92	98	120
61	52	75	91	101	107	130
62	55	79	98	108	114	137
63	62	89	111	123	130	153
64	66	100	123	136	144	167
65	74	110	134	150	159	185
66	78	120	146	163	173	199
67	85	130	157	176	188	216
68	95	146	179	199	212	241
69	104	163	199	222	235	267
70	117	179	221	245	261	291
71	126	195	241	268	286	319
72	137	211	261	291	309	345
73	157	239	297	332	351	395
74	177	267	332	374	394	444
75	198	296	366	415	434	495
76	218	323	402	456	476	544
77	239	352	439	496	518	594
78	264	398	496	561	587	675
79	290	443	554	626	656	754
80	316	488	610	690	727	837
81	342	534	668	754	796	917
82	368	578	727	818	866	997
83	407	645	808	919	977	1108
84	446	711	889	1020	1086	1220
85	486	778	971	1121	1196	1331
86	527	844	1053	1223	1306	1444
87	564	910	1135	1324	1415	1555
88	629	1014	1262	1473	1574	1728
89	692	1117	1391	1623	1735	1906

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

TQ Lifetime Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	43	63	78	85	91	120
50-54	48	69	85	92	100	131
55	59	84	105	117	124	163
56	63	88	113	124	133	175
57	68	92	120	131	140	185
58	72	101	128	140	150	198
59	76	108	136	149	159	209
60	81	115	144	157	169	222
61	85	123	151	167	177	234
62	91	130	160	176	188	247
63	92	137	169	185	198	260
64	95	144	177	195	209	273
65	98	151	186	205	219	286
66	101	159	195	215	231	299
67	104	166	203	225	241	313
68	118	186	229	255	274	345
69	133	205	255	287	309	378
70	147	225	281	317	342	411
71	162	245	307	348	375	443
72	176	264	333	379	408	476
73	196	289	364	414	447	535
74	216	313	394	450	485	593
75	235	338	424	485	524	652
76	255	362	454	521	563	711
77	274	385	485	557	600	769
78	300	439	554	633	682	858
79	327	492	622	710	763	949
80	353	544	690	786	845	1039
81	379	597	757	864	926	1128
82	405	649	827	941	1007	1218
83	444	716	910	1037	1106	1318
84	483	782	994	1135	1205	1419
85	522	847	1078	1232	1304	1520
86	561	913	1161	1330	1402	1621
87	600	979	1245	1427	1502	1722
88	668	1089	1385	1587	1670	1916
89	736	1200	1525	1748	1841	2112

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	50	74	89	98	104	137
50-54	55	79	98	107	114	151
55	68	97	121	134	143	188
56	74	101	130	143	153	201
57	78	107	137	151	162	212
58	84	117	147	162	173	228
59	88	124	156	170	183	241
60	92	133	166	180	195	255
61	98	141	175	192	203	268
62	104	150	185	202	216	284
63	107	157	195	212	228	299
64	110	166	203	224	241	313
65	113	175	213	235	252	329
66	117	183	224	247	265	343
67	120	190	234	258	277	361
68	136	213	264	294	316	397
69	153	235	294	330	355	434
70	169	258	323	365	394	473
71	186	283	353	400	431	509
72	202	303	384	436	469	548
73	225	332	418	476	515	616
74	250	361	453	518	557	682
75	270	388	488	557	602	750
76	294	417	522	599	648	818
77	316	443	557	640	690	884
78	345	505	638	728	785	987
79	377	565	716	816	877	1092
80	407	626	793	904	972	1194
81	436	687	871	994	1065	1297
82	466	747	951	1082	1158	1401
83	511	822	1047	1193	1272	1516
84	555	899	1143	1306	1385	1633
85	600	974	1239	1417	1457	1748
86	645	1050	1336	1529	1613	1865
87	690	1127	1431	1640	1727	1981
88	767	1252	1593	1825	1921	2203
89	847	1381	1754	2011	2116	2429

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

TQ 10-Year Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	32	45	55	61	65	84
50-54	35	49	61	66	71	91
55	43	59	72	79	85	108
56	46	63	76	84	89	114
57	49	66	81	88	94	120
58	52	72	87	95	102	130
59	55	76	94	102	110	140
60	59	82	101	110	118	151
61	62	88	108	117	127	162
62	65	92	114	124	134	172
63	68	100	123	134	144	183
64	71	107	131	144	154	195
65	74	114	140	154	164	206
66	76	121	149	163	175	218
67	79	128	157	173	185	231
68	95	150	185	206	221	267
69	113	173	213	239	255	304
70	128	195	242	273	291	342
71	144	218	270	304	327	379
72	160	239	299	338	362	417
73	179	263	327	372	398	465
74	198	287	358	405	434	514
75	216	310	387	440	469	563
76	235	333	415	473	505	612
77	254	356	444	508	541	661
78	281	411	516	589	628	765
79	309	466	587	669	716	868
80	338	521	658	750	804	972
81	365	576	730	831	890	1076
82	392	630	801	912	978	1181
83	433	700	887	1013	1080	1287
84	475	767	975	1114	1184	1394
85	515	835	1062	1215	1288	1499
86	555	904	1148	1316	1391	1606
87	596	972	1236	1418	1494	1711
88	664	1082	1375	1577	1662	1904
89	730	1193	1515	1737	1831	2097

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	36	52	63	69	75	97
50-54	40	56	69	76	81	104
55	50	68	84	91	98	124
56	53	74	88	97	102	131
57	56	76	92	101	108	137
58	59	84	100	110	118	150
59	63	88	108	118	126	162
60	68	95	117	126	136	175
61	71	101	124	134	146	186
62	75	107	131	143	154	198
63	78	114	141	154	166	211
64	81	123	151	166	177	224
65	85	131	162	177	189	237
66	88	140	170	188	201	251
67	91	147	180	199	212	265
68	110	173	212	237	254	307
69	130	199	245	276	294	351
70	147	224	278	313	335	394
71	166	251	310	351	377	436
72	185	276	343	388	417	479
73	206	301	377	428	457	534
74	228	330	411	466	499	590
75	250	356	444	506	540	648
76	270	387	477	544	581	704
77	291	410	511	584	622	760
78	323	473	594	677	721	880
79	355	535	675	770	822	998
80	388	599	756	863	925	1118
81	420	662	840	955	1024	1238
82	452	726	920	1049	1125	1359
83	498	805	1020	1164	1242	1480
84	545	883	1121	1281	1362	1603
85	593	961	1220	1396	1482	1724
86	639	1040	1320	1513	1600	1846
87	685	1118	1422	1630	1718	1968
88	763	1245	1581	1813	1911	2190
89	840	1372	1743	1998	2105	2412

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Level Benefit
Pre-RS Proposed Rates Step II: 12% Increase

TQ
100%
APOC

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Annual Premiums per $10 of Daily Benefit
Level Benefit
Pre-RS Proposed Rates Step II: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	32	46	58	65	69	82
50-54	35	50	63	71	75	89
55	40	56	72	79	85	105
56	43	59	75	84	88	110
57	45	61	78	87	91	115
58	49	68	87	95	102	126
59	53	75	95	105	113	137
60	56	81	102	114	123	147
61	61	88	111	124	133	157
62	65	95	120	133	143	169
63	72	107	134	149	160	186
64	79	118	149	164	176	203
65	85	130	162	182	193	221
66	92	141	176	198	211	237
67	100	153	190	213	228	254
68	113	172	213	239	255	283
69	124	190	238	265	284	313
70	136	209	261	293	312	342
71	149	228	284	319	339	371
72	160	247	309	345	368	400
73	180	274	342	384	410	460
74	199	300	377	423	452	521
75	219	327	411	462	493	581
76	238	355	444	501	534	642
77	258	381	479	540	576	703
78	289	434	545	616	656	798
79	319	488	612	691	739	892
80	349	541	679	766	819	987
81	379	593	746	841	903	1082
82	410	646	812	917	981	1176
83	454	720	903	1030	1105	1308
84	499	795	994	1144	1229	1440
85	542	868	1086	1258	1353	1571
86	587	943	1177	1370	1477	1702
87	632	1017	1268	1484	1601	1833
88	703	1131	1411	1652	1782	2040
89	775	1246	1555	1819	1963	2248

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	36	53	66	75	79	95
50-54	40	58	74	81	87	102
55	46	65	84	91	98	121
56	50	68	87	97	101	126
57	52	69	89	100	104	133
58	56	78	100	110	118	144
59	62	87	110	121	130	157
60	65	92	118	131	141	169
61	69	101	128	143	153	180
62	75	110	137	153	164	195
63	84	123	154	170	185	213
64	91	136	170	189	202	234
65	98	150	186	209	222	254
66	107	163	202	228	242	273
67	114	176	219	245	263	291
68	130	198	245	276	294	325
69	143	219	274	306	327	361
70	156	241	300	336	358	394
71	170	263	327	366	389	427
72	185	284	355	397	423	460
73	208	316	394	441	472	529
74	229	345	433	486	519	599
75	252	377	473	531	567	668
76	274	408	511	576	615	739
77	297	439	551	620	662	808
78	332	499	628	708	754	917
79	366	561	704	795	850	1026
80	401	622	782	881	942	1135
81	436	682	858	967	1036	1245
82	472	743	933	1055	1128	1352
83	522	828	1039	1184	1271	1505
84	574	915	1143	1316	1414	1656
85	623	998	1249	1447	1557	1806
86	675	1085	1353	1577	1699	1958
87	727	1170	1458	1707	1842	2109
88	808	1301	1623	1900	2048	2346
89	892	1434	1789	2092	2258	2585

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Pre-RS Proposed Rates Step II: 12% Increase	TQ 100% APOC + Lifetime IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Pre-RS Proposed Rates Step II: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	61	87	110	120	130	167
50-54	65	94	120	130	141	183
55	82	114	146	160	172	231
56	88	121	154	169	182	245
57	94	127	163	179	192	261
58	100	137	176	192	208	278
59	105	147	188	206	222	296
60	111	157	201	219	238	312
61	118	167	212	232	252	329
62	124	177	225	245	268	345
63	130	192	242	265	289	371
64	137	206	258	284	309	395
65	143	221	276	304	327	420
66	149	235	293	323	348	444
67	156	248	310	342	368	469
68	172	270	338	377	407	502
69	188	291	366	413	444	535
70	205	313	395	447	482	568
71	221	335	423	482	521	603
72	237	356	452	516	558	636
73	258	381	483	553	600	718
74	278	407	515	589	643	801
75	300	431	547	625	685	883
76	320	456	578	661	727	965
77	342	480	610	697	770	1047
78	378	551	701	801	879	1168
79	413	622	791	903	987	1290
80	449	692	881	1005	1095	1409
81	485	763	971	1108	1203	1531
82	521	834	1062	1210	1313	1652
83	570	919	1168	1336	1441	1789
84	620	1003	1277	1461	1570	1924
85	669	1088	1383	1587	1698	2061
86	720	1173	1490	1712	1828	2198
87	769	1256	1598	1838	1956	2336
88	855	1398	1777	2046	2175	2598
89	943	1541	1959	2253	2398	2863

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	69	100	126	137	150	192
50-54	75	108	137	150	163	211
55	95	131	167	185	198	265
56	101	140	177	195	209	283
57	108	146	188	206	221	300
58	114	157	202	221	239	320
59	121	169	216	237	255	340
60	128	180	231	252	274	358
61	136	192	244	267	290	378
62	143	203	258	283	309	397
63	150	221	278	306	332	427
64	157	237	297	327	355	454
65	164	254	317	351	377	483
66	170	270	336	372	400	511
67	179	286	356	394	423	540
68	198	310	388	433	467	577
69	216	335	421	475	511	616
70	235	361	454	515	554	653
71	254	385	486	554	599	694
72	273	410	519	594	642	731
73	297	439	555	635	690	827
74	320	467	593	677	740	920
75	345	496	629	718	788	1016
76	368	524	665	760	837	1109
77	394	553	701	801	886	1205
78	434	633	806	920	1010	1344
79	475	716	909	1039	1135	1483
80	516	796	1014	1157	1259	1621
81	557	877	1117	1274	1383	1760
82	599	959	1220	1392	1510	1900
83	655	1057	1344	1536	1658	2057
84	714	1153	1469	1681	1805	2213
85	770	1251	1591	1825	1953	2370
86	828	1349	1714	1969	2102	2529
87	884	1445	1838	2113	2249	2686
88	984	1607	2044	2353	2501	2988
89	1085	1771	2253	2591	2757	3293

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
and with 5%, 10-Year Compounded Inflation Rider
Annual Premiums Per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

TQ
100% APOC
+
10-Year IR
5% Compound

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
and with 5%, 10-Year Compounded Inflation Rider
Annual Premiums Per $10 of Daily Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	43	62	78	85	92	108
50-54	48	82	85	94	101	118
55	59	82	104	114	124	146
56	63	87	110	121	131	153
57	68	91	115	128	138	162
58	72	98	124	138	149	175
59	76	105	133	147	160	188
60	81	113	143	157	170	201
61	85	120	151	167	180	212
62	89	127	160	176	192	225
63	92	137	172	189	205	242
64	97	146	183	202	218	258
65	101	156	193	215	232	276
66	105	164	205	228	245	293
67	108	175	216	241	258	310
68	130	203	254	284	306	365
69	151	234	293	329	353	421
70	173	263	330	372	401	477
71	193	293	368	417	449	534
72	215	322	405	460	496	590
73	235	346	437	496	535	635
74	255	371	467	531	574	679
75	276	395	498	565	613	723
76	296	420	528	600	652	767
77	316	444	558	635	691	811
78	353	518	653	743	808	955
79	391	590	747	851	925	1099
80	428	664	841	959	1040	1242
81	466	736	935	1066	1157	1386
82	505	809	1030	1174	1272	1528
83	557	897	1141	1306	1406	1694
84	609	985	1254	1435	1541	1859
85	661	1073	1365	1567	1676	2025
86	713	1161	1477	1696	1810	2191
87	765	1249	1588	1828	1945	2357
88	851	1389	1767	2033	2162	2620
89	938	1531	1947	2240	2383	2888

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	50	71	89	98	107	124
50-54	55	78	98	108	117	137
55	68	95	120	131	143	167
56	74	100	126	140	151	176
57	78	104	133	147	159	186
58	84	113	143	159	170	201
59	88	121	153	169	185	215
60	92	130	164	180	196	229
61	98	137	175	192	208	244
62	102	146	185	202	221	258
63	107	157	198	218	235	278
64	111	167	211	232	251	297
65	117	179	222	247	267	317
66	121	189	235	263	283	336
67	124	201	250	277	297	359
68	150	234	291	327	352	420
69	175	268	336	378	407	485
70	199	301	379	428	462	550
71	222	336	423	479	516	615
72	247	369	466	529	571	678
73	270	398	502	571	616	730
74	294	427	538	610	661	780
75	317	454	573	651	705	831
76	340	483	607	690	750	881
77	364	511	642	730	795	933
78	407	596	752	854	929	1099
79	450	678	860	979	1063	1264
80	493	763	967	1104	1196	1428
81	535	847	1075	1226	1330	1594
82	581	930	1184	1350	1463	1757
83	640	1031	1313	1502	1617	1947
84	700	1132	1441	1650	1771	2138
85	760	1235	1570	1802	1927	2330
86	819	1336	1699	1950	2082	2520
87	880	1437	1826	2102	2236	2711
88	979	1597	2033	2337	2487	3014
89	1079	1760	2240	2576	2741	3321

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

TAX QUALIFIED LONG TERM CARE INSURANCE POLICY
POLICY FORM TQ-LTC-2000 (VA)
TAX QUALIFIED ALTERNATIVE PLAN OF CARE RIDER TQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

TQ
Level

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	26	37	47	52	55	65
50-54	29	40	50	57	60	71
55	34	47	58	63	66	84
56	36	48	60	66	69	87
57	37	50	63	68	71	92
58	40	57	69	76	79	100
59	44	61	76	84	87	108
60	47	66	82	90	95	116
61	50	73	89	99	103	126
62	53	78	95	105	111	134
63	60	87	108	120	126	149
64	65	97	120	132	141	163
65	71	107	131	145	155	179
66	76	116	142	158	168	194
67	82	126	153	171	183	210
68	92	142	174	194	207	234
69	102	158	194	216	229	260
70	113	174	215	239	254	284
71	123	189	234	262	278	310
72	134	205	254	284	301	336
73	153	233	289	323	341	385
74	173	260	323	364	383	433
75	192	288	357	404	423	481
76	212	315	393	444	464	530
77	233	343	427	483	504	578
78	257	388	483	546	572	658
79	283	431	540	609	640	735
80	307	475	595	672	708	814
81	333	520	661	735	776	893
82	359	564	708	797	843	971
83	396	628	787	895	952	1079
84	435	693	866	994	1058	1189
85	473	758	945	1092	1165	1297
86	512	822	1026	1191	1272	1406
87	549	887	1105	1289	1378	1514
88	612	987	1230	1435	1533	1684
89	674	1087	1354	1580	1690	1856

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	29	42	53	60	63	74
50-54	34	47	58	65	69	82
55	39	53	66	73	76	97
56	40	57	69	76	79	100
57	42	58	73	78	82	107
58	47	65	79	87	90	115
59	50	71	87	97	100	124
60	53	76	95	103	110	134
61	58	84	102	113	120	145
62	61	89	110	121	128	153
63	69	100	124	137	145	171
64	74	111	137	152	162	187
65	82	123	150	168	178	207
66	87	134	163	183	194	223
67	95	145	176	197	210	242
68	107	163	200	223	238	270
69	116	183	223	249	263	299
70	131	200	247	275	292	326
71	141	218	270	301	320	357
72	153	236	292	326	346	386
73	176	268	333	372	393	443
74	199	299	372	418	441	498
75	221	331	410	465	486	554
76	244	362	451	511	533	609
77	268	394	491	556	580	666
78	296	446	556	628	658	756
79	325	496	620	701	735	845
80	354	546	683	772	814	937
81	383	598	748	845	892	1028
82	412	648	814	916	969	1116
83	456	722	905	1029	1094	1241
84	499	797	995	1142	1217	1367
85	544	871	1087	1255	1339	1491
86	590	945	1179	1370	1462	1617
87	632	1019	1272	1483	1585	1742
88	704	1136	1414	1650	1763	1936
89	776	1251	1558	1818	1944	2134

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

TQ Lifetime Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	48	71	87	95	102	134
50-54	53	78	95	103	111	147
55	66	94	118	131	139	183
56	71	99	126	139	149	195
57	76	103	134	147	157	207
58	81	113	144	157	168	221
59	86	121	152	166	178	234
60	90	129	162	176	189	249
61	95	137	170	187	199	262
62	102	145	179	197	210	276
63	103	153	189	207	221	291
64	107	162	199	218	234	305
65	110	170	208	229	246	320
66	113	178	218	241	259	334
67	116	186	228	252	270	351
68	132	208	257	286	307	386
69	149	229	286	322	346	423
70	165	252	315	355	383	460
71	181	275	344	389	420	496
72	197	296	373	425	457	533
73	220	323	407	464	501	599
74	242	351	441	504	543	664
75	263	378	475	543	586	730
76	286	406	509	583	630	797
77	307	431	543	624	672	861
78	336	491	620	709	764	961
79	367	551	696	795	855	1063
80	396	609	772	881	947	1163
81	425	669	848	968	1037	1263
82	454	727	926	1053	1128	1364
83	498	801	1019	1162	1239	1477
84	541	876	1113	1272	1349	1590
85	585	948	1207	1380	1461	1703
86	628	1023	1301	1490	1570	1816
87	672	1097	1394	1598	1682	1929
88	748	1220	1551	1777	1871	2146
89	824	1344	1708	1958	2062	2365

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	57	82	100	110	116	153
50-54	61	89	110	120	128	170
55	76	108	136	150	160	210
56	82	113	145	160	171	225
57	87	120	153	170	181	238
58	94	131	165	181	194	255
59	99	139	174	191	205	270
60	103	149	186	202	218	286
61	110	158	195	215	228	301
62	116	168	207	226	242	318
63	120	176	218	238	255	334
64	123	186	228	250	270	351
65	126	195	239	263	283	368
66	131	205	250	276	297	385
67	134	213	262	289	310	404
68	152	239	296	330	354	444
69	171	263	330	370	397	486
70	189	289	362	409	441	530
71	208	317	396	448	483	570
72	226	339	430	488	525	614
73	252	372	469	533	577	690
74	280	404	507	580	624	764
75	302	435	546	624	674	840
76	330	467	585	671	725	916
77	354	496	624	717	772	990
78	386	565	714	816	879	1105
79	422	633	801	914	982	1223
80	456	701	889	1013	1089	1338
81	488	769	976	1113	1192	1452
82	522	837	1065	1212	1297	1569
83	572	921	1173	1336	1425	1698
84	622	1007	1280	1462	1551	1829
85	672	1091	1388	1587	1632	1958
86	722	1176	1496	1713	1806	2089
87	772	1262	1603	1837	1934	2218
88	860	1402	1784	2044	2152	2467
89	948	1546	1965	2252	2370	2721

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

TQ 10-Year Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	36	50	61	68	73	94
50-54	39	55	68	74	79	102
55	48	66	81	89	95	121
56	52	71	86	94	100	128
57	55	74	90	99	105	134
58	58	81	97	107	115	145
59	61	86	105	115	123	157
60	66	92	113	123	132	170
61	69	99	121	131	142	181
62	73	103	128	139	150	192
63	76	111	137	150	162	205
64	79	120	147	162	173	218
65	82	128	157	173	184	231
66	86	136	166	183	195	244
67	89	144	176	194	207	259
68	107	168	207	231	247	299
69	126	194	239	268	286	341
70	144	218	271	305	326	383
71	162	244	302	341	367	425
72	179	268	334	378	406	467
73	200	294	367	417	446	520
74	221	322	401	454	486	575
75	242	347	433	493	525	630
76	263	373	465	530	565	685
77	284	399	498	569	606	740
78	315	460	578	659	703	856
79	346	522	658	750	801	973
80	378	583	737	840	900	1089
81	409	645	818	931	997	1205
82	439	706	897	1021	1095	1323
83	485	784	994	1134	1210	1441
84	532	860	1092	1247	1326	1561
85	577	935	1189	1360	1443	1679
86	622	1013	1286	1473	1558	1798
87	667	1089	1385	1588	1674	1916
88	743	1212	1540	1766	1861	2133
89	818	1336	1696	1945	2050	2349

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	40	58	71	78	84	108
50-54	45	63	78	86	90	116
55	57	76	94	102	110	139
56	60	82	99	108	115	147
57	63	86	103	113	121	153
58	66	94	111	123	132	168
59	71	99	121	132	141	181
60	76	107	131	141	152	195
61	79	113	139	150	163	208
62	84	120	147	160	173	221
63	87	128	158	173	186	236
64	90	137	170	186	199	250
65	95	147	181	199	212	265
66	99	157	191	210	225	281
67	102	165	202	223	238	297
68	123	194	238	265	284	344
69	145	223	275	309	330	393
70	165	250	312	351	375	441
71	186	281	347	393	422	488
72	207	309	385	435	467	536
73	231	338	422	480	512	598
74	255	370	460	522	559	661
75	280	399	498	567	604	725
76	302	433	535	609	651	788
77	326	459	572	654	696	851
78	362	530	666	758	808	986
79	397	599	756	863	921	1118
80	435	671	847	966	1036	1252
81	470	742	940	1070	1147	1386
82	506	813	1031	1175	1260	1522
83	557	902	1142	1304	1391	1658
84	611	989	1255	1435	1525	1795
85	664	1076	1367	1564	1659	1931
86	716	1165	1478	1695	1792	2068
87	767	1252	1593	1826	1924	2204
88	855	1394	1771	2031	2141	2453
89	940	1536	1952	2238	2357	2701

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Level Benefit
Pre-RS Proposed Rates Step III: 12% Increase

TQ
100%
APOC

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Annual Premiums per $10 of Daily Benefit
Level Benefit
Pre-RS Proposed Rates Step III: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	36	52	65	73	78	92
50-54	39	57	71	79	84	100
55	45	63	81	89	95	118
56	48	66	84	94	99	123
57	50	68	87	97	102	129
58	55	76	97	107	115	141
59	60	84	107	118	126	153
60	63	90	115	128	137	165
61	68	99	124	139	149	176
62	73	107	134	149	160	189
63	81	120	150	166	179	208
64	89	132	166	184	197	228
65	95	145	181	204	216	247
66	103	158	197	221	236	265
67	111	171	213	239	255	284
68	126	192	239	268	286	317
69	139	213	267	297	318	351
70	152	234	292	328	349	383
71	166	255	318	357	380	415
72	179	276	346	386	412	448
73	202	307	383	430	459	515
74	223	336	422	473	506	583
75	246	367	460	517	553	651
76	267	397	498	561	598	719
77	289	427	536	604	645	787
78	323	486	611	690	735	893
79	357	546	685	774	827	998
80	391	606	761	858	918	1105
81	425	664	835	942	1011	1212
82	459	724	910	1028	1099	1317
83	509	806	1011	1154	1238	1465
84	559	890	1113	1281	1377	1612
85	607	973	1217	1409	1515	1759
86	658	1057	1318	1535	1654	1906
87	708	1139	1420	1663	1793	2054
88	787	1267	1580	1850	1995	2285
89	868	1396	1742	2037	2199	2517

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	40	60	74	84	89	107
50-54	45	65	82	90	97	115
55	52	73	94	102	110	136
56	57	76	97	108	113	141
57	58	78	100	111	116	149
58	63	87	111	123	132	162
59	69	97	123	136	145	176
60	73	103	132	147	158	189
61	78	113	144	160	171	202
62	84	123	153	171	184	218
63	94	137	173	191	207	239
64	102	152	191	212	226	262
65	110	168	208	234	249	284
66	120	183	226	255	271	305
67	128	197	246	275	294	326
68	145	221	275	309	330	364
69	160	246	307	343	367	404
70	174	270	336	376	401	441
71	191	294	367	410	436	478
72	207	318	397	444	473	515
73	233	354	441	494	528	593
74	257	386	485	544	582	671
75	283	422	530	595	635	748
76	307	457	572	645	688	827
77	333	491	617	695	742	905
78	372	559	703	793	845	1028
79	410	628	788	890	952	1149
80	449	696	876	987	1055	1272
81	488	764	961	1082	1160	1394
82	528	832	1045	1181	1263	1514
83	585	927	1163	1326	1423	1685
84	643	1024	1280	1473	1583	1855
85	698	1118	1399	1621	1743	2023
86	756	1215	1515	1766	1903	2192
87	814	1310	1633	1911	2063	2362
88	905	1457	1818	2128	2294	2627
89	998	1606	2003	2343	2529	2895

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
and with 5% Compound Lifetime Inflation Rider
Annual Premiums Per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

TQ
100% APOC
+
Lifetime IR
5% Compound

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
and with 5% Compound Lifetime Inflation Rider
Annual Premiums Per $10 of Daily Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	68	97	123	134	145	187
50-54	73	105	134	145	158	205
55	92	128	163	179	192	259
56	99	136	173	189	204	275
57	105	142	183	200	215	292
58	111	153	197	215	233	312
59	118	165	210	231	249	331
60	124	176	225	246	267	349
61	132	187	238	260	283	368
62	139	199	252	275	301	386
63	145	215	271	297	323	415
64	153	231	289	318	346	443
65	160	247	309	341	367	470
66	166	263	328	362	389	498
67	174	278	347	383	412	525
68	192	302	378	422	456	562
69	210	326	410	462	498	599
70	229	351	443	501	540	637
71	247	375	473	540	583	675
72	265	399	506	578	625	713
73	289	427	541	619	672	805
74	312	456	577	659	721	897
75	336	483	612	700	767	989
76	359	511	648	740	814	1081
77	383	538	683	780	863	1173
78	423	617	785	897	984	1309
79	462	696	885	1011	1105	1444
80	502	776	987	1126	1226	1579
81	543	855	1087	1241	1347	1714
82	583	934	1189	1356	1470	1850
83	638	1029	1309	1496	1614	2003
84	695	1123	1430	1637	1758	2155
85	750	1218	1549	1777	1902	2309
86	806	1314	1669	1918	2047	2462
87	861	1407	1790	2058	2191	2616
88	958	1566	1991	2291	2436	2910
89	1057	1726	2194	2524	2685	3207

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	78	111	141	153	168	215
50-54	84	121	153	168	183	236
55	107	147	187	207	221	297
56	113	157	199	218	234	317
57	121	163	210	231	247	336
58	128	176	226	247	268	359
59	136	189	242	265	286	381
60	144	202	259	283	307	401
61	152	215	273	299	325	423
62	160	228	289	317	346	444
63	168	247	312	343	372	478
64	176	265	333	367	397	509
65	184	284	355	393	422	541
66	191	302	376	417	448	572
67	200	320	399	441	473	604
68	221	347	435	485	523	646
69	242	375	472	532	572	690
70	263	404	509	577	620	732
71	284	431	544	620	671	777
72	305	459	582	666	719	819
73	333	491	622	711	772	926
74	359	523	664	758	829	1031
75	386	556	704	805	882	1137
76	412	586	745	851	937	1242
77	441	619	785	897	992	1349
78	486	709	903	1031	1131	1506
79	532	801	1018	1163	1272	1661
80	578	892	1136	1296	1410	1816
81	624	982	1251	1427	1549	1971
82	671	1074	1367	1559	1692	2128
83	734	1184	1506	1721	1856	2304
84	800	1291	1645	1882	2021	2478
85	863	1401	1782	2044	2188	2655
86	927	1511	1919	2205	2354	2832
87	990	1619	2058	2367	2519	3008
88	1102	1800	2289	2635	2802	3346
89	1215	1984	2524	2902	3088	3689

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Pre-RS Proposed Rates Step III: 12% Increase	TQ 100% APOC + 10-Year IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Pre-RS Proposed Rates Step III: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	48	69	87	95	103	121
50-54	53	92	95	105	113	132
55	66	92	116	128	139	163
56	71	97	123	136	147	171
57	76	102	129	144	155	181
58	81	110	139	155	166	195
59	86	118	149	165	179	210
60	90	126	160	176	191	225
61	95	134	170	187	202	238
62	100	142	179	197	215	252
63	103	153	192	212	229	271
64	108	163	205	226	244	289
65	113	174	216	241	260	309
66	118	184	229	255	275	328
67	121	195	242	270	289	347
68	145	228	284	318	343	409
69	170	262	328	368	396	472
70	194	294	370	417	449	535
71	216	328	412	467	502	598
72	241	360	454	515	556	661
73	263	388	490	556	599	711
74	286	415	523	595	643	761
75	309	443	557	633	687	809
76	331	470	591	672	730	860
77	354	498	625	711	774	908
78	396	580	732	832	905	1070
79	438	661	837	953	1036	1231
80	480	743	942	1074	1165	1391
81	522	824	1047	1194	1296	1553
82	565	906	1154	1315	1425	1711
83	624	1005	1278	1462	1575	1897
84	682	1104	1404	1608	1726	2083
85	740	1202	1528	1755	1877	2268
86	798	1301	1654	1900	2028	2454
87	856	1399	1779	2047	2178	2640
88	953	1556	1979	2276	2422	2934
89	1050	1714	2181	2509	2669	3235

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	57	79	100	110	120	139
50-54	61	87	110	121	131	153
55	76	107	134	147	160	187
56	82	111	141	157	170	197
57	87	116	149	165	178	208
58	94	126	160	178	191	225
59	99	136	171	189	207	241
60	103	145	184	202	220	257
61	110	153	195	215	233	273
62	115	163	207	226	247	289
63	120	176	221	244	263	312
64	124	187	236	260	281	333
65	131	200	249	276	299	355
66	136	212	263	294	317	376
67	139	225	280	310	333	402
68	168	262	326	367	394	470
69	195	301	376	423	456	543
70	223	338	425	480	517	616
71	249	376	473	536	578	688
72	276	414	522	593	640	759
73	302	446	562	640	690	818
74	330	478	603	683	740	874
75	355	509	641	729	790	931
76	381	541	680	772	840	987
77	407	572	719	818	890	1045
78	456	667	842	956	1040	1231
79	504	759	963	1097	1191	1415
80	553	855	1082	1236	1339	1600
81	599	948	1204	1373	1490	1785
82	651	1042	1326	1512	1638	1968
83	717	1155	1470	1682	1811	2181
84	784	1268	1614	1848	1984	2394
85	851	1383	1758	2018	2159	2609
86	918	1496	1903	2184	2331	2823
87	986	1609	2045	2354	2504	3036
88	1097	1789	2276	2617	2785	3375
89	1209	1971	2509	2886	3070	3719

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

TAX QUALIFIED LONG TERM CARE INSURANCE POLICY
POLICY FORM TQ-LTC-2000 (VA)
TAX QUALIFIED ALTERNATIVE PLAN OF CARE RIDER TQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Preferred Class - 0 Day Elimination Period
Original Rates

TQ
Level

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Standard Class - 0 Day Elimination Period
Original Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	16	23	29	32	34	40
50-54	18	25	31	35	37	44
55	21	29	36	39	41	52
56	22	30	37	41	43	54
57	23	31	39	42	44	57
58	25	35	43	47	49	62
59	27	38	47	52	54	67
60	29	41	51	56	59	72
61	31	45	55	61	64	78
62	33	48	59	65	69	83
63	37	54	67	74	78	92
64	40	60	74	82	87	101
65	44	66	81	90	96	111
66	47	72	88	98	104	120
67	51	78	95	106	113	130
68	57	88	108	120	128	145
69	63	98	120	134	142	161
70	70	108	133	148	157	176
71	76	117	145	162	172	192
72	83	127	157	176	186	208
73	95	144	179	200	211	238
74	107	161	200	225	237	268
75	119	178	221	250	262	298
76	131	195	243	275	287	328
77	144	212	264	299	312	358
78	159	240	299	338	354	407
79	175	267	334	377	396	455
80	190	294	368	416	438	504
81	206	322	409	455	480	553
82	222	349	438	493	522	601
83	245	389	487	554	589	668
84	269	429	536	615	655	736
85	293	469	585	676	721	803
86	317	509	635	737	787	870
87	340	549	684	798	853	937
88	379	611	761	888	949	1042
89	417	673	838	978	1046	1149

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	18	26	33	37	39	46
50-54	21	29	36	40	43	51
55	24	33	41	45	47	60
56	25	35	43	47	49	62
57	26	36	45	48	51	66
58	29	40	49	54	56	71
59	31	44	54	60	62	77
60	33	47	59	64	68	83
61	36	52	63	70	74	90
62	38	55	68	75	79	95
63	43	62	77	85	90	106
64	46	69	85	94	100	116
65	51	76	93	104	110	128
66	54	83	101	113	120	138
67	59	90	109	122	130	150
68	66	101	124	138	147	167
69	72	113	138	154	163	185
70	81	124	153	170	181	202
71	87	135	167	186	198	221
72	95	146	181	202	214	239
73	109	166	206	230	243	274
74	123	185	230	259	273	308
75	137	205	254	288	301	343
76	151	224	279	316	330	377
77	166	244	304	344	359	412
78	183	276	344	389	407	468
79	201	307	384	434	455	523
80	219	338	423	478	504	580
81	237	370	463	523	552	636
82	255	401	504	567	600	691
83	282	447	560	637	677	768
84	309	493	616	707	753	846
85	337	539	673	777	829	923
86	365	585	730	848	905	1001
87	391	631	787	918	981	1078
88	436	703	875	1021	1091	1198
89	480	774	964	1125	1203	1321

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Original Rates

TQ Lifetime Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Original Rates

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	30	44	54	59	63	83
50-54	33	48	59	64	69	91
55	41	58	73	81	86	113
56	44	61	78	86	92	121
57	47	64	83	91	97	128
58	50	70	89	97	104	137
59	53	75	94	103	110	145
60	56	80	100	109	117	154
61	59	85	105	116	123	162
62	63	90	111	122	130	171
63	64	95	117	128	137	180
64	66	100	123	135	145	189
65	68	105	129	142	152	198
66	70	110	135	149	160	207
67	72	115	141	156	167	217
68	82	129	159	177	190	239
69	92	142	177	199	214	262
70	102	156	195	220	237	285
71	112	170	213	241	260	307
72	122	183	231	263	283	330
73	136	200	252	287	310	371
74	150	217	273	312	336	411
75	163	234	294	336	363	452
76	177	251	315	361	390	493
77	190	267	336	386	416	533
78	208	304	384	439	473	595
79	227	341	431	492	529	658
80	245	377	478	545	586	720
81	263	414	525	599	642	782
82	281	450	573	652	698	844
83	308	496	631	719	767	914
84	335	542	689	787	835	984
85	362	587	747	854	904	1054
86	389	633	805	922	972	1124
87	416	679	863	989	1041	1194
88	463	755	960	1100	1158	1328
89	510	832	1057	1212	1276	1464

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	35	51	62	68	72	95
50-54	38	55	68	74	79	105
55	47	67	84	93	99	130
56	51	70	90	99	106	139
57	54	74	95	105	112	147
58	58	81	102	112	120	158
59	61	86	108	118	127	167
60	64	92	115	125	135	177
61	68	98	121	133	141	186
62	72	104	128	140	150	197
63	74	109	135	147	158	207
64	76	115	141	155	167	217
65	78	121	148	163	175	228
66	81	127	155	171	184	238
67	83	132	162	179	192	250
68	94	148	183	204	219	275
69	106	163	204	229	246	301
70	117	179	224	253	273	328
71	129	196	245	277	299	353
72	140	210	266	302	325	380
73	156	230	290	330	357	427
74	173	250	314	359	386	473
75	187	269	338	386	417	520
76	204	289	362	415	449	567
77	219	307	386	444	478	613
78	239	350	442	505	544	684
79	261	392	496	566	608	757
80	282	434	550	627	674	828
81	302	476	604	689	738	899
82	323	518	659	750	803	971
83	354	570	726	827	882	1051
84	385	623	792	905	960	1132
85	416	675	859	982	1010	1212
86	447	728	926	1060	1118	1293
87	478	781	992	1137	1197	1373
88	532	868	1104	1265	1332	1527
89	587	957	1216	1394	1467	1684

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Original Rates

TQ 10-Year Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Original Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	22	31	38	42	45	58
50-54	24	34	42	46	49	63
55	30	41	50	55	59	75
56	32	44	53	58	62	79
57	34	46	56	61	65	83
58	36	50	60	66	71	90
59	38	53	65	71	76	97
60	41	57	70	76	82	105
61	43	61	75	81	88	112
62	45	64	79	86	93	119
63	47	69	85	93	100	127
64	49	74	91	100	107	135
65	51	79	97	107	114	143
66	53	84	103	113	121	151
67	55	89	109	120	128	160
68	66	104	128	143	153	185
69	78	120	148	166	177	211
70	89	135	168	189	202	237
71	100	151	187	211	227	263
72	111	166	207	234	251	289
73	124	182	227	258	276	322
74	137	199	248	281	301	356
75	150	215	268	305	325	390
76	163	231	288	328	350	424
77	176	247	308	352	375	458
78	195	285	358	408	435	530
79	214	323	407	464	496	602
80	234	361	456	520	557	674
81	253	399	506	576	617	746
82	272	437	555	632	678	819
83	300	485	615	702	749	892
84	329	532	676	772	821	966
85	357	579	736	842	893	1039
86	385	627	796	912	964	1113
87	413	674	857	983	1036	1186
88	460	750	953	1093	1152	1320
89	506	827	1050	1204	1269	1454

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	25	36	44	48	52	67
50-54	28	39	48	53	56	72
55	35	47	58	63	68	86
56	37	51	61	67	71	91
57	39	53	64	70	75	95
58	41	58	69	76	82	104
59	44	61	75	82	87	112
60	47	66	81	87	94	121
61	49	70	86	93	101	129
62	52	74	91	99	107	137
63	54	79	98	107	115	146
64	56	85	105	115	123	155
65	59	91	112	123	131	164
66	61	97	118	130	139	174
67	63	102	125	138	147	184
68	76	120	147	164	176	213
69	90	138	170	191	204	243
70	102	155	193	217	232	273
71	115	174	215	243	261	302
72	128	191	238	269	289	332
73	143	209	261	297	317	370
74	158	229	285	323	346	409
75	173	247	308	351	374	449
76	187	268	331	377	403	488
77	202	284	354	405	431	527
78	224	328	412	469	500	610
79	246	371	468	534	570	692
80	269	415	524	598	641	775
81	291	459	582	662	710	858
82	313	503	638	727	780	942
83	345	558	707	807	861	1026
84	378	612	777	888	944	1111
85	411	666	846	968	1027	1195
86	443	721	915	1049	1109	1280
87	475	775	986	1130	1191	1364
88	529	863	1096	1257	1325	1518
89	582	951	1208	1385	1459	1672

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Level Benefit
Original Rates

TQ
100%
APOC

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Annual Premiums per $10 of Daily Benefit
Level Benefit
Original Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	22	32	40	45	48	57
50-54	24	35	44	49	52	62
55	28	39	50	55	59	73
56	30	41	52	58	61	76
57	31	42	54	60	63	80
58	34	47	60	66	71	87
59	37	52	66	73	78	95
60	39	56	71	79	85	102
61	42	61	77	86	92	109
62	45	66	83	92	99	117
63	50	74	93	103	111	129
64	55	82	103	114	122	141
65	59	90	112	126	134	153
66	64	98	122	137	146	164
67	69	106	132	148	158	176
68	78	119	148	166	177	196
69	86	132	165	184	197	217
70	94	145	181	203	216	237
71	103	158	197	221	235	257
72	111	171	214	239	255	277
73	125	190	237	266	284	319
74	138	208	261	293	313	361
75	152	227	285	320	342	403
76	165	246	308	347	370	445
77	179	264	332	374	399	487
78	200	301	378	427	455	553
79	221	338	424	479	512	618
80	242	375	471	531	568	684
81	263	411	517	583	626	750
82	284	448	563	636	680	815
83	315	499	626	714	766	907
84	346	551	689	793	852	998
85	376	602	753	872	938	1089
86	407	654	816	950	1024	1180
87	438	705	879	1029	1110	1271
88	487	784	978	1145	1235	1414
89	537	864	1078	1261	1361	1558

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	25	37	46	52	55	66
50-54	28	40	51	56	60	71
55	32	45	58	63	68	84
56	35	47	60	67	70	87
57	36	48	62	69	72	92
58	39	54	69	76	82	100
59	43	60	76	84	90	109
60	45	64	82	91	98	117
61	48	70	89	99	106	125
62	52	76	95	106	114	135
63	58	85	107	118	128	148
64	63	94	118	131	140	162
65	68	104	129	145	154	176
66	74	113	140	158	168	189
67	79	122	152	170	182	202
68	90	137	170	191	204	225
69	99	152	190	212	227	250
70	108	167	208	233	248	273
71	118	182	227	254	270	296
72	128	197	246	275	293	319
73	144	219	273	306	327	367
74	159	239	300	337	360	415
75	175	261	328	368	393	463
76	190	283	354	399	426	512
77	206	304	382	430	459	560
78	230	346	435	491	523	636
79	254	389	488	551	589	711
80	278	431	542	611	653	787
81	302	473	595	670	718	863
82	327	515	647	731	782	937
83	362	574	720	821	881	1043
84	398	634	792	912	980	1148
85	432	692	866	1003	1079	1252
86	468	752	938	1093	1178	1357
87	504	811	1011	1183	1277	1462
88	560	902	1125	1317	1420	1626
89	618	994	1240	1450	1565	1792

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Original Rates	TQ 100% APOC + Lifetime IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Original Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	42	60	76	83	90	116
50-54	45	65	83	90	98	127
55	57	79	101	111	119	160
56	61	84	107	117	126	170
57	65	88	113	124	133	181
58	69	95	122	133	144	193
59	73	102	130	143	154	205
60	77	109	139	152	165	216
61	82	116	147	161	175	228
62	86	123	156	170	186	239
63	90	133	168	184	200	257
64	95	143	179	197	214	274
65	99	153	191	211	227	291
66	103	163	203	224	241	308
67	108	172	215	237	255	325
68	119	187	234	261	282	348
69	130	202	254	286	308	371
70	142	217	274	310	334	394
71	153	232	293	334	361	418
72	164	247	313	358	387	441
73	179	264	335	383	416	498
74	193	282	357	408	446	555
75	208	299	379	433	475	612
76	222	316	401	458	504	669
77	237	333	423	483	534	726
78	262	382	486	555	609	810
79	286	431	548	626	684	894
80	311	480	611	697	759	977
81	336	529	673	768	834	1061
82	361	578	736	839	910	1145
83	395	637	810	926	999	1240
84	430	695	885	1013	1088	1334
85	464	754	959	1100	1177	1429
86	499	813	1033	1187	1267	1524
87	533	871	1108	1274	1356	1619
88	593	969	1232	1418	1508	1801
89	654	1068	1358	1562	1662	1985

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	48	69	87	95	104	133
50-54	52	75	95	104	113	146
55	66	91	116	128	137	184
56	70	97	123	135	145	196
57	75	101	130	143	153	208
58	79	109	140	153	166	222
59	84	117	150	164	177	236
60	89	125	160	175	190	248
61	94	133	169	185	201	262
62	99	141	179	196	214	275
63	104	153	193	212	230	296
64	109	164	206	227	246	315
65	114	176	220	243	261	335
66	118	187	233	258	277	354
67	124	198	247	273	293	374
68	137	215	269	300	324	400
69	150	232	292	329	354	427
70	163	250	315	357	384	453
71	176	267	337	384	415	481
72	189	284	360	412	445	507
73	206	304	385	440	478	573
74	222	324	411	469	513	638
75	239	344	436	498	546	704
76	255	363	461	527	580	769
77	273	383	486	555	614	835
78	301	439	559	638	700	932
79	329	496	630	720	787	1028
80	358	552	703	802	873	1124
81	386	608	774	883	959	1220
82	415	665	846	965	1047	1317
83	454	733	932	1065	1149	1426
84	495	799	1018	1165	1251	1534
85	534	867	1103	1265	1354	1643
86	574	935	1188	1365	1457	1753
87	613	1002	1274	1465	1559	1862
88	682	1114	1417	1631	1734	2071
89	752	1228	1562	1796	1911	2283

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Original Rates	TQ 100% APOC + 10-Year IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Original Rates

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	30	43	54	59	64	75
50-54	33	57	59	65	70	82
55	41	57	72	79	86	101
56	44	60	76	84	91	106
57	47	63	80	89	96	112
58	50	68	86	96	103	121
59	53	73	92	102	111	130
60	56	78	99	109	118	139
61	59	83	105	116	125	147
62	62	88	111	122	133	156
63	64	95	119	131	142	168
64	67	101	127	140	151	179
65	70	108	134	149	161	191
66	73	114	142	158	170	203
67	75	121	150	167	179	215
68	90	141	176	197	212	253
69	105	162	203	228	245	292
70	120	182	229	258	278	331
71	134	203	255	289	311	370
72	149	223	281	319	344	409
73	163	240	303	344	371	440
74	177	257	324	368	398	471
75	191	274	345	392	425	501
76	205	291	366	416	452	532
77	219	308	387	440	479	562
78	245	359	453	515	560	662
79	271	409	518	590	641	762
80	297	460	583	665	721	861
81	323	510	648	739	802	961
82	350	561	714	814	882	1059
83	386	622	791	905	975	1174
84	422	683	869	995	1068	1289
85	458	744	946	1086	1162	1404
86	494	805	1024	1176	1255	1519
87	530	866	1101	1267	1348	1634
88	590	963	1225	1409	1499	1816
89	650	1061	1350	1553	1652	2002

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	35	49	62	68	74	86
50-54	38	54	68	75	81	95
55	47	66	83	91	99	116
56	51	69	87	97	105	122
57	54	72	92	102	110	129
58	58	78	99	110	118	139
59	61	84	106	117	128	149
60	64	90	114	125	136	159
61	68	95	121	133	144	169
62	71	101	128	140	153	179
63	74	109	137	151	163	193
64	77	116	146	161	174	206
65	81	124	154	171	185	220
66	84	131	163	182	196	233
67	86	139	173	192	206	249
68	104	162	202	227	244	291
69	121	186	233	262	282	336
70	138	209	263	297	320	381
71	154	233	293	332	358	426
72	171	256	323	367	396	470
73	187	276	348	396	427	506
74	204	296	373	423	458	541
75	220	315	397	451	489	576
76	236	335	421	478	520	611
77	252	354	445	506	551	647
78	282	413	521	592	644	762
79	312	470	596	679	737	876
80	342	529	670	765	829	990
81	371	587	745	850	922	1105
82	403	645	821	936	1014	1218
83	444	715	910	1041	1121	1350
84	485	785	999	1144	1228	1482
85	527	856	1088	1249	1336	1615
86	568	926	1178	1352	1443	1747
87	610	996	1266	1457	1550	1879
88	679	1107	1409	1620	1724	2089
89	748	1220	1553	1786	1900	2302

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

TAX QUALIFIED LONG TERM CARE INSURANCE POLICY
POLICY FORM TQ-LTC-2000 (VA)
TAX QUALIFIED ALTERNATIVE PLAN OF CARE RIDER TQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

NTQ
"Double Care"
Level

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$1	$3	$4	$4	$4	$4
50-54	3	3	4	4	4	5
55	3	4	4	4	5	5
56	3	4	4	5	5	6
57	3	4	4	5	5	6
58	3	4	5	5	5	6
59	3	4	5	5	6	8
60	4	5	5	6	6	8
61	4	5	6	6	8	9
62	4	5	6	8	8	9
63	4	6	8	8	9	10
64	4	6	8	9	10	12
65	5	8	9	10	10	13
66	5	8	10	12	12	13
67	5	9	10	12	13	14
68	6	10	12	13	14	17
69	8	10	13	15	15	18
70	8	12	15	17	18	19
71	9	13	17	18	19	22
72	9	14	18	19	21	23
73	10	17	21	22	23	27
74	12	18	22	26	27	30
75	13	21	24	28	30	33
76	14	22	27	31	32	37
77	15	23	30	33	35	40
78	18	27	33	37	40	45
79	19	30	37	43	44	52
80	22	33	41	46	49	57
81	23	36	46	52	54	62
82	24	39	49	55	58	67
83	27	44	54	62	66	75
84	30	48	61	70	73	82
85	32	53	66	76	81	90
86	36	57	71	82	88	98
87	39	62	76	89	95	104
88	43	68	85	99	107	117
89	46	76	94	109	117	129

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$1	$3	$4	$4	$4	$4
50-54	3	3	4	4	4	6
55	3	4	4	4	6	6
56	3	4	4	6	6	7
57	3	4	4	6	6	7
58	3	4	6	6	6	7
59	3	4	6	6	7	9
60	4	6	6	7	7	9
61	4	6	7	7	9	10
62	4	6	7	9	9	10
63	4	7	9	9	10	12
64	4	7	9	10	12	13
65	6	9	10	12	12	15
66	6	9	12	13	13	15
67	6	10	12	13	15	16
68	7	12	13	15	16	19
69	9	12	15	18	18	21
70	9	13	18	19	21	22
71	10	15	19	21	22	25
72	10	16	21	22	24	27
73	12	19	24	25	27	31
74	13	21	25	30	31	34
75	15	24	28	33	34	39
76	16	25	31	36	37	43
77	18	27	34	39	40	46
78	21	31	39	43	46	52
79	22	34	43	49	50	59
80	25	39	47	53	56	65
81	27	41	53	59	62	71
82	28	44	56	64	67	77
83	31	50	62	71	76	86
84	34	55	70	80	84	95
85	37	61	76	87	93	104
86	41	65	81	95	101	113
87	44	71	87	102	110	120
88	49	79	98	114	123	135
89	53	87	108	126	135	148

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

NTQ
"Double Care"
Lifetime IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$5	$6	$6	$6	$9
50-54	4	5	6	8	8	10
55	5	6	8	9	9	13
56	5	6	9	9	10	13
57	5	8	9	10	10	14
58	5	8	10	10	12	15
59	6	8	10	12	13	17
60	6	9	12	13	13	17
61	6	9	12	13	14	18
62	6	10	13	14	14	19
63	8	10	13	14	15	21
64	8	12	14	15	17	21
65	8	12	14	15	17	22
66	8	13	15	17	18	23
67	8	13	15	18	19	24
68	9	14	18	19	22	27
69	10	15	19	22	24	30
70	12	18	22	24	27	32
71	13	19	24	27	30	35
72	14	21	26	30	32	40
73	15	22	28	32	35	41
74	17	24	31	35	37	46
75	18	26	33	37	41	50
76	19	28	35	40	44	55
77	22	30	37	44	46	59
78	23	33	43	49	53	67
79	26	39	48	55	59	73
80	27	43	54	61	66	81
81	30	46	59	67	72	88
82	31	50	64	73	79	94
83	35	55	71	81	86	102
84	37	61	77	88	94	111
85	40	66	84	95	102	118
86	44	71	90	103	109	126
87	46	76	97	111	117	134
88	52	85	107	124	130	149
89	57	93	118	135	143	164

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$6	$7	$7	$7	$10
50-54	4	6	7	9	9	12
55	6	7	9	10	10	15
56	6	7	10	10	12	15
57	6	9	10	12	12	16
58	6	9	12	12	13	18
59	7	9	12	13	15	19
60	7	10	13	15	15	19
61	7	10	13	15	16	21
62	7	12	15	16	16	22
63	9	12	15	16	18	24
64	9	13	16	18	19	24
65	9	13	16	18	19	25
66	9	15	18	19	21	27
67	9	15	18	21	22	28
68	10	16	21	22	25	31
69	12	18	22	25	28	34
70	13	21	25	28	31	37
71	15	22	28	31	34	40
72	16	24	30	34	37	41
73	18	25	33	37	40	47
74	19	28	36	40	43	53
75	21	30	39	43	47	58
76	22	33	40	46	50	64
77	25	34	43	50	53	68
78	27	39	49	56	61	77
79	30	44	55	64	68	84
80	31	49	62	70	76	93
81	34	53	68	77	83	101
82	36	58	74	84	90	108
83	40	64	81	93	99	117
84	43	70	89	101	108	127
85	46	76	96	110	117	136
86	50	81	104	118	126	145
87	53	87	111	127	135	154
88	59	98	123	142	150	172
89	65	107	136	156	164	188

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

NTQ
"Double Care"
10-Year IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$5	$5	$6
50-54	3	4	5	5	5	6
55	4	5	5	6	6	9
56	4	5	6	6	6	9
57	4	5	6	6	8	9
58	4	5	6	8	8	10
59	4	6	8	8	9	10
60	5	6	8	9	9	12
61	5	6	8	9	10	13
62	5	8	9	10	10	13
63	5	8	9	10	12	14
64	5	8	10	12	12	15
65	5	9	10	12	13	15
66	6	9	12	13	14	17
67	6	10	12	13	14	18
68	8	12	14	15	17	21
69	9	13	17	18	19	23
70	10	15	19	21	23	27
71	12	17	21	23	26	30
72	13	18	23	26	28	32
73	14	21	26	28	31	36
74	15	22	28	31	33	40
75	17	24	30	35	36	44
76	18	26	32	37	39	48
77	19	27	35	40	43	52
78	22	32	40	45	49	59
79	24	36	45	52	55	67
80	26	40	52	58	62	76
81	28	45	57	64	70	84
82	31	49	62	71	76	91
83	33	54	68	79	84	100
84	37	59	76	86	91	108
85	40	64	82	94	100	116
86	43	71	89	102	108	125
87	46	76	95	109	116	133
88	52	84	107	122	129	148
89	57	93	117	135	142	162

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$6	$6	$7
50-54	3	4	6	6	6	7
55	4	6	6	7	7	10
56	4	6	7	7	7	10
57	4	6	7	7	9	10
58	4	6	7	9	9	12
59	4	7	9	9	10	12
60	6	7	9	10	10	13
61	6	7	9	10	12	15
62	6	9	10	12	12	15
63	6	9	10	12	13	16
64	6	9	12	13	13	18
65	6	10	12	13	15	18
66	7	10	13	15	16	19
67	7	12	13	15	16	21
68	9	13	16	18	19	24
69	10	15	19	21	22	27
70	12	18	22	24	27	31
71	13	19	24	27	30	34
72	15	21	27	30	33	37
73	16	24	30	33	36	41
74	18	25	33	36	39	46
75	19	28	34	40	41	50
76	21	30	37	43	44	55
77	22	31	40	46	49	59
78	25	37	46	52	56	68
79	28	41	52	59	64	77
80	30	46	59	67	71	87
81	33	52	65	74	80	96
82	36	56	71	81	87	105
83	39	62	79	90	96	116
84	43	68	87	99	105	124
85	46	74	95	108	116	133
86	49	81	102	117	124	144
87	53	87	110	126	133	153
88	59	96	123	141	148	170
89	65	107	135	156	163	187

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

NTQ
"Double Care"
Level
100% APOC

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$5	$5	$6
50-54	3	4	5	5	6	6
55	3	4	5	6	6	8
56	4	5	6	6	6	9
57	4	5	6	6	8	9
58	4	5	6	8	8	10
59	4	5	8	8	9	10
60	4	6	8	9	9	12
61	5	6	9	9	10	13
62	5	8	9	10	12	13
63	5	8	10	12	13	14
64	6	9	12	13	14	15
65	6	10	13	14	15	17
66	8	12	14	15	17	18
67	8	12	14	17	18	19
68	9	13	17	18	19	22
69	9	14	18	21	22	24
70	10	17	21	23	24	27
71	12	18	22	24	26	28
72	13	19	24	27	28	31
73	14	22	27	30	32	36
74	15	23	30	33	35	40
75	17	26	32	36	39	45
76	18	27	35	39	41	50
77	21	30	37	43	45	54
78	22	33	43	48	52	62
79	24	37	48	54	57	70
80	27	40	53	59	63	76
81	30	46	55	66	67	84
82	32	50	63	71	76	91
83	35	55	70	80	86	102
84	39	62	77	89	95	112
85	43	67	84	98	106	122
86	45	73	91	107	115	133
87	49	79	98	115	125	143
88	54	88	109	129	138	158
89	61	97	121	142	152	174

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$6	$6	$7
50-54	3	4	6	6	7	7
55	3	4	6	7	7	9
56	4	6	7	7	7	10
57	4	6	7	7	9	10
58	4	6	7	9	9	12
59	4	6	9	9	10	12
60	4	7	9	10	10	13
61	6	7	10	10	12	15
62	6	9	10	12	13	15
63	6	9	12	13	15	16
64	7	10	13	15	16	18
65	7	12	15	16	18	19
66	9	13	16	18	19	21
67	9	13	16	19	21	22
68	10	15	19	21	22	25
69	10	16	21	24	25	28
70	12	19	24	27	28	31
71	13	21	25	28	30	33
72	15	22	28	31	33	36
73	16	25	31	34	37	41
74	18	27	34	39	40	46
75	19	30	37	41	44	52
76	21	31	40	44	47	58
77	24	34	43	49	52	62
78	25	39	49	55	59	71
79	28	43	55	62	65	80
80	31	46	61	68	73	87
81	34	53	64	76	77	96
82	37	58	73	81	87	105
83	40	64	80	92	99	117
84	44	71	89	102	110	129
85	49	77	96	113	121	141
86	52	84	105	123	132	153
87	56	90	113	132	144	164
88	62	101	126	148	158	182
89	70	111	139	163	175	200

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

NTQ
"Double Care"
100% APOC +
Lifetime IR
5% Compound

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$6	$9	$9	$10	$13
50-54	5	8	9	10	12	14
55	6	9	12	13	13	18
56	6	9	12	13	14	19
57	8	10	13	14	15	21
58	8	10	14	15	17	22
59	8	12	14	15	17	23
60	9	13	15	17	18	24
61	9	13	17	18	19	26
62	9	14	18	19	21	27
63	10	15	19	21	22	28
64	10	15	21	22	24	31
65	12	17	22	23	26	32
66	12	18	23	24	27	35
67	12	19	24	27	28	36
68	13	21	28	30	31	39
69	14	23	28	32	35	41
70	15	24	31	35	37	44
71	17	26	33	37	40	46
72	18	27	35	40	44	49
73	21	30	37	43	46	55
74	22	31	40	45	50	62
75	23	33	43	49	53	68
76	24	35	45	52	57	75
77	27	37	48	54	59	81
78	30	43	54	62	68	90
79	32	49	62	70	76	100
80	35	54	68	79	85	109
81	37	59	76	86	94	118
82	40	64	82	94	102	129
83	44	71	90	104	112	139
84	48	77	99	113	122	149
85	52	85	107	124	131	160
86	55	91	116	133	142	171
87	59	98	124	143	152	182
88	67	108	138	158	169	202
89	73	120	152	175	187	223

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$6	$7	$10	$10	$12	$15
50-54	6	9	10	12	13	16
55	7	10	13	15	15	21
56	7	10	13	15	16	22
57	9	12	15	16	18	24
58	9	12	16	18	19	25
59	9	13	16	18	19	27
60	10	15	18	19	21	28
61	10	15	19	21	22	30
62	10	16	21	22	24	31
63	12	18	22	24	25	33
64	12	18	24	25	28	36
65	13	19	25	27	30	37
66	13	21	27	28	31	40
67	13	22	28	31	33	41
68	15	24	33	34	36	44
69	16	27	33	37	40	47
70	18	28	36	40	43	50
71	19	30	39	43	46	53
72	21	31	40	46	50	56
73	24	34	43	49	53	64
74	25	36	46	52	58	71
75	27	39	49	56	61	79
76	28	40	52	59	65	86
77	31	43	55	62	68	93
78	34	49	62	71	79	104
79	37	56	71	80	87	116
80	40	62	79	90	98	126
81	43	68	87	99	108	136
82	46	74	95	108	117	148
83	50	81	104	120	129	160
84	55	89	114	130	141	172
85	59	98	123	142	151	184
86	64	105	133	153	163	197
87	68	113	142	164	175	209
88	77	124	158	182	194	233
89	84	138	175	201	215	256

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC
and 5% 10-Year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

NTQ
"Double Care"
100% APOC +
10-Yr IR
5% Compound

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$5	$6	$6	$8	$9
50-54	4	6	6	8	8	10
55	5	6	8	9	9	13
56	5	6	9	9	10	13
57	5	8	9	10	10	14
58	5	8	9	10	12	15
59	6	8	10	12	13	15
60	6	9	12	12	13	17
61	6	9	12	13	14	18
62	6	10	13	14	15	19
63	8	10	13	14	15	19
64	8	12	14	15	17	21
65	8	12	15	17	18	22
66	8	13	15	18	19	23
67	9	14	17	18	21	24
68	10	15	19	22	23	28
69	12	18	23	26	27	32
70	13	21	26	28	31	36
71	15	23	28	32	35	40
72	17	24	31	36	39	43
73	18	27	33	39	41	49
74	19	28	36	41	45	54
75	22	31	39	44	48	59
76	23	32	41	46	50	64
77	24	35	44	49	54	70
78	27	40	50	58	63	81
79	31	46	58	66	72	91
80	33	52	66	75	81	103
81	36	57	72	82	90	113
82	39	63	80	91	99	125
83	44	70	89	102	109	135
84	48	76	98	112	120	147
85	52	84	106	121	130	158
86	55	90	115	131	140	169
87	59	97	124	142	151	180
88	66	108	138	158	167	201
89	72	118	151	174	185	222

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% 10-Year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$6	$7	$7	$9	$10
50-54	4	7	7	9	9	12
55	6	7	9	10	10	15
56	6	7	10	10	12	15
57	6	9	10	12	12	16
58	6	9	10	12	13	18
59	7	9	12	13	15	18
60	7	10	13	13	15	19
61	7	10	13	15	16	21
62	7	12	15	16	18	22
63	9	12	15	16	18	22
64	9	13	16	18	19	24
65	9	13	18	19	21	25
66	9	15	18	21	22	27
67	10	16	19	21	24	28
68	12	18	22	25	27	33
69	13	21	27	30	31	37
70	15	24	30	33	36	41
71	18	27	33	37	40	46
72	19	28	36	41	44	49
73	21	31	39	44	47	56
74	22	33	41	47	52	62
75	25	36	44	50	55	68
76	27	37	47	53	58	74
77	28	40	50	56	62	80
78	31	46	58	67	73	93
79	36	53	67	76	83	105
80	39	59	76	86	93	118
81	41	65	83	95	104	130
82	44	73	92	105	114	144
83	50	80	102	117	126	156
84	55	87	113	129	138	169
85	59	96	121	139	150	182
86	64	104	132	151	161	194
87	68	111	142	163	173	207
88	76	124	158	182	193	231
89	83	136	173	200	213	255

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

LONG TERM CARE INSURANCE POLICY
POLICY FORM TNQ-LTC-2000-VA
ALTERNATIVE PLAN OF CARE RIDER TNQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $0.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

NTQ
"Double Care"
Level

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$1	$3	$4	$4	$4	$4
50-54	3	3	4	4	4	6
55	3	4	4	4	6	6
56	3	4	4	6	6	7
57	3	4	4	6	6	7
58	3	4	6	6	6	7
59	3	4	6	6	7	9
60	4	6	6	7	7	9
61	4	6	7	7	9	10
62	4	6	7	9	9	10
63	4	7	9	9	10	12
64	4	7	9	10	12	13
65	6	9	10	12	12	14
66	6	9	12	13	13	14
67	6	10	12	13	14	16
68	7	12	13	14	16	19
69	9	12	14	17	17	20
70	9	13	17	19	20	22
71	10	14	19	20	22	25
72	10	16	20	22	23	26
73	12	19	23	25	26	30
74	13	20	25	29	30	33
75	14	23	27	32	33	38
76	16	25	30	35	36	42
77	17	26	33	38	39	45
78	20	30	38	42	45	50
79	22	33	42	48	49	58
80	25	38	46	52	55	63
81	26	40	52	58	61	69
82	27	43	55	62	65	75
83	30	49	61	69	74	84
84	33	53	68	78	82	92
85	36	59	74	85	91	101
86	40	63	79	92	98	110
87	43	69	85	100	107	117
88	48	76	95	111	120	131
89	52	85	105	123	131	144

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$3	$5	$5	$5	$5
50-54	3	3	5	5	5	7
55	3	5	5	5	7	7
56	3	5	5	7	7	8
57	3	5	5	7	7	8
58	3	5	7	7	7	8
59	3	5	7	7	8	10
60	5	7	7	8	8	10
61	5	7	8	8	10	12
62	5	7	8	10	10	12
63	5	8	10	10	12	13
64	5	8	10	12	13	15
65	7	10	12	13	13	17
66	7	10	13	15	15	17
67	7	12	13	15	17	18
68	8	13	15	17	18	22
69	10	13	17	20	20	23
70	10	15	20	22	23	25
71	12	17	22	23	25	28
72	12	18	23	25	27	30
73	13	22	27	28	30	35
74	15	23	28	33	35	38
75	17	27	32	36	38	43
76	18	28	35	40	41	48
77	20	30	38	43	45	51
78	23	35	43	48	51	58
79	25	38	48	55	56	66
80	28	43	53	60	63	73
81	30	46	60	66	70	80
82	32	50	63	71	75	86
83	35	56	70	80	85	96
84	38	61	78	90	95	106
85	41	68	85	98	105	116
86	46	73	91	106	113	126
87	50	80	98	114	123	134
88	55	88	109	128	138	151
89	60	98	121	141	151	166

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

NTQ
"Double Care"
Lifetime IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$6	$7	$7	$7	$10
50-54	4	6	7	9	9	12
55	6	7	9	10	10	14
56	6	7	10	10	12	14
57	6	9	10	12	12	16
58	6	9	12	12	13	17
59	7	9	12	13	14	19
60	7	10	13	14	14	19
61	7	10	13	14	16	20
62	7	12	14	16	16	22
63	9	12	14	16	17	23
64	9	13	16	17	19	23
65	9	13	16	17	19	25
66	9	14	17	19	20	26
67	9	14	17	20	22	27
68	10	16	20	22	25	30
69	12	17	22	25	27	33
70	13	20	25	27	30	36
71	14	22	27	30	33	39
72	16	23	29	33	36	45
73	17	25	32	36	39	46
74	19	27	35	39	42	52
75	20	29	38	42	46	56
76	22	32	39	45	49	62
77	25	33	42	49	52	66
78	26	38	48	55	59	75
79	29	43	53	62	66	82
80	30	48	61	68	74	91
81	33	52	66	75	81	98
82	35	56	72	82	88	105
83	39	62	79	91	97	114
84	42	68	87	98	105	124
85	45	74	94	107	114	133
86	49	79	101	115	123	141
87	52	85	108	124	131	150
88	58	95	120	138	146	167
89	63	104	133	151	160	183

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$7	$8	$8	$8	$12
50-54	5	7	8	10	10	13
55	7	8	10	12	12	17
56	7	8	12	12	13	17
57	7	10	12	13	13	18
58	7	10	13	13	15	20
59	8	10	13	15	17	22
60	8	12	15	17	17	22
61	8	12	15	17	18	23
62	8	13	17	18	18	25
63	10	13	17	18	20	27
64	10	15	18	20	22	27
65	10	15	18	20	22	28
66	10	17	20	22	23	30
67	10	17	20	23	25	32
68	12	18	23	25	28	35
69	13	20	25	28	32	38
70	15	23	28	32	35	41
71	17	25	32	35	38	45
72	18	27	33	38	41	46
73	20	28	36	41	45	53
74	22	32	40	45	48	60
75	23	33	43	48	53	65
76	25	36	45	51	56	71
77	28	38	48	56	60	76
78	30	43	55	63	68	86
79	33	50	61	71	76	95
80	35	55	70	78	85	105
81	38	60	76	86	93	113
82	40	65	83	95	101	121
83	45	71	91	105	111	131
84	48	78	100	113	121	143
85	51	85	108	123	131	153
86	56	91	116	133	141	163
87	60	98	124	143	151	173
88	66	109	138	159	168	192
89	73	119	153	174	184	211

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

NTQ
"Double Care"
10-Year IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$6	$6	$7
50-54	3	4	6	6	6	7
55	4	6	6	7	7	10
56	4	6	7	7	7	10
57	4	6	7	7	9	10
58	4	6	7	9	9	12
59	4	7	9	9	10	12
60	6	7	9	10	10	13
61	6	7	9	10	12	14
62	6	9	10	12	12	14
63	6	9	10	12	13	16
64	6	9	12	13	13	17
65	6	10	12	13	14	17
66	7	10	13	14	16	19
67	7	12	13	14	16	20
68	9	13	16	17	19	23
69	10	14	19	20	22	26
70	12	17	22	23	26	30
71	13	19	23	26	29	33
72	14	20	26	29	32	36
73	16	23	29	32	35	40
74	17	25	32	35	38	45
75	19	27	33	39	40	49
76	20	29	36	42	43	53
77	22	30	39	45	48	58
78	25	36	45	50	55	66
79	27	40	50	58	62	75
80	29	45	58	65	69	85
81	32	50	63	72	78	94
82	35	55	69	79	85	102
83	38	61	76	88	94	113
84	42	66	85	97	102	121
85	45	72	92	105	113	130
86	48	79	100	114	121	140
87	52	85	107	123	130	149
88	58	94	120	137	144	166
89	63	104	131	151	159	182

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$5	$7	$7	$8
50-54	3	5	7	7	7	8
55	5	7	7	8	8	12
56	5	7	8	8	8	12
57	5	7	8	8	10	12
58	5	7	8	10	10	13
59	5	8	10	10	12	13
60	7	8	10	12	12	15
61	7	8	10	12	13	17
62	7	10	12	13	13	17
63	7	10	12	13	15	18
64	7	10	13	15	15	20
65	7	12	13	15	17	20
66	8	12	15	17	18	22
67	8	13	15	17	18	23
68	10	15	18	20	22	27
69	12	17	22	23	25	30
70	13	20	25	27	30	35
71	15	22	27	30	33	38
72	17	23	30	33	36	41
73	18	27	33	36	40	46
74	20	28	36	40	43	51
75	22	32	38	45	46	56
76	23	33	41	48	50	61
77	25	35	45	51	55	66
78	28	41	51	58	63	76
79	32	46	58	66	71	86
80	33	51	66	75	80	98
81	36	58	73	83	90	108
82	40	63	80	91	98	118
83	43	70	88	101	108	129
84	48	76	98	111	118	139
85	51	83	106	121	129	149
86	55	91	114	131	139	161
87	60	98	123	141	149	171
88	66	108	138	158	166	191
89	73	119	151	174	182	209

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

NTQ
"Double Care"
Level
100% APOC

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy: 365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$6	$6	$7
50-54	3	4	6	6	7	7
55	3	4	6	7	7	9
56	4	6	7	7	7	10
57	4	6	7	7	9	10
58	4	6	7	9	9	12
59	4	6	9	9	10	12
60	4	7	9	10	10	13
61	6	7	10	10	12	14
62	6	9	10	12	13	14
63	6	9	12	13	14	16
64	7	10	13	14	16	17
65	7	12	14	16	17	19
66	9	13	16	17	19	20
67	9	13	16	19	20	22
68	10	14	19	20	22	25
69	10	16	20	23	25	27
70	12	19	23	26	27	30
71	13	20	25	27	29	32
72	14	22	27	30	32	35
73	16	25	30	33	36	40
74	17	26	33	38	39	45
75	19	29	36	40	43	50
76	20	30	39	43	46	56
77	23	33	42	48	50	61
78	25	38	48	53	58	69
79	27	42	53	61	63	78
80	30	45	59	66	71	85
81	33	52	62	74	75	94
82	36	56	71	79	85	102
83	39	62	78	89	97	114
84	43	69	87	100	107	126
85	48	75	94	110	118	137
86	50	82	102	120	128	149
87	55	88	110	128	140	160
88	61	98	123	144	154	177
89	68	108	136	159	170	195

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy: 365	730	1095	1460	1825	Life
18-49	$3	$5	$5	$7	$7	$8
50-54	3	5	7	7	8	8
55	3	5	7	8	8	10
56	5	7	8	8	8	12
57	5	7	8	8	10	12
58	5	7	8	10	10	13
59	5	7	10	10	12	13
60	5	8	10	12	12	15
61	7	8	12	12	13	17
62	7	10	12	13	15	17
63	7	10	13	15	17	18
64	8	12	15	17	18	20
65	8	13	17	18	20	22
66	10	15	18	20	22	23
67	10	15	18	22	23	25
68	12	17	22	23	25	28
69	12	18	23	27	28	32
70	13	22	27	30	32	35
71	15	23	28	32	33	36
72	17	25	32	35	36	40
73	18	28	35	38	41	46
74	20	30	38	43	45	51
75	22	33	41	46	50	58
76	23	35	45	50	53	65
77	27	38	48	55	58	70
78	28	43	55	61	66	80
79	32	48	61	70	73	90
80	35	51	68	76	81	98
81	38	60	71	85	86	108
82	41	65	81	91	98	118
83	45	71	90	103	111	131
84	50	80	100	114	123	144
85	55	86	108	126	136	158
86	58	95	118	138	148	171
87	63	101	126	148	161	184
88	70	113	141	166	178	204
89	78	124	156	182	196	224

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

NTQ
"Double Care"
100% APOC +
Lifetime IR
5% Compound

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$6	$7	$10	$10	$12	$14
50-54	6	9	10	12	13	16
55	7	10	13	14	14	20
56	7	10	13	14	16	22
57	9	12	14	16	17	23
58	9	12	16	17	19	25
59	9	13	16	17	19	26
60	10	14	17	19	20	27
61	10	14	19	20	22	29
62	10	16	20	22	23	30
63	12	17	22	23	25	32
64	12	17	23	25	27	35
65	13	19	25	26	29	36
66	13	20	26	27	30	39
67	13	22	27	30	32	40
68	14	23	32	33	35	43
69	16	26	32	36	39	46
70	17	27	35	39	42	49
71	19	29	38	42	45	52
72	20	30	39	45	49	55
73	23	33	42	48	52	62
74	25	35	45	50	56	69
75	26	38	48	55	59	76
76	27	39	50	58	63	84
77	30	42	53	61	66	91
78	33	48	61	69	76	101
79	36	55	69	78	85	113
80	39	61	76	88	95	123
81	42	66	85	97	105	133
82	45	72	92	105	114	144
83	49	79	101	117	126	156
84	53	87	111	127	137	167
85	58	95	120	138	147	179
86	62	102	130	149	159	192
87	66	110	138	160	170	203
88	75	121	154	177	189	226
89	82	134	170	196	209	250

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$7	$8	$12	$12	$13	$17
50-54	7	10	12	13	15	18
55	8	12	15	17	17	23
56	8	12	15	17	18	25
57	10	13	17	18	20	27
58	10	13	18	20	22	28
59	10	15	18	20	22	30
60	12	17	20	22	23	32
61	12	17	22	23	25	33
62	12	18	23	25	27	35
63	13	20	25	27	28	36
64	13	20	27	28	32	40
65	15	22	28	30	33	41
66	15	23	30	32	35	45
67	15	25	32	35	36	46
68	17	27	36	38	40	50
69	18	30	36	41	45	53
70	20	32	40	45	48	56
71	22	33	43	48	51	60
72	23	35	45	51	56	63
73	27	38	48	55	60	71
74	28	40	51	58	65	80
75	30	43	55	63	68	88
76	32	45	58	66	73	96
77	35	48	61	70	76	105
78	38	55	70	80	88	116
79	41	63	80	90	98	129
80	45	70	88	101	109	141
81	48	76	98	111	121	153
82	51	83	106	121	131	166
83	56	91	116	134	144	179
84	61	100	128	146	158	192
85	66	109	138	159	169	206
86	71	118	149	171	182	221
87	76	126	159	184	196	234
88	86	139	178	204	217	260
89	95	154	196	226	241	287

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC
and 5% 10-Year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

NTQ
"Double Care"
100% APOC +
10-Yr IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% 10-Year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$6	$7	$7	$9	$10
50-54	4	7	7	9	9	12
55	6	7	9	10	10	14
56	6	7	10	10	12	14
57	6	9	10	12	12	16
58	6	9	10	12	13	17
59	7	9	12	13	14	17
60	7	10	13	13	14	19
61	7	10	13	14	16	20
62	7	12	14	16	17	22
63	9	12	14	16	17	22
64	9	13	16	17	19	23
65	9	13	17	19	20	25
66	9	14	17	20	22	26
67	10	16	19	20	23	27
68	12	17	22	25	26	32
69	13	20	26	29	30	36
70	14	23	29	32	35	40
71	17	26	32	36	39	45
72	19	27	35	40	43	48
73	20	30	38	43	46	55
74	22	32	40	46	50	61
75	25	35	43	49	53	66
76	26	36	46	52	56	72
77	27	39	49	55	61	78
78	30	45	56	65	71	91
79	35	52	65	74	81	102
80	38	58	74	84	91	115
81	40	63	81	92	101	127
82	43	71	89	102	111	140
83	49	78	100	114	123	151
84	53	85	110	126	134	164
85	58	94	118	136	146	177
86	62	101	128	147	157	189
87	66	108	138	159	169	202
88	74	121	154	177	188	225
89	81	133	169	195	208	248

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$7	$8	$8	$10	$12
50-54	5	8	8	10	10	13
55	7	8	10	12	12	17
56	7	8	12	12	13	17
57	7	10	12	13	13	18
58	7	10	12	13	15	20
59	8	10	13	15	17	20
60	8	12	15	15	17	22
61	8	12	15	17	18	23
62	8	13	17	18	20	25
63	10	13	17	18	20	25
64	10	15	18	20	22	27
65	10	15	20	22	23	28
66	10	17	20	23	25	30
67	12	18	22	23	27	32
68	13	20	25	28	30	36
69	15	23	30	33	35	41
70	17	27	33	36	40	46
71	20	30	36	41	45	51
72	22	32	40	46	50	55
73	23	35	43	50	53	63
74	25	36	46	53	58	70
75	28	40	50	56	61	76
76	30	41	53	60	65	83
77	32	45	56	63	70	90
78	35	51	65	75	81	105
79	40	60	75	85	93	118
80	43	66	85	96	105	133
81	46	73	93	106	116	146
82	50	81	103	118	128	161
83	56	90	114	131	141	174
84	61	98	126	144	154	189
85	66	108	136	156	168	204
86	71	116	148	169	181	217
87	76	124	159	182	194	232
88	85	139	178	204	216	259
89	93	153	194	224	239	285

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

LONG TERM CARE INSURANCE POLICY
POLICY FORM TNQ-LTC-2000-VA
ALTERNATIVE PLAN OF CARE RIDER TNQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $0.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

NTQ
"Double Care"
Level

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$3	$5	$5	$5	$5
50-54	3	3	5	5	5	6
55	3	5	5	5	6	6
56	3	5	5	6	6	8
57	3	5	5	6	6	8
58	3	5	6	6	6	8
59	3	5	6	6	8	10
60	5	6	6	8	8	10
61	5	6	8	8	10	11
62	5	6	8	10	10	11
63	5	8	10	10	11	13
64	5	8	10	11	13	15
65	6	10	11	13	13	16
66	6	10	13	15	15	16
67	6	11	13	15	16	18
68	8	13	15	16	18	21
69	10	13	16	19	19	23
70	10	15	19	21	23	24
71	11	16	21	23	24	27
72	11	18	23	24	26	29
73	13	21	26	27	29	34
74	15	23	27	32	34	37
75	16	26	31	36	37	42
76	18	27	34	39	40	47
77	19	29	37	42	44	50
78	23	34	42	47	50	57
79	24	37	47	53	55	65
80	27	42	52	58	61	71
81	29	45	58	65	68	78
82	31	48	61	69	73	84
83	34	55	68	78	82	94
84	37	60	76	87	92	103
85	40	66	82	95	102	113
86	45	71	89	103	110	123
87	48	78	95	111	120	131
88	53	86	107	124	134	147
89	58	95	118	137	147	162

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$4	$6	$6	$6	$6
50-54	4	4	6	6	6	7
55	4	6	6	6	7	7
56	4	6	6	7	7	9
57	4	6	6	7	7	9
58	4	6	7	7	7	9
59	4	6	7	7	9	11
60	6	7	7	9	9	11
61	6	7	9	9	11	13
62	6	7	9	11	11	13
63	6	9	11	11	13	15
64	6	9	11	13	15	17
65	7	11	13	15	15	19
66	7	11	15	17	17	19
67	7	13	15	17	19	20
68	9	15	17	19	20	24
69	11	15	19	22	22	26
70	11	17	22	24	26	28
71	13	19	24	26	28	32
72	13	20	26	28	30	33
73	15	24	30	32	33	39
74	17	26	32	37	39	43
75	19	30	35	41	43	48
76	20	32	39	45	46	54
77	22	33	43	48	50	58
78	26	39	48	54	58	65
79	28	43	54	61	63	74
80	32	48	59	67	71	82
81	33	52	67	74	78	89
82	35	56	71	80	84	97
83	39	63	78	89	95	108
84	43	69	87	100	106	119
85	46	76	95	110	117	130
86	52	82	102	119	126	141
87	56	89	110	128	137	150
88	61	98	123	143	154	169
89	67	110	136	158	169	186

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

NTQ
"Double Care"
Lifetime IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$6	$8	$8	$8	$11
50-54	5	6	8	10	10	13
55	6	8	10	11	11	16
56	6	8	11	11	13	16
57	6	10	11	13	13	18
58	6	10	13	13	15	19
59	8	10	13	15	16	21
60	8	11	15	16	16	21
61	8	11	15	16	18	23
62	8	13	16	18	18	24
63	10	13	16	18	19	26
64	10	15	18	19	21	26
65	10	15	18	19	21	27
66	10	16	19	21	23	29
67	10	16	19	23	24	31
68	11	18	23	24	27	34
69	13	19	24	27	31	37
70	15	23	27	31	34	40
71	16	24	31	34	37	44
72	18	26	32	37	40	50
73	19	27	36	40	44	52
74	21	31	39	44	47	58
75	23	32	42	47	52	63
76	24	36	44	50	55	69
77	27	37	47	55	58	74
78	29	42	53	61	66	84
79	32	48	60	69	74	92
80	34	53	68	76	82	102
81	37	58	74	84	90	110
82	39	63	81	92	99	118
83	44	69	89	102	108	128
84	47	76	97	110	118	139
85	50	82	105	120	128	149
86	55	89	113	129	137	158
87	58	95	121	139	147	168
88	65	107	134	155	163	187
89	71	116	149	170	179	205

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$6	$7	$9	$9	$9	$13
50-54	6	7	9	11	11	15
55	7	9	11	13	13	19
56	7	9	13	13	15	19
57	7	11	13	15	15	20
58	7	11	15	15	17	22
59	9	11	15	17	19	24
60	9	13	17	19	19	24
61	9	13	17	19	20	26
62	9	15	19	20	20	28
63	11	15	19	20	22	30
64	11	17	20	22	24	30
65	11	17	20	22	24	32
66	11	19	22	24	26	33
67	11	19	22	26	28	35
68	13	20	26	28	32	39
69	15	22	28	32	35	43
70	17	26	32	35	39	46
71	19	28	35	39	43	50
72	20	30	37	43	46	52
73	22	32	41	46	50	59
74	24	35	45	50	54	67
75	26	37	48	54	59	72
76	28	41	50	58	63	80
77	32	43	54	63	67	85
78	33	48	61	71	76	97
79	37	56	69	80	85	106
80	39	61	78	87	95	117
81	43	67	85	97	104	126
82	45	72	93	106	113	136
83	50	80	102	117	124	147
84	54	87	111	126	136	160
85	58	95	121	137	147	171
86	63	102	130	149	158	182
87	67	110	139	160	169	193
88	74	123	154	178	188	216
89	82	134	171	195	206	236

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

NTQ
"Double Care"
10-Year IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$5	$6	$6	$8
50-54	3	5	6	6	6	8
55	5	6	6	8	8	11
56	5	6	8	8	8	11
57	5	6	8	8	10	11
58	5	6	8	10	10	13
59	5	8	10	10	11	13
60	6	8	10	11	11	15
61	6	8	10	11	13	16
62	6	10	11	13	13	16
63	6	10	11	13	15	18
64	6	10	13	15	15	19
65	6	11	13	15	16	19
66	8	11	15	16	18	21
67	8	13	15	16	18	23
68	10	15	18	19	21	26
69	11	16	21	23	24	29
70	13	19	24	26	29	34
71	15	21	26	29	32	37
72	16	23	29	32	36	40
73	18	26	32	36	39	45
74	19	27	36	39	42	50
75	21	31	37	44	45	55
76	23	32	40	47	48	60
77	24	34	44	50	53	65
78	27	40	50	57	61	74
79	31	45	57	65	69	84
80	32	50	65	73	78	95
81	36	57	71	81	87	105
82	39	61	78	89	95	115
83	42	68	86	99	105	126
84	47	74	95	108	115	136
85	50	81	103	118	126	145
86	53	89	111	128	136	157
87	58	95	120	137	145	166
88	65	105	134	153	162	186
89	71	116	147	170	178	204

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$6	$6	$7	$7	$9
50-54	4	6	7	7	7	9
55	6	7	7	9	9	13
56	6	7	9	9	9	13
57	6	7	9	9	11	13
58	6	7	9	11	11	15
59	6	9	11	11	13	15
60	7	9	11	13	13	17
61	7	9	11	13	15	19
62	7	11	13	15	15	19
63	7	11	13	15	17	20
64	7	11	15	17	17	22
65	7	13	15	17	19	22
66	9	13	17	19	20	24
67	9	15	17	19	20	26
68	11	17	20	22	24	30
69	13	19	24	26	28	33
70	15	22	28	30	33	39
71	17	24	30	33	37	43
72	19	26	33	37	41	46
73	20	30	37	41	45	52
74	22	32	41	45	48	58
75	24	35	43	50	52	63
76	26	37	46	54	56	69
77	28	39	50	58	61	74
78	32	46	58	65	71	85
79	35	52	65	74	80	97
80	37	58	74	84	89	110
81	41	65	82	93	100	121
82	45	71	89	102	110	132
83	48	78	98	113	121	145
84	54	85	110	124	132	156
85	58	93	119	136	145	167
86	61	102	128	147	156	180
87	67	110	137	158	167	191
88	74	121	154	177	186	214
89	82	134	169	195	204	234

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

NTQ
"Double Care"
Level
100% APOC

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$5	$6	$6	$8
50-54	3	5	6	6	8	8
55	3	5	6	8	8	10
56	5	6	8	8	8	11
57	5	6	8	8	10	11
58	5	6	8	10	10	13
59	5	6	10	10	11	13
60	5	8	10	11	11	15
61	6	8	11	11	13	16
62	6	10	11	13	15	16
63	6	10	13	15	16	18
64	8	11	15	16	18	19
65	8	13	16	18	19	21
66	10	15	18	19	21	23
67	10	15	18	21	23	24
68	11	16	21	23	24	27
69	11	18	23	26	27	31
70	13	21	26	29	31	34
71	15	23	27	31	32	36
72	16	24	31	34	36	39
73	18	27	34	37	40	45
74	19	29	37	42	44	50
75	21	32	40	45	48	57
76	23	34	44	48	52	63
77	26	37	47	53	57	68
78	27	42	53	60	65	78
79	31	47	60	68	71	87
80	34	50	66	74	79	95
81	37	58	69	82	84	105
82	40	63	79	89	95	115
83	44	69	87	100	108	128
84	48	78	97	111	120	141
85	53	84	105	123	132	153
86	57	92	115	134	144	166
87	61	99	123	144	157	179
88	68	110	137	162	173	199
89	76	121	152	178	191	218

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$6	$6	$7	$7	$9
50-54	4	6	7	7	9	9
55	4	6	7	9	9	11
56	6	7	9	9	9	13
57	6	7	9	9	11	13
58	6	7	9	11	11	15
59	6	7	11	11	13	15
60	6	9	11	13	13	17
61	7	9	13	13	15	19
62	7	11	13	15	17	19
63	7	11	15	17	19	20
64	9	13	17	19	20	22
65	9	15	19	20	22	24
66	11	17	20	22	24	26
67	11	17	20	24	26	28
68	13	19	24	26	28	32
69	13	20	26	30	32	35
70	15	24	30	33	35	39
71	17	26	32	35	37	41
72	19	28	35	39	41	45
73	20	32	39	43	46	52
74	22	33	43	48	50	58
75	24	37	46	52	56	65
76	26	39	50	56	59	72
77	30	43	54	61	65	78
78	32	48	61	69	74	89
79	35	54	69	78	82	100
80	39	58	76	85	91	110
81	43	67	80	95	97	121
82	46	72	91	102	110	132
83	50	80	100	115	124	147
84	56	89	111	128	137	162
85	61	97	121	141	152	177
86	65	106	132	154	165	191
87	71	113	141	165	180	206
88	78	126	158	186	199	229
89	87	139	175	204	219	251

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

NTQ
"Double Care"
100% APOC +
Lifetime IR
5% Compound

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$6	$8	$11	$11	$13	$16
50-54	6	10	11	13	15	18
55	8	11	15	16	16	23
56	8	11	15	16	18	24
57	10	13	16	18	19	26
58	10	13	18	19	21	27
59	10	15	18	19	21	29
60	11	16	19	21	23	31
61	11	16	21	23	24	32
62	11	18	23	24	26	34
63	13	19	24	26	27	36
64	13	19	26	27	31	39
65	15	21	27	29	32	40
66	15	23	29	31	34	44
67	15	24	31	34	36	45
68	16	26	36	37	39	48
69	18	29	36	40	44	52
70	19	31	39	44	47	55
71	21	32	42	47	50	58
72	23	34	44	50	55	61
73	26	37	47	53	58	69
74	27	39	50	57	63	78
75	29	42	53	61	66	86
76	31	44	57	65	71	94
77	34	47	60	68	74	102
78	37	53	68	78	86	113
79	40	61	78	87	95	126
80	44	68	86	99	107	137
81	47	74	95	108	118	149
82	50	81	103	118	128	162
83	55	89	113	131	141	174
84	60	97	124	142	153	187
85	65	107	134	155	165	200
86	69	115	145	166	178	215
87	74	123	155	179	191	228
88	84	136	173	199	212	254
89	92	150	191	220	234	280

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$7	$9	$13	$13	$15	$19
50-54	7	11	13	15	17	20
55	9	13	17	19	19	26
56	9	13	17	19	20	28
57	11	15	19	20	22	30
58	11	15	20	22	24	32
59	11	17	20	22	24	33
60	13	19	22	24	26	35
61	13	19	24	26	28	37
62	13	20	26	28	30	39
63	15	22	28	30	32	41
64	15	22	30	32	35	45
65	17	24	32	33	37	46
66	17	26	33	35	39	50
67	17	28	35	39	41	52
68	19	30	41	43	45	56
69	20	33	41	46	50	59
70	22	35	45	50	54	63
71	24	37	48	54	58	67
72	26	39	50	58	63	71
73	30	43	54	61	67	80
74	32	45	58	65	72	89
75	33	48	61	71	76	98
76	35	50	65	74	82	108
77	39	54	69	78	85	117
78	43	61	78	89	98	130
79	46	71	89	100	110	145
80	50	78	98	113	123	158
81	54	85	110	124	136	171
82	58	93	119	136	147	186
83	63	102	130	150	162	201
84	69	111	143	164	177	216
85	74	123	154	178	190	230
86	80	132	167	191	204	247
87	85	141	178	206	219	262
88	97	156	199	229	243	292
89	106	173	219	253	269	321

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC
and 5% 10-Year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

NTQ
"Double Care"
100% APOC +
10-Yr IR
5% Compound

Issue Age	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$6	$8	$8	$10	$11
50-54	5	8	8	10	10	13
55	6	8	10	11	11	16
56	6	8	11	11	13	16
57	6	10	11	13	13	18
58	6	10	11	13	15	19
59	8	10	13	15	16	19
60	8	11	15	15	16	21
61	8	11	15	16	18	23
62	8	13	16	18	19	24
63	10	13	16	18	19	24
64	10	15	18	19	21	26
65	10	15	19	21	23	27
66	10	16	19	23	24	29
67	11	18	21	23	26	31
68	13	19	24	27	29	36
69	15	23	29	32	34	40
70	16	26	32	36	39	45
71	19	29	36	40	44	50
72	21	31	39	45	48	53
73	23	34	42	48	52	61
74	24	36	45	52	57	68
75	27	39	48	55	60	74
76	29	40	52	58	63	81
77	31	44	55	61	68	87
78	34	50	63	73	79	102
79	39	58	73	82	90	115
80	42	65	82	94	102	129
81	45	71	90	103	113	142
82	48	79	100	115	124	157
83	55	87	111	128	137	170
84	60	95	123	141	150	184
85	65	105	132	152	163	199
86	69	113	144	165	176	212
87	74	121	155	178	189	226
88	82	136	173	199	210	252
89	90	149	189	218	233	278

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% 10-Year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

Issue Age	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$6	$7	$9	$9	$11	$13
50-54	6	9	9	11	11	15
55	7	9	11	13	13	19
56	7	9	13	13	15	19
57	7	11	13	15	15	20
58	7	11	13	15	17	22
59	9	11	15	17	19	22
60	9	13	17	17	19	24
61	9	13	17	19	20	26
62	9	15	19	20	22	28
63	11	15	19	20	22	28
64	11	17	20	22	24	30
65	11	17	22	24	26	32
66	11	19	22	26	28	33
67	13	20	24	26	30	35
68	15	22	28	32	33	41
69	17	26	33	37	39	46
70	19	30	37	41	45	52
71	22	33	41	46	50	58
72	24	35	45	52	56	61
73	26	39	48	56	59	71
74	28	41	52	59	65	78
75	32	45	56	63	69	85
76	33	46	59	67	72	93
77	35	50	63	71	78	100
78	39	58	72	84	91	117
79	45	67	84	95	104	132
80	48	74	95	108	117	149
81	52	82	104	119	130	164
82	56	91	115	132	143	180
83	63	100	128	147	158	195
84	69	110	141	162	173	212
85	74	121	152	175	188	229
86	80	130	165	190	203	243
87	85	139	178	204	217	260
88	95	156	199	229	242	290
89	104	171	217	251	268	320

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

LONG TERM CARE INSURANCE POLICY
POLICY FORM TNQ-LTC-2000-VA
ALTERNATIVE PLAN OF CARE RIDER TNQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $0.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

NTQ
"Double Care"
Level

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$3	$5	$5	$5	$5
50-54	3	3	5	5	5	6
55	3	5	5	5	6	6
56	3	5	5	6	6	8
57	3	5	5	6	6	8
58	3	5	6	6	6	8
59	3	5	6	6	8	10
60	5	6	6	8	8	10
61	5	6	8	8	10	11
62	5	6	8	10	10	11
63	5	8	10	10	11	13
64	5	8	10	11	13	15
65	6	10	11	13	13	16
66	6	10	13	15	15	16
67	6	11	13	15	16	18
68	8	13	15	16	18	21
69	10	13	16	19	19	23
70	10	15	19	21	23	24
71	11	16	21	23	24	27
72	11	18	23	24	26	29
73	13	21	26	27	29	34
74	15	23	27	32	34	37
75	16	26	31	36	37	42
76	18	27	34	39	40	47
77	19	29	37	42	44	50
78	23	34	42	47	50	57
79	24	37	47	53	55	65
80	27	42	52	58	61	71
81	29	45	58	65	68	78
82	31	48	61	69	73	84
83	34	55	68	78	82	94
84	37	60	76	87	92	103
85	40	66	82	95	102	113
86	45	71	89	103	110	123
87	48	78	95	111	120	131
88	53	86	107	124	134	147
89	58	95	118	137	147	162

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$4	$6	$6	$6	$6
50-54	4	4	6	6	6	7
55	4	6	6	6	7	7
56	4	6	6	7	7	9
57	4	6	6	7	7	9
58	4	6	7	7	7	9
59	4	6	7	7	9	11
60	6	7	7	9	9	11
61	6	7	9	9	11	13
62	6	7	9	11	11	13
63	6	9	11	11	13	15
64	6	9	11	13	15	17
65	7	11	13	15	15	19
66	7	11	15	17	17	19
67	7	13	15	17	19	20
68	9	15	17	19	20	24
69	11	15	19	22	22	26
70	11	17	22	24	26	28
71	13	19	24	26	28	32
72	13	20	26	28	30	33
73	15	24	30	32	33	39
74	17	26	32	37	39	43
75	19	30	35	41	43	48
76	20	32	39	45	46	54
77	22	33	43	48	50	58
78	26	39	48	54	58	65
79	28	43	54	61	63	74
80	32	48	59	67	71	82
81	33	52	67	74	78	89
82	35	56	71	80	84	97
83	39	63	78	89	95	108
84	43	69	87	100	106	119
85	46	76	95	110	117	130
86	52	82	102	119	126	141
87	56	89	110	128	137	150
88	61	98	123	143	154	169
89	67	110	136	158	169	186

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

NTQ
"Double Care"
Lifetime IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$6	$8	$8	$8	$11
50-54	5	6	8	10	10	13
55	6	8	10	11	11	16
56	6	8	11	11	13	16
57	6	10	11	13	13	18
58	6	10	13	13	15	19
59	8	10	13	15	16	21
60	8	11	15	16	16	21
61	8	11	15	16	18	23
62	8	13	16	18	18	24
63	10	13	16	18	19	26
64	10	15	18	19	21	26
65	10	15	18	19	21	27
66	10	16	19	21	23	29
67	10	16	19	23	24	31
68	11	18	23	24	27	34
69	13	19	24	27	31	37
70	15	23	27	31	34	40
71	16	24	31	34	37	44
72	18	26	32	37	40	50
73	19	27	36	40	44	52
74	21	31	39	44	47	58
75	23	32	42	47	52	63
76	24	36	44	50	55	69
77	27	37	47	55	58	74
78	29	42	53	61	66	84
79	32	48	60	69	74	92
80	34	53	68	76	82	102
81	37	58	74	84	90	110
82	39	63	81	92	99	118
83	44	69	89	102	108	128
84	47	76	97	110	118	139
85	50	82	105	120	128	149
86	55	89	113	129	137	158
87	58	95	121	139	147	168
88	65	107	134	155	163	187
89	71	116	149	170	179	205

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$6	$7	$9	$9	$9	$13
50-54	6	7	9	11	11	15
55	7	9	11	13	13	19
56	7	9	13	13	15	19
57	7	11	13	15	15	20
58	7	11	15	15	17	22
59	9	11	15	17	19	24
60	9	13	17	19	19	24
61	9	13	17	19	20	26
62	9	15	19	20	20	28
63	11	15	19	20	22	30
64	11	17	20	22	24	30
65	11	17	20	22	24	32
66	11	19	22	24	26	33
67	11	19	22	26	28	35
68	13	20	26	28	32	39
69	15	22	28	32	35	43
70	17	26	32	35	39	46
71	19	28	35	39	43	50
72	20	30	37	43	46	52
73	22	32	41	46	50	59
74	24	35	45	50	54	67
75	26	37	48	54	59	72
76	28	41	50	58	63	80
77	32	43	54	63	67	85
78	33	48	61	71	76	97
79	37	56	69	80	85	106
80	39	61	78	87	95	117
81	43	67	85	97	104	126
82	45	72	93	106	113	136
83	50	80	102	117	124	147
84	54	87	111	126	136	160
85	58	95	121	137	147	171
86	63	102	130	149	158	182
87	67	110	139	160	169	193
88	74	123	154	178	188	216
89	82	134	171	195	206	236

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

NTQ
"Double Care"
10-Year IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$5	$6	$6	$8
50-54	3	5	6	6	6	8
55	5	6	6	8	8	11
56	5	6	8	8	8	11
57	5	6	8	8	10	11
58	5	6	8	10	10	13
59	5	8	10	10	11	13
60	6	8	10	11	11	15
61	6	8	10	11	13	16
62	6	10	11	13	13	16
63	6	10	11	13	15	18
64	6	10	13	15	15	19
65	6	11	13	15	16	19
66	8	11	15	16	18	21
67	8	13	15	16	18	23
68	10	15	18	19	21	26
69	11	16	21	23	24	29
70	13	19	24	26	29	34
71	15	21	26	29	32	37
72	16	23	29	32	36	40
73	18	26	32	36	39	45
74	19	27	36	39	42	50
75	21	31	37	44	45	55
76	23	32	40	47	48	60
77	24	34	44	50	53	65
78	27	40	50	57	61	74
79	31	45	57	65	69	84
80	32	50	65	73	78	95
81	36	57	71	81	87	105
82	39	61	78	89	95	115
83	42	68	86	99	105	126
84	47	74	95	108	115	136
85	50	81	103	118	126	145
86	53	89	111	128	136	157
87	58	95	120	137	145	166
88	65	105	134	153	162	186
89	71	116	147	170	178	204

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$6	$6	$7	$7	$9
50-54	4	6	7	7	7	9
55	6	7	7	9	9	13
56	6	7	9	9	9	13
57	6	7	9	9	11	13
58	6	7	9	11	11	15
59	6	9	11	11	13	15
60	7	9	11	13	13	17
61	7	9	11	13	15	19
62	7	11	13	15	15	19
63	7	11	13	15	17	20
64	7	11	15	17	17	22
65	7	13	15	17	19	22
66	9	13	17	19	20	24
67	9	15	17	19	20	26
68	11	17	20	22	24	30
69	13	19	24	26	28	33
70	15	22	28	30	33	39
71	17	24	30	33	37	43
72	19	26	33	37	41	46
73	20	30	37	41	45	52
74	22	32	41	45	48	58
75	24	35	43	50	52	63
76	26	37	46	54	56	69
77	28	39	50	58	61	74
78	32	46	58	65	71	85
79	35	52	65	74	80	97
80	37	58	74	84	89	110
81	41	65	82	93	100	121
82	45	71	89	102	110	132
83	48	78	98	113	121	145
84	54	85	110	124	132	156
85	58	93	119	136	145	167
86	61	102	128	147	156	180
87	67	110	137	158	167	191
88	74	121	154	177	186	214
89	82	134	169	195	204	234

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

NTQ
"Double Care"
Level
100% APOC

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$5	$6	$6	$8
50-54	3	5	6	6	8	8
55	3	5	6	8	8	10
56	5	6	8	8	8	11
57	5	6	8	8	10	11
58	5	6	8	10	10	13
59	5	6	10	10	11	13
60	5	8	10	11	11	15
61	6	8	11	11	13	16
62	6	10	11	13	15	16
63	6	10	13	15	16	18
64	8	11	15	16	18	19
65	8	13	16	18	19	21
66	10	15	18	19	21	23
67	10	15	18	21	23	24
68	11	16	21	23	24	27
69	11	18	23	26	27	31
70	13	21	26	29	31	34
71	15	23	27	31	32	36
72	16	24	31	34	36	39
73	18	27	34	37	40	45
74	19	29	37	42	44	50
75	21	32	40	45	48	57
76	23	34	44	48	52	63
77	26	37	47	53	57	68
78	27	42	53	60	65	78
79	31	47	60	68	71	87
80	34	50	66	74	79	95
81	37	58	69	82	84	105
82	40	63	79	89	95	115
83	44	69	87	100	108	128
84	48	78	97	111	120	141
85	53	84	105	123	132	153
86	57	92	115	134	144	166
87	61	99	123	144	157	179
88	68	110	137	162	173	199
89	76	121	152	178	191	218

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$6	$6	$7	$7	$9
50-54	4	6	7	7	9	9
55	4	6	7	9	9	11
56	6	7	9	9	9	13
57	6	7	9	9	11	13
58	6	7	9	11	11	15
59	6	7	11	11	13	15
60	6	9	11	13	13	17
61	7	9	13	13	15	19
62	7	11	13	15	17	19
63	7	11	15	17	19	20
64	9	13	17	19	20	22
65	9	15	19	20	22	24
66	11	17	20	22	24	26
67	11	17	20	24	26	28
68	13	19	24	26	28	32
69	13	20	26	30	32	35
70	15	24	30	33	35	39
71	17	26	32	35	37	41
72	19	28	35	39	41	45
73	20	32	39	43	46	52
74	22	33	43	48	50	58
75	24	37	46	52	56	65
76	26	39	50	56	59	72
77	30	43	54	61	65	78
78	32	48	61	69	74	89
79	35	54	69	78	82	100
80	39	58	76	85	91	110
81	43	67	80	95	97	121
82	46	72	91	102	110	132
83	50	80	100	115	124	147
84	56	89	111	128	137	162
85	61	97	121	141	152	177
86	65	106	132	154	165	191
87	71	113	141	165	180	206
88	78	126	158	186	199	229
89	87	139	175	204	219	251

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

NTQ
"Double Care"
100% APOC +
Lifetime IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$6	$8	$11	$11	$13	$16
50-54	6	10	11	13	15	18
55	8	11	15	16	16	23
56	8	11	15	16	18	24
57	10	13	16	18	19	26
58	10	13	18	19	21	27
59	10	15	18	19	21	29
60	11	16	19	21	23	31
61	11	16	21	23	24	32
62	11	18	23	24	26	34
63	13	19	24	26	27	36
64	13	19	26	27	31	39
65	15	21	27	29	32	40
66	15	23	29	31	34	44
67	15	24	31	34	36	45
68	16	26	36	37	39	48
69	18	29	36	40	44	52
70	19	31	39	44	47	55
71	21	32	42	47	50	58
72	23	34	44	50	55	61
73	26	37	47	53	58	69
74	27	39	50	57	63	78
75	29	42	53	61	66	86
76	31	44	57	65	71	94
77	34	47	60	68	74	102
78	37	53	68	78	86	113
79	40	61	78	87	95	126
80	44	68	86	99	107	137
81	47	74	95	108	118	149
82	50	81	103	118	128	162
83	55	89	113	131	141	174
84	60	97	124	142	153	187
85	65	107	134	155	165	200
86	69	115	145	166	178	215
87	74	123	155	179	191	228
88	84	136	173	199	212	254
89	92	150	191	220	234	280

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$7	$9	$13	$13	$15	$19
50-54	7	11	13	15	17	20
55	9	13	17	19	19	26
56	9	13	17	19	20	28
57	11	15	19	20	22	30
58	11	15	20	22	24	32
59	11	17	20	22	24	33
60	13	19	22	24	26	35
61	13	19	24	26	28	37
62	13	20	26	28	30	39
63	15	22	28	30	32	41
64	15	22	30	32	35	45
65	17	24	32	33	37	46
66	17	26	33	35	39	50
67	17	28	35	39	41	52
68	19	30	41	43	45	56
69	20	33	41	46	50	59
70	22	35	45	50	54	63
71	24	37	48	54	58	67
72	26	39	50	58	63	71
73	30	43	54	61	67	80
74	32	45	58	65	72	89
75	33	48	61	71	76	98
76	35	50	65	74	82	108
77	39	54	69	78	85	117
78	43	61	78	89	98	130
79	46	71	89	100	110	145
80	50	78	98	113	123	158
81	54	85	110	124	136	171
82	58	93	119	136	147	186
83	63	102	130	150	162	201
84	69	111	143	164	177	216
85	74	123	154	178	190	230
86	80	132	167	191	204	247
87	85	141	178	206	219	262
88	97	156	199	229	243	292
89	106	173	219	253	269	321

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC
and 5% 10-Year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

NTQ
"Double Care"
100% APOC +
10-Yr IR
5% Compound

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$6	$8	$8	$10	$11
50-54	5	8	8	10	10	13
55	6	8	10	11	11	16
56	6	8	11	11	13	16
57	6	10	11	13	13	18
58	6	10	11	13	15	19
59	8	10	13	15	16	19
60	8	11	15	15	16	21
61	8	11	15	16	18	23
62	8	13	16	18	19	24
63	10	13	16	18	19	24
64	10	15	18	19	21	26
65	10	15	19	21	23	27
66	10	16	19	23	24	29
67	11	18	21	23	26	31
68	13	19	24	27	29	36
69	15	23	29	32	34	40
70	16	26	32	36	39	45
71	19	29	36	40	44	50
72	21	31	39	45	48	53
73	23	34	42	48	52	61
74	24	36	45	52	57	68
75	27	39	48	55	60	74
76	29	40	52	58	63	81
77	31	44	55	61	68	87
78	34	50	63	73	79	102
79	39	58	73	82	90	115
80	42	65	82	94	102	129
81	45	71	90	103	113	142
82	48	79	100	115	124	157
83	55	87	111	128	137	170
84	60	95	123	141	150	184
85	65	105	132	152	163	199
86	69	113	144	165	176	212
87	74	121	155	178	189	226
88	82	136	173	199	210	252
89	90	149	189	218	233	278

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% 10-Year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$6	$7	$9	$9	$11	$13
50-54	6	9	9	11	11	15
55	7	9	11	13	13	19
56	7	9	13	13	15	19
57	7	11	13	15	15	20
58	7	11	13	15	17	22
59	9	11	15	17	19	22
60	9	13	17	17	19	24
61	9	13	17	19	20	26
62	9	15	19	20	22	28
63	11	15	19	20	22	28
64	11	17	20	22	24	30
65	11	17	22	24	26	32
66	11	19	22	26	28	33
67	13	20	24	26	30	35
68	15	22	28	32	33	41
69	17	26	33	37	39	46
70	19	30	37	41	45	52
71	22	33	41	46	50	58
72	24	35	45	52	56	61
73	26	39	48	56	59	71
74	28	41	52	59	65	78
75	32	45	56	63	69	85
76	33	46	59	67	72	93
77	35	50	63	71	78	100
78	39	58	72	84	91	117
79	45	67	84	95	104	132
80	48	74	95	108	117	149
81	52	82	104	119	130	164
82	56	91	115	132	143	180
83	63	100	128	147	158	195
84	69	110	141	162	173	212
85	74	121	152	175	188	229
86	80	130	165	190	203	243
87	85	139	178	204	217	260
88	95	156	199	229	242	290
89	104	171	217	251	268	320

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

LONG TERM CARE INSURANCE POLICY
POLICY FORM TNQ-LTC-2000-VA
ALTERNATIVE PLAN OF CARE RIDER TNQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $0.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

State: *Virginia* ***Filing Company:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Reviewer

Created By:

Rebecca Ewing on 05/08/2014 05:06 PM

Last Edited By:

Rebecca Ewing

Submitted On:

05/08/2014 05:13 PM

Subject:

Requested Endorsements Attachments for Response Created on May 8, 2014

Comments:

Good Afternoon,
Please find attached the endorsements that were requested in the Objection received on April 3, 2014.
Thanks,
Shumaila Merchant
(972) 850-0850

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122
Fax (717) 394-7024

November 12, 2010

«Mr.» «John» «Doe»
«123 Main Street»
«Anytown, VA 12345»

Re: Policy(s) «H123456»

Dear «Mr.» «Doe»,

Thank you for your recent inquiry regarding your «Long Term Care» policy number «H123456».

You have expressed an interest in possibly adjusting your policy benefits in order to offset the upcoming premium rate increase. Several options are shown below for your review. If you choose to adjust your benefits, please check the appropriate box and return your signed and dated request in the enclosed envelope. Your benefits will remain *unchanged* if we are not notified in writing of your request.

If you have any questions regarding this matter, please feel free to contact us.

Sincerely,

<Representative>
LTC Customer Service Team

cc: «John Smith, Agent»

Current Policy Benefits	
Daily Benefit	**$«100»**
Benefit Period	**«24» Months**
Elimination Period	**«0» Days**
Inflation Protection	**«Lifetime»**
Current Premium	**$«127.50» «Monthly»**
Premium Effective «11/01/2010»	**$«146.63» «Monthly»**

☐ **Reduce Daily Benefit Amount** from **$«100»/Day** to **$«86»/Day.** The premium for this option will be **$«127.56» «Monthly»** effective «11/01/2010»**.**

☐ **Reduce Benefit Period** from **«24» Months** to **«12» Months.** The premium for this option will be **$«94.82» «Monthly»** effective «11/01/2010».

☐ **Increase Elimination Period** from:
☐ **«0» Days** to **«20» Days.** The premium for this option will be **$«140.76» «Monthly»** effective «11/01/2010».
☐ **«0» Days** to **«60» Days.** The premium for this option will be **$«134.16» «Monthly»** effective «11/01/2010».

☐ **Remove «Lifetime» Inflation Rider** and freeze *current* Daily Benefit at attained amount of **$«180»/Day.** The premium for this option will be **$«125.00» «Monthly»** effective «11/01/2010».

☐ **Convert my policy to Paid-Up status** with a shortened Benefit Period of **«73-Days»** and a **Daily Benefit** of **$«180»/Day.** The **Lifetime Maximum Benefit Amount** will be ***$«13,140.00»** effective «11/01/2010». If this option is chosen, there will be no additional premiums due for this policy.

**Your Lifetime Maximum Benefit Amount is equal to 100% of the sum of all premiums paid to date for this policy.*

Date _____ Policyholder Signature(s)_____

August 25, 2010

ENDORSEMENT

To be attached to and made a part of Policy No. **«H123456»**

Issued upon the election of **«John» «Doe»**

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Lancaster, Pennsylvania

By this Endorsement **Agrees to reduce the original Daily Benefit Amount from $«100» per day to $«86» per day effective on the date shown below.**

The required premium under this policy is **$«126.10» «Monthly».**

This Endorsement is effective as of **«November 01, 2010»,** it expires concurrently with the policy to which it is attached, unless changed by subsequent endorsement and is subject to all the provisions, conditions and limitations of said policy.

Secretary **President**

August 25, 2010

ENDORSEMENT

To be attached to and made a part of Policy No. **«H123456»**

Issued upon the election of **«John» «Doe»**

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Lancaster, Pennsylvania

By this Endorsement **Under the Contingent Non-Forfeiture Benefit, the Policy is Paid Up with a Maximum Daily Benefit of $«180» per day, payable for a shortened Benefit Period of «73» Days.**

The Lifetime Maximum Benefit Amount is $«13,140.00», effective upon the date shown below.

The required premium under this policy is hereby **Decreased** to **$ 0.00** .

This Endorsement is effective as of **«November 01, 2010»** .

Secretary

President

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Reviewer

Created By:

Rebecca Ewing on 05/08/2014 03:18 PM

Last Edited By:

Rebecca Ewing

Submitted On:

05/08/2014 03:18 PM

Subject:

Attachments for Objection Response Submitted on May 8, 2014

Comments:

Good Afternoon,
Please find attached all the attachments that are part of the response submitted on May 8, 2014.
Thanks,
Shumaila Merchant
(972) 850-0850

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.
Gregory S. Wilson, F.C.A.S.
Steven D. Bryson, F.S.A.
Bonnie S. Albritton, F.S.A.
Brian D. Rankin, F.S.A.
Wesley R. Campbell, F.S.A.
Jacqueline B. Lee, F.S.A.
Brian C. Stentz, A.S.A.

L&E Actuaries & Consultants

Kansas City

Gary L. Rose, F.S.A.
Terry M. Long, F.S.A.
Leon L. Langlitz, F.S.A.
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.

April 28, 2014,

Lewis & Ellis, Inc.
P.O. Box 851857
Richardson, TX 75085-1857

Janet Houser
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Re: Teachers Protective Mutual Life Insurance Company – TPM LTC VA
Company NAIC #: 69353; FEIN #: 23-1395696
Non-Qualified Long-term Care Product
SERFF Tracking #: LWEL-128450811
State: Virginia

Dear Mrs. Houser,

Thank you for your letter dated April 3, 2014 regarding the above referenced filing. The responses are in order of your letter.

1. Please find attached the rate scheduled pages that display the policy form base rates, current rates and proposed rates by policy form numbers as approved in Virginia.

2. Please find attached and updated policyholder letter.

3. We have reviewed the NAIC Model Bulletin and our response is as follows:

    a. Actuarial Assumptions for Establishing Rate Increase Requests:

i. All the present and accumulated values used to determine rate increases use the maximum valuation interest rates for contract reserves.
ii. All accumulated values used to determine rate increases use the experience of the product in as close a manner that used in the original development of rates as possible.
iii. All present values calculated to determine rate increases uses best estimate assumptions for future lifetime of the policies, including potential margins.

b. Approval of Rate Increases:
   i. The company understands that the approval of the rate increase 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 based on the experience following the initial rate increase.

c. Requirement to Administer Contingent Benefit Upon Lapse:
   i. The company currently does not offer any Continent Nonforfeiture Benefit Upon lapse on their Pre-Rate Stability block therefore our rate increase request does not have any built in assumptions to account for this benefit. However, the company does understand that this may be a requirement for rate increases in the future.

d. Policyholder Notification Letter:
   i. We have attached a Sample Policy Holder Notification letter that discloses all the suggested elements in the Model Bulletin.

e. Application of New Loss Ratio Standards"
   i. The Lifetime Loss Ratio after the proposed rate increase is 94.2% for nationwide Pre-RS and 106.3% for VA Pre-RS using experience through September 30, 2013. Both these loss ratios are higher than the prescribed loss ratio suggested in the NAIC Model Bulletin.

f. Consideration of New Approaches:
   i. The company Is offering policy holders different benefit reduction options which may mitigate the impact of the rate increases.

4. Please see below for a status of rate increase approvals in other states:

State	Rate Increase
Pennsylvania	Approved a 69% rate Increase to be implemented over 2 years (30% each year) on their Pre-RS Block.

Ohio	Approved 25% Rate Increase on Pre-RS Block and a 10% Rate Increase on their Post RS Block

5. Please find attached an amended Actuarial Memorandum that indicates the overall rate increase of 40.4% being implemented over a three year period and the percentage of each rate increase. We will also amend the Company Rate Information to accurately reflect the overall rate increase once we have permission to make changes on SERFF.

Thank you for your continued consideration of this filing. Given that this filing has been outstanding for so long, we look forward to your prompt response.

Sincerely

Cabe Chadick, F.S.A, M.A.A.A.
Senior Vice President & Principal
Lewis & Ellis Inc.
cchadick@lewisellis.com
(972) 850-0850

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122
Fax (717) 553-1107
Long Term Care Customer Service Team

<<LetterMailDate>>

<<First Name>> <<LastName>>
<<Address1>>
<<Address2>>
<<CityStateZip>>
<<Policy Number>>

RE: LTC Rate Increase –Policy forms: H880-EC, H881-HC, QH-9606-LTC-APC, QH-9610-HCP, SH-9606-LTC-APC, SH-9610-HCP, TNQ-LTC-2000(VA), TNQ-LTC-2000(VA)-R, TNQ-NHO-2004(VA), TQ-LTC-2000(VA), TQLTC-2000(VA)-R, and TQ-NHO-2004(VA)-Virginia *(only form number(s) applicable to this insured will be shown)*

Dear <<FirstName>> <<LastName>>:

Thank you for being a member of the Teachers Protective Mutual Long Term Care (LTC) Program. We know that you rely on this Program for support in the future, and are therefore committed to ensuring that it remains financially solvent. To achieve this goal, Long Term Care rates are being increased because claim costs are higher than expected at issue and interest earnings on the reserve assets are much lower than anticipated.

An ultimate compounded rate increase of 40.4% will be applied to your premium over the next 3 years. The schedule for these rate increases will be as follows:

- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**
- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear+1>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**
- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear+2>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**

- Please note that the rate increases have nothing to do with your personal claims history or health.

We encourage you to carefully consider the following options which are available to offset the amount of this increase by up to as much as 5%-40%: *(We will customize letter selection to focus on applicable changes and percentages)*

1. Increase your Elimination (Waiting) Period from 0 Days to 60, 100, or 180 Days.
    a. Insert Sample Rate Reduction Here (show 0 Day sample vs 100 Day sample using a common benefit structure)

2. Shorten your Benefit Period.
    a. Insert Sample Rate Reduction Here (show sample using a common benefit structure)

If you are interested in more information on any of the options shown above (or a combination thereof), please complete the following page and return it to us so that we can provide you with rate options specific to your policy (envelope provided). If you prefer, you may e-mail your request for rate options to us at LTCRI@tpmins.com.

As you consider your options please:

1. Review your current policy benefits as shown on the policy Schedule Page(s) within your policy.
2. Evaluate your current benefit needs. To do so, you may wish to consult your agent, a qualified financial planner, family member, or other trusted advisor.
3. Select the option that may best meet your needs and request rate information by using the Rate Request Form which follows or e-mailing us at LTCRI@tpmins.com

We do regret that premium rate increases become necessary, and assure you that we remain committed to providing you with first-rate benefits and services.

If you have any questions, please feel free to contact our LTC Customer Service Team by calling (800) 555-3122 (Mon-Fri, 8:30 am to 4:00 pm), writing to us at the address shown in the letterhead, or emailing us at LTCRI@tpmins.com.

Sincerely,

Long Term Care Service Team

Notice of Premium Change – This is not a Bill

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122

Rate Request Form

Policy Number: <<PolicyNumber>>

Name: <<FirstName>> <<LastName>>

Rate Change Month: <<RateIncreaseMonth>>

To: TPM Long Term Care Customer Service Team,

I am interested in receiving more information on how the following change(s) to my policy will decrease my premium rate effective <<RateIncreaseMonth>>.

Please send me rate quotes for the following possible change(s) (may choose one or a combination):

□ Increasing my Elimination (Waiting) Period

□ Lowering my Daily Benefit Amount

□ Shortening my Benefit Period

I understand that no changes will be made to my policy at this time based upon this request for information. Policy changes will only take effect if a Benefit Change Election form is completed and returned to the Company.

Date_____ Policyholder Signature_____

State: *Virginia* ***Filing Company:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Reviewer

Created By:

Rebecca Ewing on 03/26/2014 04:40 PM

Last Edited By:

Rebecca Ewing

Submitted On:

03/26/2014 04:40 PM

Subject:

Response to Objection Rate Pages

Comments:

Please find attached the Rate Pages as requested in the objection received on February 3, 2014.
Thanks,
Shumaila Merchant
(972) 850-0850

Exhibit I PreRS.Form 2000
Policy Listing with Current and Proposed Revised Premiums for Series 2000
Virginia Policyholders issued prior to October 1, 2003
as of 9/30/2013

Policy Number	Plan Code	Current Annual Premium	Proposed Rate Increase Step 1	Proposed Annual Increase Step 1	Proposed Rate Increase Step 2	Proposed Annual Increase Step 2	Proposed Rate Increase Step 3	Proposed Annual Increase Step 3
1	2000	844	20%	1013	8%	1094	8%	1181
2	2000	446	20%	535	8%	578	8%	624
3	2000	2339	20%	2807	8%	3031	8%	3274
4	2000	4959	20%	5951	8%	6427	8%	6941
5	2000	2950	20%	3540	8%	3823	8%	4129
6	2000	1392	20%	1670	8%	1804	8%	1948
7	2000	2210	20%	2652	8%	2864	8%	3093
8	2000	2111	20%	2533	8%	2736	8%	2955
9	2000	1968	20%	2362	8%	2551	8%	2755
10	2000	2450	20%	2940	8%	3175	8%	3429
11	2000	2463	20%	2956	8%	3192	8%	3447
12	2000	2220	20%	2664	8%	2877	8%	3107
13	2000	6039	20%	7247	8%	7827	8%	8453
14	2000	1853	20%	2224	8%	2401	8%	2594
15	2000	1668	20%	2002	8%	2162	8%	2335
16	2000	2358	20%	2830	8%	3056	8%	3300
17	2000	2588	20%	3106	8%	3354	8%	3622
18	2000	2577	20%	3092	8%	3340	8%	3607
19	2000	1305	20%	1566	8%	1691	8%	1827
20	2000	2933	20%	3520	8%	3801	8%	4105
21	2000	3554	20%	4265	8%	4606	8%	4974
22	2000	1050	20%	1260	8%	1361	8%	1470
23	2000	1762	20%	2114	8%	2284	8%	2466
24	2000	4402	20%	5282	8%	5705	8%	6161
25	2000	1817	20%	2180	8%	2355	8%	2543
26	2000	1779	20%	2135	8%	2306	8%	2490
27	2000	2967	20%	3560	8%	3845	8%	4153
28	2000	3591	20%	4309	8%	4654	8%	5026
29	2000	2714	20%	3257	8%	3517	8%	3799
30	2000	2197	20%	2636	8%	2847	8%	3075
31	2000	3322	20%	3986	8%	4305	8%	4650
32	2000	2415	20%	2898	8%	3130	8%	3380
33	2000	6889	20%	8267	8%	8928	8%	9642
34	2000	4968	20%	5962	8%	6439	8%	6954

Exhibit I PreRS.Form 3000
Policy Listing with Current and Proposed Revised Premiums for Series 3000
Virginia Policyholders issued prior to October 1, 2003
as of 9/30/2013

Policy Number	Plan Code	Current Annual Premium	Proposed Rate Increase Step 1	Proposed Annual Increase Step 1	Proposed Rate Increase Step 2	Proposed Annual Increase Step 2	Proposed Rate Increase Step 3	Proposed Annual Increase Step 3
1	3200	663	20%	796	8%	859	8%	928
2	3200	519	20%	623	8%	673	8%	726
3	3200	1149	20%	1379	8%	1489	8%	1608
4	3200	884	20%	1061	8%	1146	8%	1237
5	3200	4427	20%	5312	8%	5737	8%	6196
6	3200	1366	20%	1639	8%	1770	8%	1912

Exhibit I PreRS.Form 8800
Policy Listing with Current and Proposed Revised Premiums for Series 8800
Virginia Policyholders issued prior to October 1, 2003
as of 9/30/2013

Policy Number	Plan Code	Current Annual Premium	Proposed Rate Increase Step 1	Proposed Annual Increase Step 1	Proposed Rate Increase Step 2	Proposed Annual Increase Step 2	Proposed Rate Increase Step 3	Proposed Annual Increase Step 3
1	8800	989	20%	1187	8%	1282	8%	1384
2	8800	690	20%	828	8%	894	8%	966

Exhibit I PreRS.Form 9600
Policy Listing with Current and Proposed Revised Premiums for Series 9600
Virginia Policyholders issued prior to October 1, 2003
as of 9/30/2013

Policy Number	Plan Code	Current Annual Premium	Proposed Rate Increase Step 1	Proposed Annual Increase Step 1	Proposed Rate Increase Step 2	Proposed Annual Increase Step 2	Proposed Rate Increase Step 3	Proposed Annual Increase Step 3
1	9600	1262	20%	1514	8%	1636	8%	1766
2	9600	1214	20%	1457	8%	1573	8%	1699
3	9600	2839	20%	3407	8%	3679	8%	3974
4	9600	3468	20%	4162	8%	4495	8%	4854
5	9600	3265	20%	3918	8%	4231	8%	4570
6	9600	3027	20%	3632	8%	3923	8%	4237
7	9600	2954	20%	3545	8%	3828	8%	4135
8	9600	3226	20%	3871	8%	4181	8%	4515
9	9600	2989	20%	3587	8%	3874	8%	4184
10	9600	2103	20%	2524	8%	2725	8%	2944
11	9600	4746	20%	5695	8%	6151	8%	6643
12	9600	4290	20%	5148	8%	5560	8%	6005
13	9600	2690	20%	3228	8%	3486	8%	3765
14	9600	3228	20%	3874	8%	4183	8%	4518
15	9600	3476	20%	4171	8%	4505	8%	4865
16	9600	6612	20%	7934	8%	8569	8%	9255
17	9600	1600	20%	1920	8%	2074	8%	2239
18	9600	1748	20%	2098	8%	2265	8%	2447
19	9600	3861	20%	4633	8%	5004	8%	5404
20	9600	4296	20%	5155	8%	5568	8%	6013
21	9600	2152	20%	2582	8%	2789	8%	3012
22	9600	2352	20%	2822	8%	3048	8%	3292
23	9600	3743	20%	4492	8%	4851	8%	5239
24	9600	791	20%	949	8%	1025	8%	1107
25	9600	6209	20%	7451	8%	8047	8%	8691
26	9600	978	20%	1174	8%	1267	8%	1369
27	9600	2157	20%	2588	8%	2795	8%	3019
28	9600	2885	20%	3462	8%	3739	8%	4038
29	9600	2630	20%	3156	8%	3408	8%	3681
30	9600	7040	20%	8448	8%	9124	8%	9854
31	9600	3209	20%	3851	8%	4159	8%	4492
32	9600	2401	20%	2881	8%	3112	8%	3361
33	9600	2103	20%	2524	8%	2725	8%	2944
34	9600	2300	20%	2760	8%	2981	8%	3219
35	9600	4321	20%	5185	8%	5600	8%	6048
36	9600	3108	20%	3730	8%	4028	8%	4350
37	9600	4118	20%	4942	8%	5337	8%	5764
38	9600	5485	20%	6582	8%	7109	8%	7677
39	9600	2282	20%	2738	8%	2957	8%	3194
40	9600	4047	20%	4856	8%	5245	8%	5665
41	9600	2696	20%	3235	8%	3494	8%	3774
42	9600	2072	20%	2486	8%	2685	8%	2900
43	9600	1458	20%	1750	8%	1890	8%	2041
44	9600	7454	20%	8945	8%	9660	8%	10433
45	9600	1938	20%	2326	8%	2512	8%	2713
46	9600	4908	20%	5890	8%	6361	8%	6870
47	9600	2216	20%	2659	8%	2872	8%	3102
48	9600	1613	20%	1936	8%	2090	8%	2258
49	9600	4122	20%	4946	8%	5342	8%	5769
50	9600	2391	20%	2869	8%	3099	8%	3347
51	9600	1865	20%	2238	8%	2417	8%	2610
52	9600	2861	20%	3433	8%	3708	8%	4004
53	9600	2391	20%	2869	8%	3099	8%	3347
54	9600	5143	20%	6172	8%	6665	8%	7199
55	9600	3242	20%	3890	8%	4202	8%	4538
56	9600	2308	20%	2770	8%	2991	8%	3230
57	9600	3923	20%	4708	8%	5084	8%	5491
58	9600	2740	20%	3288	8%	3551	8%	3835
59	9600	1633	20%	1960	8%	2116	8%	2286
60	9600	2117	20%	2540	8%	2744	8%	2963
61	9600	2592	20%	3110	8%	3359	8%	3628
62	9600	2157	20%	2588	8%	2795	8%	3019
63	9600	2940	20%	3528	8%	3810	8%	4115
64	9600	3787	20%	4544	8%	4908	8%	5301
65	9600	4255	20%	5106	8%	5514	8%	5956
66	9600	3788	20%	4546	8%	4909	8%	5302
67	9600	10095	20%	12114	8%	13083	8%	14130

Exhibit I PreRS.Form 9600
Policy Listing with Current and Proposed Revised Premiums for Series 9600
Virginia Policyholders issued prior to October 1, 2003
as of 9/30/2013

Policy Number	Plan Code	Current Annual Premium	Proposed Rate Increase Step 1	Proposed Annual Increase Step 1	Proposed Rate Increase Step 2	Proposed Annual Increase Step 2	Proposed Rate Increase Step 3	Proposed Annual Increase Step 3
68	9600	3107	20%	3728	8%	4027	8%	4349
69	9600	1377	20%	1652	8%	1785	8%	1927
70	9600	1530	20%	1836	8%	1983	8%	2142
71	9600	4360	20%	5232	8%	5651	8%	6103
72	9600	2701	20%	3241	8%	3500	8%	3781
73	9600	2117	20%	2540	8%	2744	8%	2963
74	9600	1914	20%	2297	8%	2481	8%	2679
75	9600	3183	20%	3820	8%	4125	8%	4455
76	9600	3537	20%	4244	8%	4584	8%	4951
77	9600	4934	20%	5921	8%	6394	8%	6906
78	9600	2117	20%	2540	8%	2744	8%	2963
79	9600	2352	20%	2822	8%	3048	8%	3292
80	9600	2701	20%	3241	8%	3500	8%	3781
81	9600	2978	20%	3574	8%	3859	8%	4168
82	9600	4062	20%	4874	8%	5264	8%	5686
83	9600	2317	20%	2780	8%	3003	8%	3243
84	9600	6335	20%	7602	8%	8210	8%	8867
85	9600	6782	20%	8138	8%	8789	8%	9493
86	9600	1610	20%	1932	8%	2087	8%	2253
87	9600	1840	20%	2208	8%	2385	8%	2575
88	9600	2234	20%	2681	8%	2895	8%	3127
89	9600	1709	20%	2051	8%	2215	8%	2392
90	9600	1725	20%	2070	8%	2236	8%	2414
91	9600	2954	20%	3545	8%	3828	8%	4135
92	9600	2477	20%	2972	8%	3210	8%	3467
93	9600	2391	20%	2869	8%	3099	8%	3347
94	9600	2391	20%	2869	8%	3099	8%	3347
95	9600	2467	20%	2960	8%	3197	8%	3453
96	9600	1265	20%	1518	8%	1639	8%	1771
97	9600	1149	20%	1379	8%	1489	8%	1608
98	9600	3920	20%	4704	8%	5080	8%	5487
99	9600	3867	20%	4640	8%	5012	8%	5413
100	9600	883	20%	1060	8%	1144	8%	1236
101	9600	982	20%	1178	8%	1273	8%	1374
102	9600	4178	20%	5014	8%	5415	8%	5848
103	9600	4352	20%	5222	8%	5640	8%	6091
104	9600	1411	20%	1693	8%	1829	8%	1975
105	9600	9456	20%	11347	8%	12255	8%	13235
106	9600	1633	20%	1960	8%	2116	8%	2286
107	9600	4693	20%	5632	8%	6082	8%	6569
108	9600	5944	20%	7133	8%	7703	8%	8320
109	9600	4159	20%	4991	8%	5390	8%	5821
110	9600	7424	20%	8909	8%	9622	8%	10391
111	9600	2659	20%	3191	8%	3446	8%	3722
112	9600	2146	20%	2575	8%	2781	8%	3004
113	9600	2385	20%	2862	8%	3091	8%	3338
114	9600	1612	20%	1934	8%	2089	8%	2256
115	9600	1450	20%	1740	8%	1879	8%	2030
116	9600	4768	20%	5722	8%	6179	8%	6674
117	9600	3106	20%	3727	8%	4025	8%	4347
118	9600	1795	20%	2154	8%	2326	8%	2512
119	9600	3712	20%	4454	8%	4811	8%	5196
120	9600	1331	20%	1597	8%	1725	8%	1863
121	9600	1390	20%	1668	8%	1801	8%	1946
122	9600	1930	20%	2316	8%	2501	8%	2701
123	9600	1536	20%	1843	8%	1991	8%	2150
124	9600	863	20%	1036	8%	1118	8%	1208
125	9600	857	20%	1028	8%	1111	8%	1200
126	9600	2904	20%	3485	8%	3764	8%	4065
127	9600	2352	20%	2822	8%	3048	8%	3292
128	9600	6475	20%	7770	8%	8392	8%	9063
129	9600	3197	20%	3836	8%	4143	8%	4475
130	9600	2904	20%	3485	8%	3764	8%	4065
131	9600	1724	20%	2069	8%	2234	8%	2413
132	9600	3301	20%	3961	8%	4278	8%	4620
133	9600	2740	20%	3288	8%	3551	8%	3835
134	9600	962	20%	1154	8%	1247	8%	1346

Exhibit I PreRS.Form 9600
Policy Listing with Current and Proposed Revised Premiums for Series 9600
Virginia Policyholders issued prior to October 1, 2003
as of 9/30/2013

Policy Number	Plan Code	Current Annual Premium	Proposed Rate Increase Step 1	Proposed Annual Increase Step 1	Proposed Rate Increase Step 2	Proposed Annual Increase Step 2	Proposed Rate Increase Step 3	Proposed Annual Increase Step 3
135	9600	1680	20%	2016	8%	2177	8%	2351
136	9600	980	20%	1176	8%	1270	8%	1372
137	9600	3850	20%	4620	8%	4990	8%	5389
138	9600	2650	20%	3180	8%	3434	8%	3709
139	9600	1400	20%	1680	8%	1814	8%	1960
140	9600	3576	20%	4291	8%	4634	8%	5005
141	9600	3074	20%	3689	8%	3984	8%	4303
142	9600	1305	20%	1566	8%	1691	8%	1827
143	9600	2454	20%	2945	8%	3180	8%	3435
144	9600	2787	20%	3344	8%	3612	8%	3901
145	9600	2391	20%	2869	8%	3099	8%	3347
146	9600	3410	20%	4092	8%	4419	8%	4773
147	9600	2740	20%	3288	8%	3551	8%	3835
148	9600	1585	20%	1902	8%	2054	8%	2218
149	9600	1978	20%	2374	8%	2563	8%	2769
150	9600	2694	20%	3233	8%	3491	8%	3771
151	9600	3020	20%	3624	8%	3914	8%	4227
152	9600	5650	20%	6780	8%	7322	8%	7908
153	9600	2441	20%	2929	8%	3164	8%	3417
154	9600	1697	20%	2036	8%	2199	8%	2375
155	9600	3226	20%	3871	8%	4181	8%	4515
156	9600	2980	20%	3576	8%	3862	8%	4171
157	9600	2274	20%	2729	8%	2947	8%	3183
158	9600	2431	20%	2917	8%	3151	8%	3403
159	9600	3226	20%	3871	8%	4181	8%	4515
160	9600	5660	20%	6792	8%	7335	8%	7922
161	9600	6514	20%	7817	8%	8442	8%	9118
162	9600	4048	20%	4858	8%	5246	8%	5666
163	9600	4255	20%	5106	8%	5514	8%	5956
164	9600	4717	20%	5660	8%	6113	8%	6602
165	9600	952	20%	1142	8%	1234	8%	1332
166	9600	5832	20%	6998	8%	7558	8%	8163
167	9600	4717	20%	5660	8%	6113	8%	6602
168	9600	1907	20%	2288	8%	2471	8%	2669
169	9600	1630	20%	1956	8%	2112	8%	2281
170	9600	3269	20%	3923	8%	4237	8%	4576
171	9600	2701	20%	3241	8%	3500	8%	3781
172	9600	1489	20%	1787	8%	1930	8%	2084
173	9600	4357	20%	5228	8%	5647	8%	6098
174	9600	2869	20%	3443	8%	3718	8%	4016
175	9600	5319	20%	6383	8%	6893	8%	7445
176	9600	2415	20%	2898	8%	3130	8%	3380
177	9600	2337	20%	2804	8%	3029	8%	3271
178	9600	1277	20%	1532	8%	1655	8%	1787
179	9600	1063	20%	1276	8%	1378	8%	1488
180	9600	2505	20%	3006	8%	3246	8%	3506
181	9600	3121	20%	3745	8%	4045	8%	4368
182	9600	5306	20%	6367	8%	6877	8%	7427
183	9600	5023	20%	6028	8%	6510	8%	7031
184	9600	1449	20%	1739	8%	1878	8%	2028
185	9600	3269	20%	3923	8%	4237	8%	4576
186	9600	2699	20%	3239	8%	3498	8%	3778
187	9600	3788	20%	4546	8%	4909	8%	5302
188	9600	7040	20%	8448	8%	9124	8%	9854
189	9600	2391	20%	2869	8%	3099	8%	3347
190	9600	4469	20%	5363	8%	5792	8%	6255
191	9600	1858	20%	2230	8%	2408	8%	2601
192	9600	3256	20%	3907	8%	4220	8%	4557
193	9600	3097	20%	3716	8%	4014	8%	4335
194	9600	3121	20%	3745	8%	4045	8%	4368
195	9600	4290	20%	5148	8%	5560	8%	6005
196	9600	2391	20%	2869	8%	3099	8%	3347
197	9600	3226	20%	3871	8%	4181	8%	4515
198	9600	3232	20%	3878	8%	4189	8%	4524
199	9600	5671	20%	6805	8%	7350	8%	7938
200	9600	3226	20%	3871	8%	4181	8%	4515
201	9600	2300	20%	2760	8%	2981	8%	3219

Exhibit I PreRS.Form 9600
Policy Listing with Current and Proposed Revised Premiums for Series 9600
Virginia Policyholders issued prior to October 1, 2003
as of 9/30/2013

Policy Number	Plan Code	Current Annual Premium	Proposed Rate Increase Step 1	Proposed Annual Increase Step 1	Proposed Rate Increase Step 2	Proposed Annual Increase Step 2	Proposed Rate Increase Step 3	Proposed Annual Increase Step 3
202	9600	5177	20%	6212	8%	6709	8%	7246
203	9600	2391	20%	2869	8%	3099	8%	3347
204	9600	1449	20%	1739	8%	1878	8%	2028
205	9600	5895	20%	7074	8%	7640	8%	8251
206	9600	3566	20%	4279	8%	4622	8%	4991
207	9600	6113	20%	7336	8%	7922	8%	8556
208	9600	2630	20%	3156	8%	3408	8%	3681
209	9600	4117	20%	4940	8%	5336	8%	5762
210	9600	3788	20%	4546	8%	4909	8%	5302
211	9600	1277	20%	1532	8%	1655	8%	1787
212	9600	2861	20%	3433	8%	3708	8%	4004
213	9600	3335	20%	4002	8%	4322	8%	4668
214	9600	4469	20%	5363	8%	5792	8%	6255
215	9600	5177	20%	6212	8%	6709	8%	7246
216	9600	3841	20%	4609	8%	4978	8%	5376
217	9600	1863	20%	2236	8%	2414	8%	2608
218	9600	2207	20%	2648	8%	2860	8%	3089
219	9600	2589	20%	3107	8%	3355	8%	3624
220	9600	2391	20%	2869	8%	3099	8%	3347
221	9600	3670	20%	4404	8%	4756	8%	5137
222	9600	3328	20%	3994	8%	4313	8%	4658
223	9600	2391	20%	2869	8%	3099	8%	3347
224	9600	3226	20%	3871	8%	4181	8%	4515
225	9600	2118	20%	2542	8%	2745	8%	2965
226	9600	1449	20%	1739	8%	1878	8%	2028
227	9600	1840	20%	2208	8%	2385	8%	2575
228	9600	6335	20%	7602	8%	8210	8%	8867
229	9600	1914	20%	2297	8%	2481	8%	2679
230	9600	4541	20%	5449	8%	5885	8%	6356
231	9600	4469	20%	5363	8%	5792	8%	6255
232	9600	5857	20%	7028	8%	7591	8%	8198
233	9600	2352	20%	2822	8%	3048	8%	3292
234	9600	1472	20%	1766	8%	1908	8%	2060
235	9600	1656	20%	1987	8%	2146	8%	2318
236	9600	2471	20%	2965	8%	3202	8%	3459
237	9600	2391	20%	2869	8%	3099	8%	3347
238	9600	1748	20%	2098	8%	2265	8%	2447
239	9600	3788	20%	4546	8%	4909	8%	5302
240	9600	3861	20%	4633	8%	5004	8%	5404
241	9600	2645	20%	3174	8%	3428	8%	3702
242	9600	1710	20%	2052	8%	2216	8%	2393
243	9600	2387	20%	2864	8%	3094	8%	3341
244	9600	1994	20%	2393	8%	2584	8%	2791
245	9600	3294	20%	3953	8%	4269	8%	4611
246	9600	2492	20%	2990	8%	3230	8%	3488
247	9600	3090	20%	3708	8%	4005	8%	4325
248	9600	2735	20%	3282	8%	3545	8%	3828
249	9600	1955	20%	2346	8%	2534	8%	2736
250	9600	2009	20%	2411	8%	2604	8%	2812
251	9600	6355	20%	7626	8%	8236	8%	8895
252	9600	2117	20%	2540	8%	2744	8%	2963
253	9600	5148	20%	6178	8%	6672	8%	7206
254	9600	3576	20%	4291	8%	4634	8%	5005
255	9600	1889	20%	2267	8%	2448	8%	2644
256	9600	2099	20%	2519	8%	2720	8%	2938
257	9600	719	20%	863	8%	932	8%	1006
258	9600	3226	20%	3871	8%	4181	8%	4515
259	9600	1050	20%	1260	8%	1361	8%	1470
260	9600	1610	20%	1932	8%	2087	8%	2253
261	9600	5895	20%	7074	8%	7640	8%	8251
262	9600	2391	20%	2869	8%	3099	8%	3347
263	9600	1702	20%	2042	8%	2206	8%	2382
264	9600	1374	20%	1649	8%	1781	8%	1923
265	9600	2659	20%	3191	8%	3446	8%	3722
266	9600	2352	20%	2822	8%	3048	8%	3292
267	9600	2740	20%	3288	8%	3551	8%	3835
268	9600	3587	20%	4304	8%	4649	8%	5021

Exhibit I PreRS.Form 9600
Policy Listing with Current and Proposed Revised Premiums for Series 9600
Virginia Policyholders issued prior to October 1, 2003
as of 9/30/2013

Policy Number	Plan Code	Current Annual Premium	Proposed Rate Increase Step 1	Proposed Annual Increase Step 1	Proposed Rate Increase Step 2	Proposed Annual Increase Step 2	Proposed Rate Increase Step 3	Proposed Annual Increase Step 3
269	9600	2636	20%	3163	8%	3416	8%	3690
270	9600	1470	20%	1764	8%	1905	8%	2058
271	9600	3097	20%	3716	8%	4014	8%	4335
272	9600	2394	20%	2873	8%	3103	8%	3351
273	9600	1924	20%	2309	8%	2494	8%	2693
274	9600	1918	20%	2302	8%	2486	8%	2685
275	9600	2132	20%	2558	8%	2763	8%	2984
276	9600	2391	20%	2869	8%	3099	8%	3347
277	9600	2266	20%	2719	8%	2937	8%	3172
278	9600	4126	20%	4951	8%	5347	8%	5775
279	9600	2873	20%	3448	8%	3723	8%	4021
280	9600	2391	20%	2869	8%	3099	8%	3347
281	9600	1175	20%	1410	8%	1523	8%	1645
282	9600	3440	20%	4128	8%	4458	8%	4815
283	9600	4167	20%	5000	8%	5400	8%	5832
284	9600	725	20%	870	8%	940	8%	1015
285	9600	3429	20%	4115	8%	4444	8%	4800
286	9600	2842	20%	3410	8%	3683	8%	3978
287	9600	2391	20%	2869	8%	3099	8%	3347
288	9600	2072	20%	2486	8%	2685	8%	2900
289	9600	6512	20%	7814	8%	8440	8%	9115
290	9600	3226	20%	3871	8%	4181	8%	4515
291	9600	2117	20%	2540	8%	2744	8%	2963
292	9600	7281	20%	8737	8%	9436	8%	10191
293	9600	6086	20%	7303	8%	7887	8%	8518
294	9600	1225	20%	1470	8%	1588	8%	1715
295	9600	2391	20%	2869	8%	3099	8%	3347
296	9600	6333	20%	7600	8%	8208	8%	8864
297	9600	3540	20%	4248	8%	4588	8%	4955
298	9600	1165	20%	1398	8%	1510	8%	1631
299	9600	1411	20%	1693	8%	1829	8%	1975
300	9600	4304	20%	5165	8%	5578	8%	6024
301	9600	4107	20%	4928	8%	5323	8%	5748
302	9600	3537	20%	4244	8%	4584	8%	4951
303	9600	1961	20%	2353	8%	2541	8%	2745
304	9600	1394	20%	1673	8%	1807	8%	1951
305	9600	3872	20%	4646	8%	5018	8%	5420
306	9600	4159	20%	4991	8%	5390	8%	5821
307	9600	1840	20%	2208	8%	2385	8%	2575
308	9600	2391	20%	2869	8%	3099	8%	3347
309	9600	1924	20%	2309	8%	2494	8%	2693
310	9600	1331	20%	1597	8%	1725	8%	1863
311	9600	2157	20%	2588	8%	2795	8%	3019
312	9600	6802	20%	8162	8%	8815	8%	9521
313	9600	1810	20%	2172	8%	2346	8%	2533
314	9600	4107	20%	4928	8%	5323	8%	5748
315	9600	2152	20%	2582	8%	2789	8%	3012
316	9600	2869	20%	3443	8%	3718	8%	4016
317	9600	1839	20%	2207	8%	2383	8%	2574
318	9600	6149	20%	7379	8%	7969	8%	8607
319	9600	1225	20%	1470	8%	1588	8%	1715
320	9600	1656	20%	1987	8%	2146	8%	2318
321	9600	4180	20%	5016	8%	5417	8%	5851
322	9600	3020	20%	3624	8%	3914	8%	4227
323	9600	4010	20%	4812	8%	5197	8%	5613
324	9600	4107	20%	4928	8%	5323	8%	5748
325	9600	2117	20%	2540	8%	2744	8%	2963
326	9600	2352	20%	2822	8%	3048	8%	3292
327	9600	2317	20%	2780	8%	3003	8%	3243
328	9600	4107	20%	4928	8%	5323	8%	5748
329	9600	3073	20%	3688	8%	3983	8%	4301
330	9600	3841	20%	4609	8%	4978	8%	5376
331	9600	3587	20%	4304	8%	4649	8%	5021
332	9600	4717	20%	5660	8%	6113	8%	6602
333	9600	2352	20%	2822	8%	3048	8%	3292
334	9600	4645	20%	5574	8%	6020	8%	6502
335	9600	4265	20%	5118	8%	5527	8%	5970

Exhibit I PreRS.Form 9600
Policy Listing with Current and Proposed Revised Premiums for Series 9600
Virginia Policyholders issued prior to October 1, 2003
as of 9/30/2013

Policy Number	Plan Code	Current Annual Premium	Proposed Rate Increase Step 1	Proposed Annual Increase Step 1	Proposed Rate Increase Step 2	Proposed Annual Increase Step 2	Proposed Rate Increase Step 3	Proposed Annual Increase Step 3
336	9600	3818	20%	4582	8%	4948	8%	5344

State: *Virginia* ***Filing Company:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Reviewer

Created By:

Rebecca Ewing on 03/26/2014 04:38 PM

Last Edited By:

Rebecca Ewing

Submitted On:

03/26/2014 04:38 PM

Subject:

Response to Objection Received on February 3, 2014

Comments:

Please find attached the response and the scheduled items for the objection received on February 3, 2014.
Thanks,
Shumaila Merchant
(972) 850-0850

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.
Gregory S. Wilson, F.C.A.S.
Steven D. Bryson, F.S.A.
Bonnie S. Albritton, F.S.A.
Brian D. Rankin, F.S.A.
Wesley R. Campbell, F.S.A.
Jacqueline B. Lee, F.S.A.
Brian C. Stentz, A.S.A.

L&E Actuaries & Consultants

Kansas City

Gary L. Rose, F.S.A.
Terry M. Long, F.S.A.
Leon L. Langlitz, F.S.A.
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.

March 13, 2014

Lewis & Ellis, Inc.
P.O. Box 851857
Richardson, TX 75085-1857

Janet Houser
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Re: Teachers Protective Mutual Life Insurance Company – TPM LTC VA
Company NAIC #: 69353; FEIN #: 23-1395696
Non-Qualified Long-term Care Product
SERFF Tracking #: LWEL-128450811
State: Virginia

Dear Mrs. Houser,

Thank you for your letter dated February 8, 2014 regarding the above referenced filing. The company is not opposed to implementing a 40% increase applied over three years in the form of 20%, 8% and another 8%. The company is also open to other percentages suggested by the Department that add up to a 40% three-year cumulative increase. In lieu of the rate increase, the company is also offering policy holders the following benefit reduction options to reduce the rate increase by the percentages shown.

Increase Elimination Period

	Moving To:		
Moving	60 Day	100 Day	180 Day

From[1]			
0 Day	15%	20%	30%
20 Day	5%	15%	20%
60 Day		5%	15%

Reduce Benefit Period

	Moving To:		
Moving From	5 Year	4 Year	3 Year
Lifetime	10%	20%	30%
5 year		10%	20%
4 Year			10%

Reduce Inflation Benefit Option

	Moving To:		
Moving From	3%	2%	None
Lifetime 5% Compound	15%	20%	25%
Lifetime 5% Simple	10%	15%	20%
20 Year 5% Compound	5%	10%	15%
20 Year 5% Simple	5%	10%	15%

The responses are in order of your letter.

1. Please find attached a revised Actuarial Memorandum with the revised rate increase proposal of 40% applied over 3 years.

2. We have completed the required Rate Summary and attached it to this response along with a narrative explaining the justification for the rate increase.

3. Please see Exhibit I PreRS.FormXXXX revised that displays the seriatim policy listing as of September 30, 2013 showing current rates and the proposed new premium rates split by policy forms for policies issued prior to October 1, 2003. As per the Department's request, we have removed the individual policy numbers from the seriatim listing.

4. Please find attached in this response a sample policy holder letter that indicates the ultimate rate increase which will be implemented over a three year period displaying the premium amount, percentage increase, and effective date for each period. The letter also displays the available options available to the policyholder to reduce benefit options in lieu of the rate increase.

[1] Elimination periods of 0, 20, and 60 days represent approximately 80% of the policyholders impacted by the proposed rate increase.

5. The company is aware of the 60 day notice regarding rate increases as set form in 14 VAC5-200-75 D and will comply to this requirement when the rate increase is approved.

Thank you for your continued consideration of this filing. Given that this filing has been outstanding for so long, we look forward to your prompt response.

Sincerely

Cabe Chadick, F.S.A, M.A.A.A.
Senior Vice President & Principal
Lewis & Ellis Inc.
cchadick@lewisellis.com
(972) 850-0850

Actuarial Memorandum Revised - Virginia
Rate Increase
Policy Form Series: 8800, 8810, 9600, 9610, 2000

Scope and Purpose

The purpose of this actuarial memorandum is to provide information supporting a rate revision to the premiums for the Company's individual long term care forms. The memorandum is not to be used for any other purpose.

The proposed rate increase will apply to all these series of policy forms and associated riders. New business is no longer written on any of these series nor any other long term care policy forms. The Company effectively stopped writing new policies in all states in early 2005. There are 2,583 policies and $6,402,622 of annualized premium in-force nationwide as of June 30, 2012. Of this total 409 policies with $1,250,368 premium were issued in Virginia before October 1, 2003.

Premium Increase

Due to claims experience, the Company finds it necessary to propose a premium increase. This rate increase will apply only to in-force business as the policy form was discontinued for new sales. A seriatim list, in spreadsheet format and shown as Exhibit I, of current and proposed rates is included with this filing. We are proposing an increase of 40%, to be applied over three years in the form of a 20%, 8%, and then 8% increase, that will be applied to base policies and riders. issued before October 1, 2003.

In lieu or the first rate increase, we are offering policy holders the following benefit reduction options to reduce the rate increase by the percentage shown.

Increase Elimination Period

	Moving To:		
Moving From[1]	60 Day	100 Day	180 Day
0 Day	15%	20%	30%
20 Day	5%	15%	20%
60 Day		5%	15%

Reduce Benefit Period

	Moving To:		
Moving From	5 Year	4 Year	3 Year
Lifetime	10%	20%	30%
5 year		10%	20%

[1] Elimination periods of 0, 20, and 60 days represent approximately 80% of the policyholders impacted by the proposed rate increase.

4 Year	10%

Reduce Inflation Benefit Option

	Moving To:		
Moving From	3%	2%	None
Lifetime 5% Compound	15%	20%	25%
Lifetime 5% Simple	10%	15%	20%
20 Year 5% Compound	5%	10%	15%
20 Year 5% Simple	5%	10%	15%

The effective rate increase subjected is equal to the cost of the benefit reductions provided. For example, the proposed first year's 70% increased for an insured with 0-day elimination period, lifetime benefit period, and 5% compound lifetime inflation can reduce the first year's rate increase to 10.5% by the following:

Change from 0 to 60 Day Elimination Period	15% reduction
Change from Lifetime to 5 Year Benefit Period	10% reduction
Change from 5% to 3% Lifetime Compound Inflation	15% reduction

Subject to expected timing of regulatory approval, the requested increase shall be implemented with the first premium due on or after June 1, 2014.

Benefit Description

A description of benefits of the predominant policy form series, 9600, is shown in Exhibit II. The other policy form series provide similar long term care benefits and a detailed description of those benefits is available upon request. Also, a complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Renewability Clause

These policy forms are guaranteed renewable for the lifetime of the insured.

Applicability

The rates filed apply to only policies in force since no new sales will occur.

Morbidity, Mortality, and Lapses

Morbidity: For this line of business, at the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. While we were not able to establish that the TPM's LTC block had credible data from which to solely produce expected LTC claim costs, we were able to use other LTC claims data sources (e.g. SOA LTC Intercompany study)

with which to produce a revised valuation morbidity basis. After performing the study and in consultation with the Department, a new valuation morbidity basis was established for the Company's contract reserves and pending claim reserves. This revised valuation morbidity basis is the basis for the projected claim costs as well as projected contract reserves (a.k.a. active life reserves ("ALR")).

Mortality: The mortality is the sex distinct 1983 GAM table.

Lapses: The projected voluntary lapse rates, separate from mortality decrements, are:

	Issue Age								
Duration	**47**	**52**	**57**	**62**	**67**	**72**	**77**	**82**	**87**
1	11.4%	11.4%	11.4%	11.4%	11.4%	14.1%	14.1%	14.8%	14.8%
2	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.1%	8.1%
3	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.1%	7.1%
4	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
5	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
6	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
7	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
8	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
9	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
10+	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%

Marketing Method

Agents and brokers marketed these individual policies.

Underwriting

These forms were subject to medical underwriting.

Premium Classes

The premium rates vary by issue age and selected benefit options (e.g. benefit period, elimination period, etc.). See Exhibit I for the current and proposed annual premium for each policy holder in Virginia.

Issue Age Range

The policy form was sold to adult issue ages 18 and over.

Area Factors

Not applicable; the policy form's rates do not vary by area.

History of Rate Adjustments

These long-term care policy form series have had prior rate increases:

Series	State	Rate Increase%	Implementation Date
9606			
	PA	0-30% (Avg. 23.8%)	June, 2001
	OH	"	"
	VA	"	June, 2002
	PA	32%	February, 2005
	OH	25%	March, 2006
	VA	30%	March, 2007
	PA		July, 2009
		11%	Issued before 9/16/2002
		15%	Issued on or after 9/16/2002
	OH		April, 2010
		17.2%	Issued before 2/1/2003
		20%	Issued on or after 2/1/2003
	VA		March, 2011
		15%	Issued before 10/1/2003
		0%	Issued on or after 10/1/2003
	PA	15%	April, 2011
	PA	10%	January, 2011
2000		15%	April, 2006
	PA		July, 2009
		11%	Issued before 9/16/2002
		15%	Issued on or after 9/16/2002
	OH		April, 2010
		11%	Issued before 2/1/2003
		15%	Issued on or after 2/1/2003
	VA		March, 2011
		15%	Issued before 10/1/2003
		0%	Issued on or after 10/1/2003

	PA	15%	April, 2011
	PA	10%	January, 2011
8810, 9610		25%	June, 2004
	PA		July, 2009
		11%	Issued before 9/16/2002
		15%	Issued on or after 9/16/2002
	OH		April, 2010
		11%	Issued before 2/1/2003
		15%	Issued on or after 2/1/2003
	VA		March, 2011
		15%	Issued before 10/1/2003
		0%	Issued on or after 10/1/2003
	PA	15%	April, 2011
	PA	10%	January, 2011
8800, 4000			
	PA		July, 2009
		11%	Issued before 9/16/2002
		15%	Issued on or after 9/16/2002
	OH		April, 2010
		11%	Issued before 2/1/2003
		15%	Issued on or after 2/1/2003
	VA		March, 2011
		15%	Issued before 10/1/2003
		0%	Issued on or after 10/1/2003
	PA	15%	April, 2011
	PA	10%	January, 2011

Average Annual Premium

The average annualized premium by state as of June 30, 2012, including policy riders:

State	Annualized Premium	Policy Count	Average Annualized Premium Before	After
Ohio	$186,988	86	$2,174	$2,174
Pennsylvania	4,939,475	2,072	2,384	2,384
Virginia	1,276,159	425	3,003	4,180
Total	6,402,622	2,583	2,479	2,672

The average annualized premium by form as of June 30, 2012, including policy riders:

Form	Annualized Premium	Policy Count	Average Annualized Premium Before	After
8800	138,259	99	1,397	1,403
9600	4,943,843	1,877	2,634	2,868
2000	1,014,627	423	2,399	2,501
4000	27,555	12	2,296	2,296
8810 & 9610	278,337	172	1,618	1,719
Total	6,402,622	2,583	2,479	2,672

Active Life Reserves

Active life reserves were not included in any loss ratio calculations below. The existing contract reserve factors are established by the following:

- Method: one-year full preliminary term (FPT) period.
- Valuation rate: 4.5% to 5.0%, depending on the year of issue.
- Terminations: Mortality is based on 1983 GAM Sex-distinct. In addition, pricing lapse rates of 8% for the first four years and 4% thereafter, subject to the following restrictions: (i) for policy years 1 through 4, the lesser of 80% of the pricing voluntary lapse rates and 8% and (ii) for policy years 5+ the lesser of 100% of the pricing voluntary lapse rates and 4%. We have tested this termination basis against slightly different requirements for older issues and find the above basis to be consistent if not more conservative, especially with the 5% morbidity load.
- Morbidity basis: Based on the claim incidence rates and claim continuance rate as developed directly from the claim cost study performed at the request of the Pennsylvania Department of Insurance, the domicile regulator of the company. A 5% load is also applied. At the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. After performing the study and in consultation with the Department, this study produced a new valuation morbidity basis.

Claim Reserves

The PA-requested LTC claim cost study, which produced claim continuance rates, was also applied to calculate pending claim reserves (a.k.a. present value of amounts not yet due ("PVAYND")) for ongoing LTC claims. The IBNR and loss adjustment expense ("LAE") amounts for individual LTC policies are estimated by using a loss ratio approach. The loss ratios, applied at least to the most recent six incurral months, are reasonable if not conservative in view of (a) hindsight historical loss ratios and/or (b) retrospective testing of combined prior IBNR and pending reserve levels for recent valuation dates.

The total IBNR and LAE claim reserve as of June 30, 2012 applicable to the policies subject to the proposed rate increase is $4,087,641. The total pending reserve is $13,270,527.

Trend Assumptions

For our claim projections, we have set a trend assumption at 0% per annum through the end of the proposed rating period. We have also conservatively assumed no insurance trend assumption. The aging effect, or trend, directly results from the underlying assumed morbidity basis.

Minimum Required Loss Ratio

Dominant portions of the Virginia policies were sold prior to the enactment of the NAIC Model LTC Rate Stability Act. For these policies, the minimum required loss ratio is 60%. Exhibit IV-VA demonstrates compliance with this requirement for Virginia policies sold prior to Virginia's October 1, 2003 implementation of the NAIC Model LTC Rate Stability Act.

Exhibit V-VA illustratively shows that at if current rates had applied at issue, the minimum required loss ratio requirement sold before Virginia's October 1, 2003 would still be met.

Exhibit VI shows total nationwide experience if Virginia rates were applied to all policies. Two pages show (1) rates as prior rate increases were applied and (2) as if current Virginia rates were applied at issue.

Experience on the Form

Exhibit III also shows premium, claim and reserve information from the first issuance of the forms through 6/30/2012. This is nationwide data that includes all states. Exhibit III VA shows Virginia-only past experience, which we consider to have as much credibility as the Company's nationwide block for determining whether benefits are reasonable in relation to premiums.

Anticipated Loss Ratio

The attached Exhibit III shows for nationwide experience that with the proposed rate increase, the Anticipated Lifetime Loss Ratio (ALLR), with interest adjustment, is 87.3% for all policies nationwide. Without a rate increase, the ALLR is 89.6%. The attached Exhibit III VA shows for Virginia-only experience that with the proposed rate increase, the Anticipated Loss Ratio (ALR), with interest adjustment, is 56.2% for all Virginia policies. Without a rate increase, the ALR is 68.5%. The Anticipated Loss Ratio is defined to be the present value of projected incurred claims, less current reserve plus discounted reserves at end of projection, divided by the present value of projected earned premiums. A discount rate of 5.0% was chosen to comply with the VA DOI's request to use the same discount rate from the original pricing. The projection period is through June 2037.

The attached Exhibit V shows the nationwide projection with earned premiums restated on the nationwide current rate level. Exhibit V=VA is the Virginia-only projection with earned premiums restated on the Virginia Current rate level.

Lifetime Loss Ratio

The Nationwide expected lifetime loss ratio ("LLR"), after the proposed rate increase, is 90.7%. Without the increase, the LLR is 94.5% (see Exhibit III). The Lifetime Loss Ratio is defined to be the sum of the accumulated historical incurred claims and the present value of projected incurred claims, divided by the sum of the accumulated historical earned premiums and the present value of projected earned premiums. With the inclusion of active life reserves, the expected lifetime loss ratio becomes 94.0% with the rate increase and 97.9% without the increase. The present value calculation incorporates explicit assumptions for interest, lapses, trend, aging, and adverse selection.

For Virginia business only, the expected LLR is 79.0% after the rate increase or 82.9% without. Including active life reserves the LLR becomes 93.4% with the rate increase or 98.5% without.

Proposed Effective Date

The proposed effective date for the rate increase, subject to timeline for the approval process from Virginia, is June 1, 2014. The revised rate will apply to all premiums due on and after that date. New business rate changes are not applicable as the Company no longer sells long term care policies.

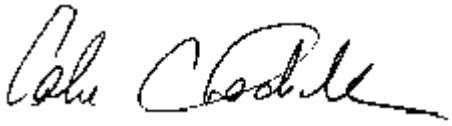
Certification

I certify that I am qualified to render this opinion under the qualification standards promulgated by the Actuarial Standards Board. I have taken into consideration the Company's policy design, underwriting, and claims adjudication practices.

I certify that to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of the states in which the product was sold and that the

benefits provided are reasonable in relation to the proposed premiums because we expect the policy form to continue to meet or exceed minimum loss ratio requirements.

LEWIS & ELLIS, INC.



Cabe W. Chadick, F.S.A., M.A.A.A.
Lewis & Ellis, inc., Actuaries & Consultants

March 26, 2014

ATTACHMENTS

Exhibit I Current Virginia Annual Premiums – Current and Revised

Exhibit II Policy Form & Benefits

Exhibit III Nationwide and Virginia-only Experience (Historical and Anticipated)

Exhibit IV Nationwide and Virginia-only Experience (Historical and Anticipated Pre rate stabilization issues (October 1, 2003 for Virginia)

Exhibit V Nationwide and Virginia-only Experience on the Current Rate Level

Exhibit VI Nationwide Experience adjusted to Virginia rates – as experienced and on the Current Virginia Rate Level

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122
Fax (717) 553-1107 *Long Term Care Customer Service Team*

«LetterMailDate»

«FirstName» «LastName»
«Address1»
«Address2»
«CityStateZip» **Re: Policy Number:**
«PolicyNumber»

RE: LTC Rate Increase – Policy Forms: H880-EC, H881-HC, QH-9606-LTC-APC, QH-9610-HCP, SH-9606-LTC-APC, SH-9610-HCP, TNQ-LTC-2000(PA), TNQ-LTC-2000(PA)-R, TNQ-NHO-2004(PA), TQ-LTC-2000(PA), TQLTC-2000(PA)-R, and TQ-NHO-2004(PA) - Pennsylvania

Dear «FirstName» «LastName»:

Thank you for being a member of the Teachers Protective Mutual Long Term Care (LTC) Program. We know that you rely on this Program for support in the future, and are therefore committed to ensuring that it remains secure and financially solvent. To achieve this goal, it is necessary to increase the premium rates for your policy.

Effective with your premium due on or after «RateIncreaseMonth», the «Mode» premium for your policy will be increased from $«OldPremium» to $«NewPremium».

Please note that this rate increase is being implemented on all LTC policies with the above form numbers which were issued in the state of Virginia.

We encourage you to consider the following options which are available to offset the amount of this increase by up to as much as 15-20%: *(will customize letter selection to focus on applicable changes and percentages)*

1. Increase your Elimination (Waiting) Period from 0 Days to 60, 100, or 180 Days.
    a. Insert Sample Rate Reduction Here (show 0 Day sample vs. 100 Day sample using a common benefit structure)
2. Lower your rate of Inflation Protection from 5% to 3%.
    a. Insert Sample Rate Reduction Here (show sample using a common benefit structure)
3. Lower your Daily Benefit Amount.
    a. Insert Sample Rate Reduction Here (show sample using a common benefit structure)
4. Lower your Benefit Period.

a. Insert Sample Rate Reduction Here (show sample using a common benefit structure)

If you are interested in more information on any of the options shown above (or a combination thereof), please complete the following page and return it to us so that we can provide you with rate options specific to your policy (envelope provided). If you prefer, you may e-mail your request for rate options to us at the e-mail address shown below in #3.

As you consider your options, please:

1. Review your current policy benefits as shown on the policy Schedule Page(s) within your policy.
2. Evaluate your current benefit needs. To do so, you may wish to consult with your agent, a qualified financial planner, family member, or other trusted advisor.
3. Select the option that may best meet your needs and request rate information by using the Rate Request Form which follows or e-mailing us at LTCRI@tpmins.com.

We do regret that premium rate increases become necessary, and assure you that we remain committed to providing you with first-rate benefits and services.

If you have any questions, please feel free to contact our LTC Customer Service Team by calling (800) 555-3122 (Mon-Fri, 8:30 am to 4:00 pm), or writing to us at the address shown in the letterhead.

Sincerely,

Long Term Care Customer Service Team

Notice of Premium Change – This is Not a Bill

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122

RATE REQUEST FORM

Policy Number : «PolicyNumber»

Name: «FirstName» «LastName»

Rate Change Month: «RateIncreaseMonth»

To: TPM Long Term Care Customer Service Team,

I am interested in receiving more information on how the following change(s) to my policy will decrease my premium rate effective «RateIncreaseMonth».

Please send me rate quotes for the following possible change(s) (*may choose one or a combination*):

☐ Increasing my Elimination (Waiting) Period

☐ Lowering my rate of Inflation Protection from 5% to 3%

☐ Lowering my Daily Benefit Amount

☐ Lowering my Benefit Period

I understand that no changes will be made to my policy at this time based upon this request for information. Policy changes will only take effect if a Benefit Change Election form is completed.

Date _____ Policyholder Signature _____

Reset Form

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

Company Name and NAIC Number: Teachers Protective Mutual Life Insurance Company; NAIC #:

SERFF Tracking Number: LWEL-128450811

Effective Date: 60 days after Approval

(Projected) Number of Insureds Affected: 425

New Rates

Average Annual Premium Per Member: 4180

Revised Rates

Average Annual Premium Per Member: 5851

Average Requested Percentage Rate Change Per Member: 40%

Minimum Requested Percentage Rate Change Per Member: 40%

Maximum Requested Percentage Rate Change Per Member: 40%

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

Form#	**"Product Name"(if applicable)**
2000 3000 8800 9600	

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.

The company's long term care ("LTC") pool of policies has deteriorated rapidly since in the last few years and this deterioration has accelerated in 2013. Due to this adverse claims experience, a rate increase is necessary for the company and the long term viability of its pool of LTC policies. While the number of new claims has increased, a key driver in the deteriorating experience is materially lower-than-expected claim terminations. That is, while some LTC claims will continue for years, many last a relatively short time period and the company's LTC premiums were determined assuming typical lengths on claim; however, the company has experience materially longer lengths of claim.

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Reviewer

Created By:

Rebecca Ewing on 01/28/2014 08:23 AM

Last Edited By:

Rebecca Ewing

Submitted On:

01/28/2014 08:24 AM

Subject:

Proposed Rate Increase

Comments:

Dear Mrs. Houser,

Regarding your request to lower the requested rate increase for pre-rate stabilization policies from 40% to 20-25% because the anticipated future loss ratio would be below the required minimum standard loss ratio of 60%, we find the requested increase of 40% justified after examining TPM recent experience for the long-term care product in Virginia. The noted anticipated loss ratio of 55.7% in Exhibit IV-VA in our original filing does not reflect product experience after June 30, 2012. The experience since our mid-2012 filing request to Virginia for the 40% rate increase has been very poor. Our loss ratio projections as of September 30, 2013 show that the anticipated future loss ratio with the requested 40% rate increase is 94.2%. In fact, this updated experience and projections show that a rate increase greater than 40% is justified. Please see the attachments for the updated projections.

In light of this revised experience and projection, we ask that our original requested increase of 40% be approved.

Teachers Protective is willing to consider giving policy holders an option to lower their 40% rate increase by coupling it with modified plan benefits, such as higher elimination day periods, lower daily benefit, and/or shorter benefit periods. The Company would be glad to show these options but need to know of the Department's approval of the 40% rate increase before we can assess that offer to policyholders.

Given that the filing has been outstanding for so long, we look forward to your prompt response.

Sincerely,

Cabe Chadick, F.S.A, M.A.A.A.
Senior Vice President & Principal
Lewis & Ellis, Inc.
cchadick@lewisellis.com
(972)850-0850

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name: TPM LTC VA

Project Name/Number: 0254201206 VA/0254201206

Attachment Virginia Pre-RS 9302013 Projection 1.27.2014.xlsx is not a PDF document and cannot be reproduced here.

January 27, 2014

Lewis & Ellis, Inc.
P.O. Box 851857
Richardson, TX 75085-1857

Janet Houser
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Re: Teachers Protective Mutual Life Insurance Company – TPM LTC VA
Company NAIC #69353; FEIN #: 23-1395696
Non-qualified Long-term Care Product
SERFF Tracking #: LWEL-128450811
State: Virginia

Dear Mrs. Houser,

Regarding your request to lower the requested rate increase for pre-rate stabilization policies from 40% to 20-25% because the anticipated future loss ratio would be below the required minimum standard loss ratio of 60%, we find the requested increase of 40% justified after examining TPM recent experience for the long-term care product in Virginia. The noted anticipated loss ratio of 55.7% in Exhibit IV-VA in our original filing does not reflect product experience after June 30, 2012. The experience since our mid-2012 filing request to Virginia for the 40% rate increase has been very poor. Our loss ratio projections as of September 30, 2013 show that the anticipated future loss ratio with the requested 40% rate increase is 94.2%. In fact, this updated experience and projections show that a rate increase greater than 40% is justified. Please see the attachments for the updated projections.

In light of this revised experience and projection, we ask that our original requested increase of 40% be approved.

Teachers Protective is willing to consider giving policy holders an option to lower their 40% rate increase by coupling it with modified plan benefits, such as higher elimination day periods, lower daily benefit, and/or shorter benefit periods. The Company would be glad to show these options but need to know of the Department's approval of the 40% rate increase before we can assess that offer to policyholders.

Given that the filing has been outstanding for so long, we look forward to your prompt response.

Sincerely,

Cabe Chadick, F.S.A, M.A.A.A.
Senior Vice President & Principal
Lewis & Ellis, Inc.
cchadick@lewisellis.com
(972)850-0850

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Filer

Created By:

Janet Houser on 01/16/2014 11:36 AM

Last Edited By:

Janet Houser

Submitted On:

01/16/2014 11:36 AM

Subject:

Proposed Rate Increase

Comments:

This is to confirm our conversation of today. As noted in the Exhibit IV Va, the anticipated future loss ratio with the rate increase is 55.7% which is below the required minimum standard loss ratio of 60% and does not support the request for a 40% rate increase at this time. Please review and provide your analysis and support for a more appropriate rate increase.

Should you have any questions,please let me know.

State: *Virginia* ***Filing Company:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Reviewer

Created By:

Rebecca Ewing on 09/09/2013 08:31 AM

Last Edited By:

Rebecca Ewing

Submitted On:

09/09/2013 08:31 AM

Subject:

Review Status Update

Comments:

Our client has asked for an update to the review status.

We would appreciate an estimate of completion of the review and/or a finalized list of issues we can address to complete the review.

Thank you.

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Note To Filer

Created By:

Ed Whyte on 07/18/2013 10:22 AM

Last Edited By:

Ed Whyte

Submitted On:

07/18/2013 10:22 AM

Subject:

Review Status

Comments:

The filing is currently receiving review by our consulting actuary. We expect the review to be completed on or before 08/01/2013. Our reponse to you will follow shortly thereafter.

Ed Whyte

State: *Virginia* ***Filing Company:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Reviewer

Created By:

Rebecca Ewing on 07/17/2013 10:32 AM

Last Edited By:

Rebecca Ewing

Submitted On:

07/17/2013 10:33 AM

Subject:

Review Status

Comments:

Mr. Whyte,

Our client has asked for another status update for the filing.

Please let us know of outstanding issues we can resolve.

Thank you.

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Filer

Created By:

Ed Whyte on 05/09/2013 12:50 PM

Last Edited By:

Ed Whyte

Submitted On:

05/09/2013 12:50 PM

Subject:

Review Status

Comments:

Dear Ms. Ewing,

The filing is currently receiving review by our consulting actuary. We expect the review to be completed on or before 05/14/2013. Our reponse to you will follow shortly thereafter.

Ed Whyte

State: *Virginia* ***Filing Company:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Reviewer

Created By:

Rebecca Ewing on 05/09/2013 10:18 AM

Last Edited By:

Rebecca Ewing

Submitted On:

05/09/2013 10:18 AM

Subject:

Review Status

Comments:

Mr. Whyte,

Our client asked for a status update for the filing. What is the progress of the review? Please let us know of outstanding issues we can resolve.

Have a nice day.

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Reviewer

Created By:

Rebecca Ewing on 04/19/2013 08:04 AM

Last Edited By:

Rebecca Ewing

Submitted On:

04/19/2013 08:05 AM

Subject:

Rate Correction

Comments:

For policy form QH-9610-HCP (plan 9610, 9611, and 9612), the Company has informed us that the previously submitted rate manual reflects more than the one approved rate increase in Virginia. We have stated the Company's explanation in the development of annual premium for policies on this form in TPM VA LTC Annual Prem Calc 2012 and have updated the rate manual.

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Note To Filer

Created By:

Bob Grissom on 07/10/2012 07:26 AM

Last Edited By:

Bob Grissom

Submitted On:

07/10/2012 07:27 AM

Subject:

Review Extension

Comments:

In accordance with § 38.2-316 E of the Code of Virginia, the review period applicable to this submission is extended for an additional thirty (30) days from July 5, 2012. Please call if you have any questions concerning this action.

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Note To Reviewer

Created By:

Rebecca Ewing on 07/09/2012 04:16 PM

Last Edited By:

Rebecca Ewing

Submitted On:

07/09/2012 04:16 PM

Subject:

Status Check

Comments:

The Company has asked us to request a status check on this filing. Any information you could provide to us would be appreciated.

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Reviewer Note

Created By:

Janet Houser on 05/20/2015 12:46 PM

Last Edited By:

Janet Houser

Submitted On:

07/06/2016 12:08 PM

Subject:

RRS

Comments:

Rate Summaries Part 1 & Part 2

Reset Form

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

Company Name and NAIC Number: Teachers Protective Mutual Life Insurance Company, 69353

SERFF Tracking Number: LWEL-128450811

Effective Date: 60 days after Approval

Revised Rates

Average Annual Premium Per Member: $3976

Average Requested Percentage Rate Change Per Member: 40.5%

Minimum Requested Percentage Rate Change Per Member: 40.5%

Maximum Requested Percentage Rate Change Per Member: 40.5%

Number of Policy Holders Affected : 337 pre stability policyholders only

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

Form#	**"Product Name"(if applicable)**
H881-HC-VA QH-9606-LTC-APC QH-9610-HCP SH-9606-LTC-APC SH-9610-HCP TNQ-LTC-2000(VA) TQ-LTC-2000(VA)	

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.

The company's long term care ("LTC") pool of policies has deteriorated rapidly since in the last few years and this deterioration has accelerated in 2013. Due to this adverse claims experience, a rate increase is necessary for the company and the long term viability of its pool of LTC policies. While the number of new claims has increased, a key driver in the deteriorating experience is materially lower-than-expected claims terminations. That is, while some LTC claims will continue for years, many last a relatively short time period and the company's LTC premiums were determined assuming typical lengths on claim; however, the company has experience materially longer lengths of claim.

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

Company Name and NAIC Number: Teachers Protective Mutual Insurance Company 69353

SERFF Tracking Number:LWEL-128450811

Disposition: approved

Approval Date: 5/20/15

Revised Rates

Average Annual Premium Per Member:	$3976
Average Requested Percentage Rate Change Per Member:	40.5%
Minimum Requested Percentage Rate Change Per Member:	40.5%
Maximum Requested Percentage Rate Change Per Member:	40.5%
Number of Policy Holders Affected:	337 pre stability policyholders

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

A rate increase was initially requested in September 2011 for a 25% rate increase for policies and riders issued prior to October 1, 2003 and a 10% increase for policies issued after October 1, 2003. The company's long term care pool of policies has deteriorated rapidly in the last few years. While the number of new claims has increased, a key driver in the deteriorating experience is materially lower-than-expected claims terminations. As a result of the higher risk for future claim payments coupled with average length of claims being longer than expected, the company revised its rate increase to 40% in September 2012 for only those policies and riders issued prior to October 1, 2003. During the course of the review, the company modified their request so that it will be implemented over a three year period at 12% per year, ultimately resulting in a 39.192% increase with a maximum increase of 40.49% and a minimum rate increase of 0% on the post stability business.

The Company's license to transact business in the Commonwealth of Virginia was suspended (INS-2014-00049) due to impairment of the Company's surplus. Although the company is not in receivership, the company is not writing any new business and is in a run-off mode. The company is requesting a rate increase large enough to provide sufficient funds to pay future claims without a profit objective. The Bureau has reviewed the filing in accordance with 14VAC5-200-150 and the assumptions underlying the revised projections of future experience. Although there are concerns about the methods described by the Company to develop the assumptions used to support this rate increase, the Bureau determined that the methods used to develop these assumptions were consistent with common actuarial practice and that the assumptions were reasonable in light of this situation. The projected lifetime loss ratio is 76.7% and

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.

the anticipated future loss ratio taking into account the policy reserves is 86.4%, both of which exceed the required minimum of 60%. Therefore the company may request future rate increases, even though none are anticipated at this time.

The assumptions underlying the projections are considered reasonable based on the historic and projected future experience of this type of insurance. All questions raised by the Bureau related to the underlying experience and rate increase methodology have been adequately addressed by the Company. We have reviewed the data for consistency and reasonableness and where data was found inconsistent or unreasonable, clarification was requested. We have utilized generally accepted actuarial methodologies in arriving at our opinion and confirm this increase is in compliance with applicable Virginia laws and regulations. After review, we believe that the Company has provided all of the information required by 14VAC5-130-70 and 14VAC5-200-150 and that the information provided sufficiently demonstrates that premiums are reasonable in relation to the benefits provided. The Company has also complied with the requirements of the Model Bulletin adopted by the NAIC Exec/Plenary on December 18, 2013.

This document is intended to explain the decision made by the Bureau of Insurance and it is only a summary of the Bureau's review. 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:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Reviewer Note

Created By:

Janet Houser on 04/02/2015 05:52 AM

Last Edited By:

Janet Houser

Submitted On:

05/20/2015 01:24 PM

Subject:

Excel spreadsheets

Comments:

add'l info provided in response to conference call

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified

Product Name: TPM LTC VA

Project Name/Number: 0254201206 VA/0254201206

Attachment Morbidity Validation 03.18.15.xlsx is not a PDF document and cannot be reproduced here.

Attachment TPM CFT Projection Results for VA DOI.xlsx is not a PDF document and cannot be reproduced here.

Attachment TPM VA Projection Pre RS 20130930 03.20.15.xlsx is not a PDF document and cannot be reproduced here.

Janet Houser

From: Cabe Chadick <cchadick@lewisellis.com>
Sent: Wednesday, April 01, 2015 4:38 PM
To: Bob Grissom
Cc: 'Edward Young'; Toni Janoski; Janet Houser
Subject: RE: TEACHERS PROTECTIVE MUTUAL LTCI Rate Filing SERFF # LWEL-128450811
Attachments: TPM VA Projection Pre RS 20130930 03.20.15.xlsx; Morbidity Validation 03.18.15.xlsx; TPM CFT Projection Results for VA DOI.xlsx

Bob:

Attached are three files we discussed we would provide back to you after our call.

- Updated projection with original claims costs. These are a revision to previously submitted rate filing projections.
- Experience studies used to justify the 30% morbidity load. Note that this spreadsheet compares the future predicted loss ratios (i.e. from prior cash flow testing projections) with actual realized loss ratios. The cumulative average morbidity load observed is 145%, higher than the 30% load applied in our filing request.
- CFT Projections with and without the proposed Virginia LTC rate increases. These are cash-flow summary results reflecting the scenarios requested.

I plan to call you to discuss these files.

Cabe Chadick, FSA, MAAA
Senior Vice President & Principal
Lewis & Ellis, Inc.
(972)850-0850

From: Bob Grissom [mailto:Bob.Grissom@scc.virginia.gov]
Sent: Monday, March 9, 2015 1:09 PM
To: 'Cabe Chadick'
Cc: Edward Young; Toni Janoski; Janet Houser
Subject: RE: TEACHERS PROTECTIVE MUTUAL LTCI Rate Filing SERFF # LWEL-128450811

Cabe, I'll check with others and see what I can arrange, and email the referenced spreadsheet once I get back in the office Wednesday. In the meantime please don't forget to obtain a new authorization from the company and include it in the SERFF filing as the current authorization expired February 11.

From: Cabe Chadick [mailto:cchadick@lewisellis.com]
Sent: Monday, March 09, 2015 11:31 AM
To: Bob Grissom
Cc: Edward Young
Subject: RE: TEACHERS PROTECTIVE MUTUAL LTCI Rate Filing SERFF # LWEL-128450811

Bob:

We would like to have a call with the appropriate Department staff to discuss this rate increase filing request. Other than the conflicts shown below we will do our best to work around your schedule:

- Thursday (Mar 12): 1:00-2:30 PM (CST)
- Friday (Mar 13): 2:00 – 2:30 PM (CST)
- Monday (Mar 16): 2-3 PM (CST)
- Tuesday (Mar 17): Noon-4 PM (CST)
- Wednesday (Mar 18): 11 AM – 2 PM (CST)
- Thursday (Mar 19): 11 AM – 2 PM (CST)

In the meantime, in order to prevent any confusion or miscommunication, can you email us the spreadsheet projection exhibits (current assumptions as well as original assumptions) presumably provided by us from which you are making the observations & drawing the conclusions below? While it might seem like an odd request, this filing correspondence has been going on since 2012 and we want to make sure we are looking at the same support files as you might be to draw your conclusions. Thank you for your cooperation.

Cabe Chadick, FSA, MAAA
Senior Vice President & Principal
Lewis & Ellis, Inc.
(972)850-0850

From: Bob Grissom [mailto:Bob.Grissom@scc.virginia.gov]
Sent: Thursday, March 5, 2015 10:52 AM
To: 'cchadick@lewisellis.com'
Subject: TEACHERS PROTECTIVE MUTUAL LTCI Rate Filing SERFF # LWEL-128450811
Importance: High

Cabe, I've been advised that you are now handling the referenced filing. We have completed our most recent review and prior to sending another Objection Letter in SERFF, I wanted to let you know that this filing will remain DISAPPROVED in Virginia. Our analysis, based on all information received to date, is based on the following two issues:

1. The Company has provided projections showing that the future anticipated claims using current assumptions are significantly more favorable to the Company than the future anticipated claims using the original pricing assumptions, thus, there does not appear to be justification for a rate increase.
2. The Company has failed to provide adequate actuarial support for the 30% increase in morbidity claim costs during the course of the review of this filing.

Given the length of time that this filing has been under review and the continued concerns with it, if the company wants to pursue it further we suggest a conference call to discuss. If so, please let me know times that the company and its consulting actuaries would be available for a conference with the Bureau and its consulting actuaries on or after March 12, 2015.

As an aside, please note that the company's authorization for Lewis & Ellis, Inc. to handle this filing on its behalf expired as of February 11, 2015. A new authorization from the company will need to be filed if applicable.

My phone number is below if you have any questions.

Bob Grissom
Chief Insurance Market Examiner
Market Regulation
Virginia Bureau of Insurance
804-371-9152

State: *Virginia* ***Filing Company:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Reviewer Note

Created By:

Janet Houser on 06/30/2014 02:06 PM

Last Edited By:

Janet Houser

Submitted On:

02/20/2015 01:54 PM

Subject:

policyholder letters

Comments:

6.30.14 - consumer services approves

State: *Virginia* ***Filing Company:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Reviewer Note

Created By:

Janet Houser on 01/13/2014 02:51 PM

Last Edited By:

Janet Houser

Submitted On:

05/20/2015 01:24 PM

Subject:

ARC Actuarial Review 12.2.2013

Comments:

add'l info needed

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

December 2, 2013

Mr. Edward A. Whyte
Senior Insurance Market Examiner
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Teachers Protective Mutual Life Insurance Company**
SERFF Tracking # LWEL-128450811

Dear Edward:

At your request, we have continued our review of the filing for the above captioned submission from Teachers Protective Mutual Life Insurance Company (the "Company"). This is a rate increase filing for a series of Individual Long Term Care Insurance plans pursuant to the requirements of 14VAC5-200-150.

Recommendation

After review of the Company's submission, we suggest the Virginia SCC Bureau of Insurance (the "Bureau") request additional information as follows:

1. As expected, in Exhibit V (Current Rate Level, Virginia Experience), the Earned Premium with Rate Increase is 140% of the Earned Premium without Rate Increase. However, in the revised Exhibit V (Current Rate Level, Nationwide Experience), the Earned Premium with Rate Increase is only about 115% of the Earned Premium without Rate Increase. Please explain this apparent anomaly and/or revise the exhibits as appropriate.

Once this additional information has been received, we can continue our review of the submission.

Analysis

The Company has submitted a rate increase request of 40%. We have reviewed this filing pursuant to the requirements of 14VAC5-200-150 and 14VAC5-130-70 since this increase would apply to the 409 policies in force in Virginia as of June 2012 that were issued prior to the effective date of the rate stabilization requirements (October 1, 2003), and would exclude the 16 policies issued on or after that date.

We have independently verified the calculation of the loss ratios provided in Exhibits III, IV and V. The Company states that they consider the Virginia-only experience to "have as much credibility as the Company's nationwide block", so we have considered both the Virginia-only experience and the restated nationwide experience in the table below.

	Anticipated Future LR with Active Life Reserve	Lifetime LR	Max Allowable Increase
Nationwide restated to Virginia rates (Exh VI-NW)	61.5%	70.7%	43.7%
Virginia-only (Exh IV-VA)	55.8%	79.3%	23.8%
Nationwide restated to proposed rates from inception		46.8%	Need more info
Virginia restated to proposed rates from inception (Exh V-VA)		47.2%	12.3%

From the information above, in order to comply with the requirement that the anticipated future loss ratio considering the active life reserve be greater than the minimum, the rate increase would need to be no greater than 23.8%.

In addition, the rate increase would be further restricted by the results of the Bureau's method of testing for recouping of past losses. This method produces a projected lifetime loss ratio for Virginia-only experience of 65.7% with no increase and 47.2% with the proposed 40% rate increase. Since the values with rate increase are below 60%, the Bureau will need to decide whether it wishes to limit the increase request based on these results. If the Bureau chooses to enforce this measure for "recouping of past losses" the increase percentage would be limited to 12.3% based on Virginia-only results. We still have some reservations about the integrity of the Exhibit V nationwide projection since the relationship between premiums with and without the requested rate increase is not consistent with the requested 40% rate increase. Because of this anomaly, we cannot calculate the maximum increase allowable based on the nationwide projection, so we have asked the Company for further clarification.

A key assumption impacting future loss ratios is the voluntary lapse. This assumption in durations 6 and later has been revised to 1.5% from an original assumption of 4-6%. As a result of our previous review, the Company found and corrected an error in the supporting actual-to-expected analysis of the voluntary lapse assumption. The resulting analysis show that the revised lapse assumptions are reasonable based on the Company's past experience.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or

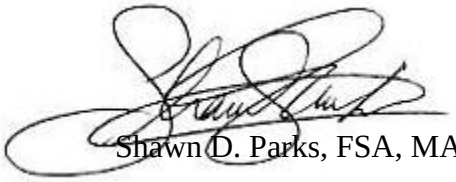
any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,



Shawn D. Parks, FSA, MAAA

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Reviewer Note

Created By:

Janet Houser on 01/10/2014 02:12 PM

Last Edited By:

Janet Houser

Submitted On:

05/20/2015 01:24 PM

Subject:

Actuary Review - final review

Comments:

response to 12.2.13 request received

Sent to Shawn 1.10.14, due date 1.24.14

Recommended approval at lower % increase 1.15.14 - see note to filer dated 1/16/14 - The anticipated future loss ratio with the rate increase is 55.7% which is below the required minimum standard loss ratio of 60% and does not support the request for a 40% rate increase at this time. Company was requested to provide analysis and support for a more appropriate rate increase.

Add'l info rec'd 1.28.14; due date 2.11.14 - see note to reviewer dated 1/28/14 regarding new information. Based on revised information, actuary updated his recommendation

1.30.14 - recommended approval at higher increase

10.16.14 - revised recommendation with NAIC compliance

11.6.14 - add'l question

12.11.14 - info rec'd; sent to act; due date 12.29.14

12.26.14 - add'l info needed

1.26.15 - add'l info rec'd; sent to act; due date 2.9.15

2.9.15 - add'l info needed

2.19.15 - info rec'd; sent to act, due date 3.5.15

4.1.15 - add'l info rec'd in response to conference call; sent to act, due date asap

4.10.15 - recommended approval

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

January 15, 2014

Ms. Janet Houser
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Teachers Protective Mutual Life Insurance Company**
SERFF Tracking # LWEL-128450811

Dear Janet:

At your request, we have continued our review of the filing for the above captioned submission from Teachers Protective Mutual Life Insurance Company (the "Company"). This is a rate increase filing for a series of Individual Long Term Care Insurance plans pursuant to the requirements of 14VAC5-200-150.

Recommendation

After review of the Company's submission, we suggest the Virginia SCC Bureau of Insurance (the "Bureau") restrict the allowable rate increase on this block of business to a maximum of 26.7% based on the anticipated future loss ratio considering the active life reserve.

Analysis

The Company has submitted a rate increase request of 40%. We have reviewed this filing pursuant to the requirements of 14VAC5-200-150 and 14VAC5-130-70 since this increase would apply to the 409 policies in force in Virginia as of June 2012 that were issued prior to the effective date of the rate stabilization requirements (October 1, 2003), and would exclude the 16 policies issued on or after that date.

We have independently verified the calculation of the loss ratios provided in Exhibits III, IV and V. The Company states that they consider the Virginia-only experience to "have as much credibility as the Company's nationwide block", so we have considered both the Virginia-only experience and the restated nationwide experience in the table below.

	Anticipated Future LR with Active Life Reserve	Lifetime LR	Max Allowable Increase
Nationwide restated to Virginia rates (Exh VI-NW)	61.5%	70.7%	43.7%
Virginia-only (Exh IV-VA)	55.8%	79.3%	26.7%
Nationwide restated to proposed rates from inception		46.8%	Need more info
Virginia restated to proposed rates from inception (Exh V-VA)		47.2%	12.3%

From the information above, in order to comply with the requirement that the anticipated future loss ratio considering the active life reserve be greater than the minimum, the rate increase would need to be no greater than 26.7%. The calculation of this is included in the spreadsheet "calc of rate increase limit.xls" included with this response.

In addition, the rate increase would be further restricted by the results of the Bureau's method of testing for recouping of past losses. This method produces a projected lifetime loss ratio for Virginia-only experience of 65.7% with no increase and 47.2% with the proposed 40% rate increase. Since the values with rate increase are below 60%, the Bureau will need to decide whether it wishes to limit the increase request based on these results. If the Bureau chooses to enforce this measure for "recouping of past losses" the increase percentage would be limited to 12.3% based on Virginia-only results.

The Company's latest response did not fully address the issues related to the projection of the nationwide business restated to the proposed Virginia rates from inception. However, after discussions with the Bureau, we believe that no further inquiry into this issue is necessary.

Reliance and Qualifications

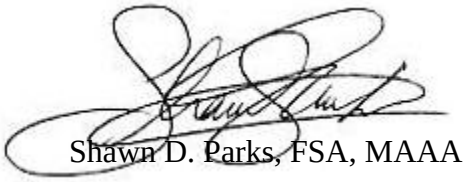
We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,



Shawn D. Parks, FSA, MAAA

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

January 30, 2014

Ms. Janet Houser
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Teachers Protective Mutual Life Insurance Company**
SERFF Tracking # LWEL-128450811

Dear Janet:

At your request, we have continued our review of the filing for the above captioned submission from Teachers Protective Mutual Life Insurance Company (the "Company"). This is a rate increase filing for a series of Individual Long Term Care Insurance plans pursuant to the requirements of 14VAC5-200-150.

Recommendation

After review of the Company's submission, we believe that the Company has provided all of the information required by 14VAC5-200-150 and that the information provided sufficiently demonstrates that the benefits are deemed reasonable in relation to premiums pursuant to 14VAC5-200-150.B. We therefore recommend that the Virginia SCC Bureau of Insurance (the "Bureau") approve the proposed rates.

Analysis

The Company has submitted a rate increase request of 40%. We have reviewed this filing pursuant to the requirements of 14VAC5-200-150 and 14VAC5-130-70 since this increase would apply to the 409 policies in force in Virginia as of June 2012 that were issued prior to the effective date of the rate stabilization requirements (October 1, 2003), and would exclude the 16 policies issued on or after that date.

In response to previous inquiries, the Company has updated its experience through 9/30/2013. It is noted that the historical loss ratio has increased from 68.6% as of June 2012 to 74.5% as of September 2013, approximately a 9% increase. The future projected claims, however, have increased approximately 33% over the previous projections. The anticipated loss ratio taking into account the active life reserves using these higher projected claims is now 94.2%. To test the sensitivity of this assumption, we instead increased the future projected claims by 9% (which is the percentage increase in the

historical loss ratio noted above), resulting in an anticipated loss ratio of 65.3%. Given this updated experience, we conclude that the loss ratio measures required by 14VAC5-200-150 are all in excess of the minimum required loss ratio of 60%.

Reliance and Qualifications

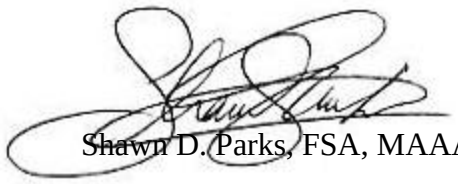
We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,



Shawn D. Parks, FSA, MAAA

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

October 16, 2014

Ms. Janet Houser
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Teachers Protective Mutual Life Insurance Company**
SERFF Tracking # LWEL-128450811

Dear Janet:

At your request, we have continued our review of the filing for the above captioned submission from Teachers Protective Mutual Life Insurance Company (the "Company"). This is a rate increase filing for a series of Individual Long Term Care Insurance plans pursuant to the requirements of 14VAC5-200-150. As requested, this review focuses specifically on the requirements of the Model Bulletin adopted by the NAIC Exec/Plenary on December 18, 2013 (the "Bulletin").

Recommendation

After review of the Company's submission, we believe that the Company has complied with all aspects of the Bulletin and therefore recommend that the Virginia SCC Bureau of Insurance (the "Bureau") approve the proposed rates.

Analysis

Our analysis focuses on the six major aspects of the Model Bulletin as follows:

- Actuarial Assumptions for Establishing Rate Increase Requests
- Approval of Rate Increases
- Requirement to Administer Contingent Benefit Upon Lapse
- Policyholder Notification of Premium Increase
- Application of New Loss Ratio Standards
- Consideration of New Approaches

Actuarial Assumptions for Establishing Rate Increase Requests
As discussed in our previous reports on this rate filing, the assumptions used by the Company in support of this rate increase appear to be reasonable based on the experience data provided by the Company. The assumptions and the present and accumulated values are also consistent with the three requirements spelled out in the Bulletin.

Approval of Rate Increases

Two scenarios are laid out in the Bulletin: 1) a single rate increase with a three year moratorium on future rate increases, or 2) an actuarially equivalent series of increases. The Company has modified their original request for a 40% single increase to request a three year series of increases (12%/12%/12%) which produce roughly the same ultimate premium (40.5%).

Requirement to Administer Contingent Benefit Upon Lapse
The Company has agreed to provide the contingent benefit upon lapse benefit for this pre-rate-stability block of policies.

Policyholder Notification of Premium Increase
The four elements of this section of the Bulletin are addressed in the policyholder letter and FAQ.

Application of New Loss Ratio Standards
Using the new dual loss-ratio approach for pre-rate-stability forms, the loss ratios are compliant on both a nationwide and Virginia-only basis.

Consideration of New Approaches
No new approaches are being requested at this time.

Reliance and Qualifications

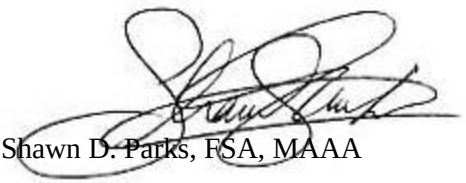
We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,



Shawn D. Parks, FSA, MAAA

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

February 9, 2015

Ms. Janet Houser
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Teachers Protective Mutual Life Insurance Company**
SERFF Tracking # LWEL-128450811

Dear Janet:

At your request, we have reviewed the filing for the above captioned submission from Teachers Protective Mutual Life Insurance Company (the "Company"). This is a rate increase filing for a series of Individual Long Term Care Insurance plans pursuant to the requirements of 14VAC5-200-150.

Recommendation

After review of the Company's submission, we recommend that the Virginia SCC Bureau of Insurance (the "Bureau") disapprove the proposed rates and ask that the Company respond to the following:

1. We have several questions related to the assumptions for this product.
    a. The actuarial memorandum states that the current morbidity assumptions were developed in late 2005 and relied on the SOA LTC Intercompany study. It was later documented in a subsequent SOA study published in 2007 that the previous studies contained material errors in the attained age claim incidence rates. Please indicate whether the morbidity assumptions used in this filing are impacted by the errors identified in the SOA data.
    b. According to the documentation, the morbidity assumptions have been unchanged since 2005. This is inconsistent with the observed change in the present value of expected future incurred claims, which increased significantly between the 6/30/2102 projections and the 9/30/2013 projections. Please explain in detail how the expected future claims are calculated and provide justification for the change in assumptions for future claims noted above.
2. We have identified possible errors in the file "TPM VA Projection Original Assumptions 12.10.2014.xlsx". For example, the nationwide projection shows the sum of future premiums with the 39% rate increase is 110% higher than

without the increase, while we would expect that the sum would be no more than 39% higher. In addition, please verify that the present value of expected future claims using original assumptions for morbidity, lapse and mortality is $133M versus $72M using current assumptions.

Once these responses have been received, we can continue our review. If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

April 10, 2015

Ms. Janet Houser
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Actuarial Report for Long-Term Care Rate Increase Filing**
Teachers Protective Mutual Life Insurance Company
SERFF Tracking # LWEL-128450811

Dear Janet:

At your request, we have reviewed the filing for the above captioned submission from Teachers Protective Mutual Life Insurance Company (the "Company"). This is a rate increase filing for a series of Individual Long Term Care Insurance plans pursuant to the requirements of 14VAC5-200-150.

Recommendation

After review of the Company's submission, we believe that the Company has provided all of the information required by 14VAC5-200-150 and that the information provided sufficiently demonstrates that the benefits are deemed reasonable in relation to premiums pursuant to 14VAC5-200-150.B. We therefore recommend that the Virginia SCC Bureau of Insurance (the "Bureau") approve the proposed rates.

Our review of this filing was performed according to the provisions of 14VAC5-200 et seq. 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".

Historical Background

This block of policies has had previous increase actions of 23.8% in 2002, 30% in 2007, and 15% in 2011, varying by policy form. The Company has submitted an increase request of 40%, to be applied over three phases of 12% each. This increase would apply to the 409 policies in force in Virginia as of June 2012 that were issued prior to the effective date of the rate stabilization requirements (October 1, 2003), and would exclude the 16 policies issued on or after that date. We have therefore reviewed this filing

pursuant to the requirements of 14VAC5-200-150 and 14VAC5-130-70. The premium in Virginia represents approximately 20% of the nationwide total.

In an order by the Virginia State Corporation Commission (Case INS-2014-00049) dated July 25, 2014, the Company's license to transact business in the Commonwealth of Virginia was suspended due to impairment of the Company's surplus. The Bureau normally reviews rate increase requests by companies that are in receivership in a manner that allows for such a company to mature its outstanding liabilities without a profit objective. However, we do not believe that the Company is in receivership at this time, but rather in a run-off mode and not writing any new business. If this situation were to change, it is possible that our analysis would be impacted; however, a change in analysis consistent with this situation normally makes it more difficult to receive a rate increase since traditional loss ratio methods are not sufficient to grant an increase.

In the course of our review, several requests were sent to the Company for additional information. The Company's responses clarified issues raised in our review. The Bureau was involved in all correspondence between us and the Company.

Analysis

Our approach was to a) review the filing materials, b) check the filing contents and assumptions for compliance with all relevant regulations, c) verify the calculations in the supplied exhibits, d) review the projections for reasonableness, e) review the Company's cash flow testing results, and f) analyze the request in light of the Model Bulletin adopted by the NAIC Exec/Plenary on December 18, 2013 (the "Bulletin").

Assumptions

Morbidity – From the actuarial memorandum: "At the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. While we were not able to establish that the TPM's LTC block had credible data from which to solely produce expected LTC claim costs, we were able to use other LTC claims data sources (e.g. SOA LTC Intercompany study) with which to produce a revised valuation morbidity basis. After performing the study and in consultation with the Department, a new valuation morbidity basis was established for the Company's contract reserves and pending claim reserves. This revised valuation morbidity basis is the basis for the projected claim costs as well as projected contract reserves (a.k.a. active life reserves ("ALR"))."

During the course of time since this rate increase filing was submitted, the Company has updated the morbidity assumptions by using a multiplicative adjustment factor to the above-described 2005 assumptions. The Company has used a factor of 130% for the demonstrations supporting this rate increase. An analysis of the experience of calendar years 2007-2014 versus the base morbidity assumptions shows an actual-to-expected ratio during that period of approximately 147%. This approach to updating morbidity assumptions is somewhat simplistic and we would have preferred that the Company had

performed a more detailed review of its morbidity assumptions versus more recent emerging industry data rather than just apply a single factor to the now 10-year old assumptions. However, given the poor results over the past several years, we believe the 130% adjustment is warranted.

We also note that the SOA LTC Intercompany study referenced as the basis for the assumptions contained a material calculation error that affected the reported incidence rates by attained age. However, the Company reports that their attained age claim costs were not derived from the SOA study and were therefore unaffected by this error.

Mortality – The Company is using the 1983 GAM table as its mortality assumption.

Lapses – The current best-estimate ultimate lapse rate is assumed to be 1.5% versus the original assumption of 4-6%. The supporting actual-to-expected analysis of the voluntary lapse assumption shows an A/E ratio of 122% for durations 6+ and 100% for durations 10+. It should be noted that the actual lapses in that analysis include possible shock lapses due to previous increases. If this effect was removed, the A/E ratios would be reduced slightly. We conclude that the revised lapse assumptions are reasonable based on the Company's past experience.

Justification for Rate Increase

Based on the Company's statement that they consider the Virginia-only experience to "have as much credibility as the Company's nationwide block", we have given both the Virginia-only experience and the restated nationwide experience equal weight in our review.

We had identified in prior reviews of this filing that the projections supplied at the time of this rate increase request did not support a 40% rate increase due to failure to meet the minimum loss ratio in some of the tests. As a result, in a submission dated 1/28/2014, the Company updated its original projections from 6/30/2012 with experience through 9/30/2013. In these updated projections, the historical loss ratio increased from 68.6% as of June 2012 to 74.5% as of September 2013, which is approximately a 9% increase. As noted in the discussion on morbidity assumptions, the Company increased the projected future claims as part of this update by 30% over the previous projections. This increase in future expected claims results in an anticipated future loss ratio (taking into account the active life reserves) of 86.4% and a lifetime loss ratio of 76.7%.

We have a couple of concerns about the conclusions drawn by the Company due to this increase in historical loss ratio. First, due to the inherent increase in expected loss ratio by duration for LTCI business, it is expected that the past loss ratio will increase when 15 additional months of historical data is analyzed. We would therefore expect, in the absence of any additional justification, that the future anticipated claims would increase by an amount less than 9%. Additionally, the Company provided no supporting data as justification for the 30% increase in future projected claims. As a result of these concerns, we believed it prudent to test the sensitivity of this assumption. We modified the projections to increase the future projected claims by 9% rather than 30%. This

sensitivity test resulted in a lifetime loss ratio of 71.0% and an anticipated future loss ratio of 62.1%.

The results under various scenarios are shown in the table below:

	Projection Date	Morbidity Adjustment Factor	Anticipated Future LR with Active Life Reserve	Lifetime LR	Max Allowable Increase	Max per Model Bulletin Method
Nationwide	6/2012	None	64.1%	69.5%	N/A	
Nationwide	9/2013	130%	86.4%	76.7%	N/A	N/A
Nationwide restated from inception	9/2013	130%		50.6%	17.3%	
Virginia-only	6/2012	None	55.8%	79.3%	26.7%	
Virginia-only	9/2013	130%	87.3%	90.9%	N/A	N/A

The results above show that the rate increase would have to be limited to 17.3% to eliminate the Company recouping past losses under the "restating from inception" method. As an alternative approach to measure any attempt to recoup past losses, we requested additional projections based on the original pricing assumptions to compare with the current projections of future experience. These projections show that under the original pricing assumptions, the present value of anticipated future losses is ($1.6M) while under the current assumptions is $12.6M. Based on this information, we conclude that the Company is not attempting to recoup past losses and do not recommend that the rate increase be limited based on this information.

Cash Flow Testing Results

Given the Company's current financial position, the Bureau asked for a summary of the most recent cash flow testing results. The projection provided showed that even with the requested rate increase, the Company still expects to experience a negative surplus position by 2031. If experience continues as projected, it is likely that further rate increases will be required for solvency reasons.

Analysis of Model Bulletin Issues

As requested, we have also analyzed this filing in light of the requirements of the Model Bulletin adopted by the NAIC Exec/Plenary on December 18, 2013. This analysis focuses on the actuarial aspects of the Bulletin as follows:

- Actuarial Assumptions for Establishing Rate Increase Requests
- Approval of Rate Increases
- Application of New Loss Ratio Standards

Actuarial Assumptions for Establishing Rate Increase Requests
As discussed above, we have concerns about the methods described by the Company to develop the assumptions used in support of this rate increase.

Approval of Rate Increases
Two scenarios are laid out in the Bulletin: 1) a single rate increase with a three year moratorium on future rate increases, or 2) an actuarially equivalent series of increases. The Company has modified their original request for a 40% single increase to request a three year series of increases (12%/12%/12%) which produce roughly the same ultimate premium (40.5%).

Application of New Loss Ratio Standards
We have analyzed the results under the new dual loss-ratio approach and noted any restrictions in the allowable rate increase in the Justification for Rate Increase section.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

Janet Houser

From: Janet Houser
Sent: Thursday, November 06, 2014 1:41 PM
To: Janet Houser
Subject: File copy: Teachers Protective Mutual Life Insurance Company LWEL-128450811

From: Shawn Parks [mailto:shawn.parks@arcga.com]
Sent: Thursday, November 06, 2014 9:58 AM
To: Janet Houser
Cc: Bob Grissom
Subject: RE: Teachers Protective Mutual Life Insurance Company LWEL-128450811

Janet,
Please amend the request on this filing as follows:

Please provide a loss ratio projection similar to "Virginia Pre-RS 9302013 Projection 1.27.2014.xlsx" in your January 28, 2014 response (see Note to Reviewer), but reflecting the actual historical experience during the historical experience period and then, utilizing the actual inforce as of the projection date, projecting forward the expected earned premiums and incurred claims with the original pricing assumptions for interest, mortality, morbidity and persistency into the future and assuming the future premiums are paid based on the original premium scale with no increases.

Sorry for the inconvenience.
Shawn

From: Shawn Parks [mailto:shawn.parks@arcga.com]
Sent: Monday, November 03, 2014 4:57 PM
To: 'Bob Grissom'
Subject: RE: FW: American General Life Insurance LTCG-129225734

Bob,
This one is not as drastic with about 78% of premium already collected, but it may still be appropriate to look at it. Here is the appropriate request:

Please provide a loss ratio projection similar to "Virginia Pre-RS 9302013 Projection 1.27.2014.xlsx" in your January 28, 2014 response, but reflecting the actual historical experience during the historical experience period and then, utilizing the actual inforce as of the projection date, projecting forward the expected earned premiums and incurred claims with the original pricing assumptions for interest, mortality, morbidity and persistency in the future.

Shawn

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

December 26, 2014

Ms. Janet Houser
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Teachers Protective Mutual Life Insurance Company**
SERFF Tracking # LWEL-128450811

Dear Janet:

At your request, we have continued our review of the filing for the above captioned submission from Teachers Protective Mutual Life Insurance Company (the "Company"). This is a rate increase filing for a series of Individual Long Term Care Insurance plans pursuant to the requirements of 14VAC5-200-150. As requested, this review focuses mainly on the additional information provided by the Company on December 10, 2014.

Recommendation

After review of the Company's submission, we recommend that the Virginia SCC Bureau of Insurance (the "Bureau") disapprove the proposed rates and ask that the Company respond to the following:

- From the additional information supplied in your 12/10/2014 response, the future anticipated incurred claims using original pricing assumptions are significantly higher than those projected using the current assumptions as shown in the projection submitted on 1/28/2014. Please explain why this rate increase is necessary given the significant improvement in expected future claims.

Analysis

While previous analysis has indicated that this rate increase filing was in compliance with the applicable regulations, we requested additional projections based on the original pricing assumptions to compare with the current projections of future experience. The new information supplied by the Company is showing that the anticipated future claims are significantly higher under the original assumptions than under the current assumptions. Based on this information, we would conclude that any increase would only serve to recoup past losses and is not based on deterioration of expected experience in the future. Since it is possible that the projections contain an error, we have asked the Company to explain further.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party

does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

State: *Virginia* **Filing Company:** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Reviewer Note

Created By:

Ed Whyte on 07/29/2013 12:02 PM

Last Edited By:

Janet Houser

Submitted On:

05/20/2015 01:24 PM

Subject:

ARC Actuarial Report - 07/29/2013

Comments:

ARC has recommended disapproval of request for revision of rates, and that additional information should be requested from the company prior to further review. See actuarial report for details.

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES

SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

July 29, 2013

Mr. Edward A. Whyte
Senior Insurance Market Examiner
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Teachers Protective Mutual Life Insurance Company**
SERFF Tracking # LWEL-128450811

Dear Edward:

At your request, we have continued our review of the filing for the above captioned submission from Teachers Protective Mutual Life Insurance Company (the "Company"). This is a rate increase filing for a series of Individual Long Term Care Insurance plans pursuant to the requirements of 14VAC5-200-150.

Recommendation

After review of the Company's submission, we suggest the Virginia SCC Bureau of Insurance (the "Bureau") request additional information as follows:

1. From the data in the file "TPMA2E Terminations with duration To Upload.xlsx", we calculated the A/E ratio for total terminations in durations 11+ to be 27% based on original assumptions and 37% based on the current assumptions. These results are much lower than the A/E in durations 6-10, which utilize the same ultimate lapse assumption percentages. The very low A/E indicates that the actual total terminations are well below what would be expected with even a zero lapse assumption. Please verify that there are no data problems with the information provided in this exhibit. If no problems are found, please provide an explanation for the low A/E ratios in durations 11+.

If the Bureau chooses to enforce the requirement for "recouping of past losses", it should ask for the following information:

2. Please revise Exhibit V and Exhibit V-VA to include only policies issued prior to October 1, 2003.

Once this additional information has been received, we can continue our review of the submission.

Analysis

The Company has submitted a rate increase request of 40%. We have reviewed this filing pursuant to the requirements of 14VAC5-200-150 and 14VAC5-130-70 since this increase would apply to the 409 policies in force in Virginia as of June 2012 that were issued prior to the effective date of the rate stabilization requirements (October 1, 2003), and would exclude the 16 policies issued on or after that date.

We have independently verified the calculation of the loss ratios provided in Exhibits III, IV and V. The Company states that they consider the Virginia-only experience to "have as much credibility as the Company's nationwide block", so we have considered both the Virginia-only experience and the restated nationwide experience in the table below.

	Anticipated Future LR with Active Life Reserve	Lifetime LR	Max Allowable Increase
Nationwide restated to Virginia rates (Exh V)	58.9%	69.8%	37.7%
Virginia-only (Exh IV-VA)	55.8%	79.3%	23.8%
Nationwide restated to proposed rates from inception		46.3%	Need more info
Virginia restated to proposed rates from inception		47.9%	Need more info

From the information above, in order to comply with the requirement that the anticipated future loss ratio considering the active life reserve be greater than the minimum, the rate increase would need to be no greater than 23.8%.

The Bureau's method of testing for recouping of past losses produces a projected lifetime loss ratio for Virginia-only experience of 65.6% with no increase and 47.9% with the proposed 40% rate increase. For restated nationwide experience, the corresponding values are 53.0% and 46.3% respectively. Since the values with rate increase are below 60%, the Bureau will need to decide whether it wishes to limit the increase request based on these results. If the Bureau chooses to enforce this measure for "recouping of past losses" the increase percentage would be limited to 12.7% based on Virginia-only or 0% based on restated nationwide data. However, we note that Exhibit V and V-VA include the post-rate-stability policies as well, so if the Bureau chooses to enforce this measure, it should ask for revised exhibits with only the pre-rate-stability policies since the allowable increase may change.

The key assumption impacting future loss ratios is the voluntary lapse. This assumption in durations 6 and later has been revised to 1.5% from an original assumption of 4-6%. The Company supplied additional supporting information by duration. In analyzing this information, the A/E ratio in duration 11+ is very low. Based on the reduction of the ultimate lapse rate, this would imply a negative actual lapse rate, or in other words, total

terminations significantly less than the mortality-only decrement in those durations. We have asked the Company to verify that the information is correct or alternatively, to explain the apparent anomaly.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

State: *Virginia* ***Filing Company:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Reviewer Note

Created By:

Ed Whyte on 05/15/2013 06:19 AM

Last Edited By:

Janet Houser

Submitted On:

05/20/2015 01:24 PM

Subject:

ARC Actuarial Report - 05/14/2013

Comments:

Actuarial Resources Corp. has recommended disapproval of request for revision of rates, and that additional information should be requested by the company prior to further review. See actuarial report for details.

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES

SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

May 14, 2013

Mr. Edward A. Whyte
Senior Insurance Market Examiner
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Teachers Protective Mutual Life Insurance Company**
SERFF Tracking # LWEL-128450811

Dear Edward:

At your request, we have reviewed the filing for the above captioned submission from Teachers Protective Mutual Life Insurance Company (the "Company"). This is a rate increase filing for a series of Individual Long Term Care Insurance plans pursuant to the requirements of 14VAC5-200-150.

Recommendation

After review of the Company's submission, we suggest the Virginia SCC Bureau of Insurance (the "Bureau") request additional information as follows:

1. The information provided in the exhibit entitled "Actual to Expected Policy Terminations, through 6/30/2012" appears to be based on total terminations by calendar year. This does not provide sufficient detail to determine the appropriateness of the modified voluntary lapse and mortality assumptions. Please provide experience by policy duration. Also, please include the A/E ratio vs. the current total termination assumptions (voluntary lapse + mortality).
2. Please verify that the discount factors are being calculated correctly for periods prior to 2012 in the exhibits. It appears that the periods from 2012 and later are all being discounted (or accumulated) from the midpoint of the period to June 30, 2012. However, the earlier periods appear to be accumulating to Sep 30, 2012. Please revise the exhibits as appropriate.

While we cannot make a final determination until the above information is received, note from the discussion below that the increase may have to be limited based on the information already provided.

Analysis

The Company has submitted a rate increase request of 40%. We have reviewed this filing pursuant to the requirements of 14VAC5-200-150 and 14VAC5-130-70. This increase would apply to the 409 policies in force in Virginia as of June 2012 that were issued prior to the effective date of the rate stabilization requirements (October 1, 2003), and would exclude the 16 policies issued on or after that date.

We have independently verified the calculation of the loss ratios provided in Exhibits III, IV and V. The Company states that they consider the Virginia-only experience to "have as much credibility as the Company's nationwide block", so we have used the Virginia-only experience as well as the restated nationwide experience in the table below.

	Anticipated Future LR with Active Life Reserve	Lifetime LR	Max Allowable Increase
Nationwide restated to Virginia rates (Exh V)	58.9%	69.8%	37.7%
Virginia-only (Exh IV-VA)	55.8%	79.3%	23.8%
Virginia restated to proposed rates from inception		47.9%	11.7%

From the information above, in order to bring the anticipated future loss ratio into compliance, the rate increase would need to be limited to 23.8%.

The Bureau's method of testing for recouping of past losses produces a projected lifetime loss ratio of 65.6% with no increase and 47.9% with the proposed 40% rate increase. Since the value is below 60%, the Bureau will need to decide whether it wishes to limit the increase request based on these results. If the Bureau chooses to enforce this measure for "recouping of past losses" the increase would be limited to 11.7%.

The key assumption impacting future loss ratios is the voluntary lapse. This assumption in durations 6 and later has been revised to 1.5% from an original assumption of 4-6%. The supporting information provided does not contain the proper detail to verify whether this is an appropriate assumption so we have requested additional supporting information.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

cc: John MacBain
Matt McAllister

State: *Virginia* ***Filing Company:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Reviewer Note

Created By:

Ed Whyte on 04/30/2013 07:44 AM

Last Edited By:

Janet Houser

Submitted On:

05/20/2015 01:24 PM

Subject:

Oliver Wyman 2010 Actuarial Reports

Comments:

For actuarial review reference.

OLIVER WYMAN

Kelly Backes, FSA, MAAA
Senior Consultant

411 East Wisconsin Avenue, Suite 1600
Milwaukee, WI 53202-4419
1 414 277 4654 Fax 1 414 223 3244
Kelly.Backes@OliverWyman.com
www.oliverwyman.com

June 15, 2010

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

Subject:
Teachers Protective Mutual Life Insurance Company
Submission No. 7/30944

Dear Bob:

At your request, we have reviewed the additional information provided for the above captioned submission from Teachers Protective Mutual Life Insurance Company (the Company) requesting approval of a 15% rate increase to their individual long term care insurance products. The proposed rate increase would only apply to those policies issued prior to October 1, 2003; no rate increase is requested at this time for policies issued on or after October 1, 2003. We have reviewed the proposed rate increase for compliance with the requirements of 14VAC5-200-150.

Recommendation

We recommend the Bureau approve the filing at this time. We find that the filing meets all of the requirements of 14VAC5-200-150.

Analysis

The Company is requesting approval of a 15% rate increase to their individual long term care insurance products. This rate increase would only apply to policies issued prior to October 1, 2003. No rate increase is proposed for policies issued on or after October 1, 2003. We have reviewed this filing under 14VAC5-200-150, as all of the policies for the proposed rate increase have been issued prior to October 1, 2003 and the forms are closed to new sales. As of September 30, 2009, there are 524 policies inforce in Virginia, 506 of which were issued prior to October 1, 2003.

The Company has provided separate loss ratio projections for business issued prior to October 1, 2003. We have verified that the proposed rate increase is being applied as of April 1, 2010 in the loss ratio projections. The Company has provided actual LTC termination experience from January 1999 to September 2006 to support the voluntary lapse assumptions used in the loss ratio projection.

We have reviewed this analysis and find the voluntary lapse assumptions utilized in the projection to be consistent with recent actual experience. The Company has also assumed aging factors. These aging factors were based on the Company's total LTC business from 1995 to 2005. To develop the aging factors used in the loss ratio projection, the Company estimated the expected loss ratio for each year (based on the Company's LTC study) and calculated the aging factor for each year as that year's expected loss ratio divided by the prior year's expected loss ratio. We have reviewed the overall approach to the study and calculation and find that the aging assumptions have been reasonably developed.

Based on the nationwide loss ratio projection for policies issued prior to October 1, 2003, the anticipated future loss ratio after taking the policy reserve of $27,544,570 in to account is 66.3%. The lifetime loss ratio is anticipated to be 90.8%. Both are above the minimum requirement of 60.0%. Therefore, we recommend approval of the proposed rate increase.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided by the Company without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 414 277 4654.

Sincerely,

Kelly Backes, FSA, MAAA

Copy: Tammy Tomczyk, Oliver Wyman Actuarial Consulting, Inc.

OLIVER WYMAN

Kelly Backes, FSA, MAAA
Senior Consultant

411 East Wisconsin Avenue, Suite 1600
Milwaukee, WI 53202-4419
1 414 277 4654 Fax 1 414 223 3244
Kelly.Backes@OliverWyman.com
www.oliverwyman.com

May 7, 2010

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

Subject:
Teachers Protective Mutual Life Insurance Company
Submission No. 7/30944

Dear Bob:

At your request, we have reviewed the additional information provided for the above captioned submission from Teachers Protective Mutual Life Insurance Company (the Company) requesting approval of a 15% rate increase to their individual long term care insurance products. The proposed rate increase would only apply to those policies issued prior to October 1, 2003; no rate increase is requested at this time for policies issued on or after October 1, 2003. We have reviewed the proposed rate increase for compliance with the requirements of 14VAC5-200-150.

Recommendation

We recommend the Bureau not approve the filing at this time. Instead, we recommend asking the Company to respond to the following item.

1. In your prior response, you provided a claims cost study, which you indicated would allow us to see the development of the aging factors utilized in the loss ratio projections. However, we are having difficulty tying the factors shown in the study to the aging factors used in the loss ratio projections. Please demonstrate how the factors from the claims cost study are used to develop the aging factors in the loss ratio projection for the time periods beginning with October 2009 and October 2010 (i.e., 1.1000 and 1.1164 aging factors). As part of this demonstration, please indicate the pages from the study that are used and the formula used to develop the aging factors used in the loss ratio projection.

Analysis

The Company is requesting approval of a 15% rate increase to their individual long term care insurance products. This rate increase would only apply to policies issued prior to October 1, 2003. No rate increase is proposed for policies issued on or after October 1, 2003. We have reviewed this filing under 14VAC5-200-150, as all of the policies for the proposed rate increase have been issued prior to October 1, 2003 and the forms are closed to new sales. As of September 30, 2009, there are 524 policies inforce in Virginia, 506 of which were issued prior to October 1, 2003.

The Company has provided separate loss ratio projections for business issued prior to October 1, 2003. We had previously asked for support for the aging factors that are applied to the claims in the loss ratio projections. However, this support has not been provided. We recommend asking the Company to provide this. We have verified that the proposed rate increase is being applied as of April 1, 2010 in the loss ratio projections. The Company has provided actual LTC termination experience from January 1999 to September 2006 to support the voluntary lapse assumptions used in the loss ratio projection. We have reviewed this analysis and find the voluntary lapse assumptions utilized in the projection to be consistent with recent actual experience.

Based on the nationwide loss ratio projection for policies issued prior to October 1, 2003, the anticipated future loss ratio after taking the policy reserve of $27,544,570 in to account is 66.3%. The lifetime loss ratio is anticipated to be 90.8%. Both are above the minimum requirement of 60.0%. However, we recommend asking the Company to provide the additional information regarding the aging factors in the loss ratio projection before we opine as to whether the loss ratio requirements are met.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided by the Company without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 414 277 4654.

Sincerely,

Kelly Backes, FSA, MAAA

Copy: Tammy Tomczyk, Oliver Wyman Actuarial Consulting, Inc.

OLIVER WYMAN

Kelly Backes, FSA, MAAA
Senior Consultant

411 East Wisconsin Avenue, Suite 1600
Milwaukee, WI 53202-4419
1 414 277 4654 Fax 1 414 223 3244
Kelly.Backes@OliverWyman.com
www.oliverwyman.com

April 19, 2010

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

Subject:
Teachers Protective Mutual Life Insurance Company
Submission No. 7/30944

Dear Bob:

At your request, we have reviewed the additional information provided for the above captioned submission from Teachers Protective Mutual Life Insurance Company (the Company) requesting approval of a 15% rate increase to their individual long term care insurance products. The proposed rate increase would only apply to those policies issued prior to October 1, 2003; no rate increase is requested at this time for policies issued on or after October 1, 2003. We have reviewed the proposed rate increase for compliance with the requirements of 14VAC5-200-150.

Recommendation

We recommend the Bureau not approve the filing at this time. Instead, we recommend asking the Company to respond the following items.

1. Please provide actual experience or similar support for the aging assumptions utilized in the loss ratio projections.

2. Exhibit VIII, which contains the nationwide loss ratio projection for all issue dates, was provided to support the concern that no rate decrease is warranted for policies issued on or after October 1, 2003. However, we see that the premium and claim amounts in this loss ratio projection are lower than those in the loss ratio projection in Exhibit II(a), which is also titled "Nationwide Experience". Please state the differences between these two loss ratio projections.

Analysis

The Company is requesting approval of a 15% rate increase to their individual long term care insurance products. This rate increase would only apply to policies issued prior to October 1, 2003. No rate increase is proposed for policies issued on or after October 1, 2003. We have reviewed this filing under 14VAC5-200-150, as all of the policies for the proposed rate increase have been issued prior to October 1, 2003 and the forms are closed to new sales. As of September 30, 2009, there are 524 policies inforce in Virginia, 506 of which were issued prior to October 1, 2003.

The Company has provided separate loss ratio projections for business issued prior to October 1, 2003. We had previously asked for support for the aging factors that are applied to the claims in the loss ratio projections. However, this support has not been provided. We recommend asking the Company to provide this. We have verified that the proposed rate increase is being applied as of April 1, 2010 in the loss ratio projections. The Company has provided actual LTC termination experience from January 1999 to September 2006 to support the voluntary lapse assumptions used in the loss ratio projection. We have reviewed this analysis and find the voluntary lapse assumptions utilized in the projection to be consistent with recent actual experience.

Based on the nationwide loss ratio projection for policies issued prior to October 1, 2003, the anticipated future loss ratio after taking the policy reserve of $27,544,570 in to account is 66.3%. The lifetime loss ratio is anticipated to be 90.8%. Both are above the minimum requirement of 60.0%. However, we recommend asking the Company to provide the additional information regarding the loss ratio projections before we opine as to whether the loss ratio requirements are met.

Finally, the Company has also provided a loss ratio projection to support the concern that business issued on or after October 1, 2003 does not require a rate decrease. However, this projection is not consistent with another projection, and it is our understanding that both are supposed to represent nationwide experience. We recommend asking the Company to state the differences between the two projections.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data

provided by the Company without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 414 277 4654.

Sincerely,

Kelly Backes, FSA, MAAA

Copy: Tammy Tomczyk, Oliver Wyman Actuarial Consulting, Inc.

OLIVER WYMAN

Kelly Backes, FSA, MAAA
Senior Consultant

411 East Wisconsin Avenue, Suite 1600
Milwaukee, WI 53202-4419
1 414 277 4654 Fax 1 414 223 3244
Kelly.Backes@OliverWyman.com
www.oliverwyman.com

March 26, 2010

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

Subject:
Teachers Protective Mutual Life Insurance Company
Submission No. 7/30944

Dear Bob:

At your request, we have reviewed the above captioned submission from Teachers Protective Mutual Life Insurance Company (the Company) requesting approval of a 15% rate increase to their individual long term care insurance products. The proposed rate increase would only apply to those policies issued prior to October 1, 2003; no rate increase is requested at this time for policies issued on or after October 1, 2003. We have reviewed the proposed rate increase for compliance with the requirements of 14VAC5-200-150.

Recommendation

We recommend the Bureau not approve the filing at this time. Instead, we recommend asking the Company to respond the following items.

1. Related to the loss ratio projections, please address the following:

   A. Please provide actual experience or similar support for the aging assumptions utilized in the loss ratio projections.

   B. You had indicated that the proposed rate increase would be effective April 1, 2010. However, in the projections, it appears that this rate increase is first being applied to the period from October 2010 to September 2011. Please demonstrate that the proposed rate increase is being applied at April 1, 2010 in the loss ratio projections.

   C. For policies issued on or after October 1, 2003, the projections show that the minimum loss ratio requirements are not met. We understand that you are not proposing a rate increase for this block of policies. However, please explain why you are not proposing a rate decrease at this time.

D. Please provide support for the voluntary lapse rates assumed in the loss ratio projections, as shown in the "Morbidity, Mortality, and Lapses" section of the actuarial memorandum.

E. The time periods in the loss ratio projections switch from 12-months ending December to 9-months ending September 2009. However, it appears that the interest factors do not reflect this change from 12-month periods to a 9-month period. Please demonstrate that the interest factors take the length of the experience period into account.

F. Please confirm and demonstrate that the claims and reserve amounts have been discounted to account for interest discounting from the payment date or valuation date to the incurred date of the claim. Please note that interest is being applied to accumulate the claims and reserve amounts; therefore, the starting amounts should be discounted such that when these values are accumulated with interest, the interest is not double counted.

2. Please state the number of policies or premium inforce in Virginia and also state the date the policy counts or premium are as of.

3. Please provide the policy reserve at September 30, 2009 separately for policies issued prior to October 1, 2003 and on or after October 1, 2003.

Analysis

The Company is requesting approval of a 15% rate increase to their individual long term care insurance products. This rate increase would only apply to policies issued prior to October 1, 2003. No rate increase is proposed for policies issued on or after October 1, 2003. We have reviewed this filing under 14VAC5-200-150, as all of the policies for the proposed rate increase have been issued prior to October 1, 2003 and the forms are closed to new sales.

The Company has provided separate loss ratio projections for business issued prior to October 1, 2003. In reviewing these loss ratio projections and assumptions, we have a number of questions. We recommend asking the Company to provide support for the aging and voluntary lapse assumptions that are utilized in the loss ratio projections. It appears that the proposed rate increase may be first applied in the loss ratio projections at October 2010, rather than April 2010. We recommend asking the Company to demonstrate that the rate increase is being applied at April 1, 2010. We also recommend asking the Company to clarify how they are applying interest and whether the claims and reserve amounts have been discounted for interest.

The Company has also provided loss ratio projections for business issued on or after October 1, 2003. However, this actual and projected experience does not meet the minimum loss ratio requirements of 14VAC5-200-153. We understand that the Company is not requesting a rate increase on this block of business. However, we recommend asking the Company to explain why a rate decrease is not warranted at this time.

Finally, we recommend asking the Company to state the number of Virginia policies or premium inforce and to state the policy reserve at September 30, 2009.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided by the Company without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 414 277 4654.

Sincerely,

Kelly Backes, FSA, MAAA

Copy: Tammy Tomczyk, Oliver Wyman Actuarial Consulting, Inc.

State: *Virginia* ***Filing Company:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Reviewer Note

Created By:

Ed Whyte on 09/24/2012 08:04 AM

Last Edited By:

Janet Houser

Submitted On:

05/20/2015 01:24 PM

Subject:

E-mail Advising Disapproval - 09/19/2012

Comments:

E-mail advising to disapprove because company had not provided a rate manual documenting how rates were derived.

Edward Whyte

From: Bob Grissom
Sent: Wednesday, September 19, 2012 2:19 PM
To: Edward Whyte
Subject: RE: Rate Increase Filing Requirement

Expires: Monday, March 18, 2013 12:00 AM

Ed, the company responded to our concerns LWEL-128450811 yesterday. I note that it does not include the rate manual. Therefore, I don't see any reason to review. I would "tweak" the language below and disapprove. Let me know if you want to discuss.

From: Bob Grissom
Sent: Friday, September 14, 2012 7:11 AM
To: Janet Houser
Cc: Edward Whyte
Subject: RE: Rate Increase Filing Requirement

We have policyholder premium sheets
Demonstrate & document how rates were derived
We have not reviewed Response letter

Janet, here is some proposed language.

Section 38.2-316 A of the Code of Virginia requires that no policy of accident and sickness insurance be delivered or issued for delivery in this Commonwealth unless the rate manual showing rates, rules, and classification of risks applicable thereto has been filed with the Commission. Section 38.2-316 C 2 requires that no revised premium rates be used unless the premium rate change has been approved in writing by the Commission. The company admittedly does not have the rate manual for any of the referenced policy or rider forms. Therefore, we're concerned that the company is not compliant with Section 38.2-316 A.

We also question how the company knows that it is charging the correct rates if it only has the premiums being charged for existing contracts. For example, how does the company know whether or not the rates are geographically rated in case the policyowner moves, or includes family discounts or policy fees that may change the resulting premium due to an increase.

We'll continue our review of this submission upon receipt of the company's responses to the above concerns.

From: Janet Houser
Sent: Thursday, September 13, 2012 4:41 PM
To: Bob Grissom
Subject: RE: Rate Increase Filing Requirement

So, what do we say to those companies that can't provide a rate manual such as United Teachers? I'm asking because I have that issue with them now!

Thanks.

From: Bob Grissom
Sent: Tuesday, September 11, 2012 9:48 AM
To: Debbie Seay; Edward Whyte; Elsie Andy; Mary Ann Mason; Sharon Holston; Renee Benard; Janet Houser; Jason Mills
Cc: Amanda McCauley
Subject: FW: Rate Increase Filing Requirement

After discussion with Bonnie Salzman and David Shea August 7, it was agreed that based on the requirements of § 38.2-316 A of the Code of Virginia, the BOI should not accept any rate filing in which the company cannot provide a copy of the rates or rate manual. Although the BOI has accepted this information in the past, it was determined that we had done so incorrectly. This will be an issue with some companies that have assumed blocks of business and didn't obtain this information. Please let me know if you have any questions.

From: Bob Grissom
Sent: Thursday, July 19, 2012 6:04 PM
To: Bonnie Salzman
Subject: Rate Increase Filing Requirement

Bonnie, I would like to have a brief conversation with you about rate increase filings. Forms and Rates receives several rate increase filings each year in which the company states that it does not have the rate manual, it only has the premiums paid for each policyholder. The company will show each policyholder's premium before and after the rate increase, if approved, but it cannot show the rates, rules, and classification of risks and how they have changed, state whether the rates are age or issue age rated, age banded or not, based on geographical areas or family status, etc. (An example is attached.) The reason given for not having this information is that they assumed the business from another company and it wasn't available at the time of the assumption. Although we have accepted these in the past, I'm wondering if we have done so correctly. Key regulatory requirements appear to be the following.

§ 38.2-316 A (last sentence) *In addition to the above requirement, no policy of accident and sickness insurance shall be delivered or issued for delivery in this Commonwealth unless the rate manual showing rates, rules, and classification of risks applicable thereto has been filed with the Commission.*

§ 38.2-316 C 2 requires that *"no premium rate change applicable to individual accident and sickness insurance policies, subscriber contracts of health services plans, dental or optometric services plans, or fraternal benefit contracts providing individual accident and sickness coverage as authorized in § 38.2-4116 shall be used unless the premium rate change has been approved in writing by the Commission"*.

14VAC5-130-70 B 3 requires that the actuarial memorandum for a rate increase filing include *"a comparison of the revised premiums with the current premium scale"*.

§ 38.2-3501 requires that *"Individual accident and sickness insurance policy forms and the rate manuals showing rules and classification of risks applicable to individual accident and sickness insurance policy forms shall be subject to the provisions of § 38.2-316*.

There are some companies such as United Teacher Associates Insurance Company that assume large blocks of business from other companies and a change in our procedures would negatively impact their ability to obtain rate increases.

Please let me know when you have time to discuss. Thanks.

Bob

State: *Virginia* ***Filing Company:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Post Submission Update Request Processed On 09/19/2012

Status: Allowed
Created By: Rebecca Ewing
Processed By: Bob Grissom
Comments:

General Information:

Field Name	Requested Change	Prior Value
Implementation Date Requested	11/01/2012	10/01/2012

Company Rate Information:

Company Name:Teachers Protective Mutual Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	39.192%	24.684%
Overall % Rate Impact	39.192%	24.684%
Written Premium Change for this Program	$500147	$336503
Number of Policy Holders Affected for this Program	425	452
Written Premium for this Program	$1776306	$1363122
Maximum %Change (where required)	40.000%	25.000%
Minimum %Change (where required)	0.000%	10.000%

State: *Virginia* ***Filing Company:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Post Submission Update Request Processed On 04/29/2015

Status: Allowed
Created By: Shumaila Merchant
Processed By: Janet Houser
Comments:

Company Rate Information:

Company Name:Teachers Protective Mutual Life Insurance Company

Field Name	Requested Change	Prior Value
Written Premium Change for this Program	$388980	$506309
Number of Policy Holders Affected for this Program	337	425
Written Premium for this Program	$960980	$1776306
Maximum %Change (where required)	40.500%	40.400%

State: *Virginia* ***Filing Company:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Post Submission Update Request Processed On 05/07/2015

Status: Allowed
Created By: Shumaila Merchant
Processed By: Janet Houser
Comments:

Company Rate Information:

Company Name:Teachers Protective Mutual Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	39.185%	39.192%
Overall % Rate Impact	39.185%	39.192%
Written Premium Change for this Program	$386209	$388980
Number of Policy Holders Affected for this Program	373	337
Written Premium for this Program	$985615	$960980

State: *Virginia* ***Filing Company:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Post Submission Update Request Processed On 05/07/2015

Status:	Disallowed
Created By:	Shumaila Merchant
Processed By:	Janet Houser
Comments:	

Company Rate Information:

Company Name:Teachers Protective Mutual Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	40.500%	39.192%
Overall % Rate Impact	40.500%	39.192%
Written Premium Change for this Program	$386209	$388980
Written Premium for this Program	$953772	$960980
Minimum %Change (where required)	40.500%	0.000%

State: *Virginia* ***Filing Company:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Post Submission Update Request Processed On 05/07/2015

Status:	Disallowed
Created By:	Shumaila Merchant
Processed By:	Janet Houser
Comments:	The written premium for this program should be the amount before the rate increase. That amount plus the amount of premium due to the rate increase would equal the $1,371,824.

Company Rate Information:

Company Name:Teachers Protective Mutual Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	39.185%	39.192%
Overall % Rate Impact	39.185%	39.192%
Written Premium Change for this Program	$386182	$388980
Number of Policy Holders Affected for this Program	373	337
Written Premium for this Program	$1371824	$960980

State: *Virginia* ***Filing Company:*** *Teachers Protective Mutual Life Insurance Company*

TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *TPM LTC VA*
Project Name/Number: *0254201206 VA/0254201206*

Post Submission Update Request Processed On 05/14/2014

Status: Allowed
Created By: Rebecca Ewing
Processed By: Janet Houser
Comments:

General Information:

Field Name	Requested Change	Prior Value
Implementation Date Requested	On Approval	11/01/2012

Company Rate Information:

Company Name:Teachers Protective Mutual Life Insurance Company

Field Name	Requested Change	Prior Value
Written Premium Change for this Program	$506309	$500147
Maximum %Change (where required)	40.400%	40.000%

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Form Schedule

Lead Form Number: 9600

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved 05/20/2015	Benefit Changing Endorsement	LTC-EndCovgApp30-VA	OTH	Initial		61.000	LTC-EndCovgApp30-VA_Options Letter excl CBUL (Document)-VA.PDF
2	Approved 05/20/2015	Endorsement Variable Benefit Change	VA-LTCHC-VarChgEnd	OTH	Initial		66.000	VA_LTCHC_VarChgEnd (Endorsement_Variable Benefit Change).pdf

Form Type Legend:

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

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122
Fax (717) 394-7024

[March 30, 2015]

[Mr. John Doe]
[123 Main Street]
[Alexandria, VA 22301]

Re: Policy(s) ***[H123456]***

Dear **[Mr. Doe]**,

Thank you for your recent inquiry regarding your **[Long Term Care]** policy number **[H123456]**.

You have expressed an interest in possibly adjusting your policy benefits in order to offset the upcoming premium rate increase. Several options are shown below for your review. If you choose to adjust your benefits, please check the appropriate box and return your signed and dated request in the enclosed envelope. Your benefits will remain *unchanged* if we are not notified in writing of your request.

If you have any questions regarding this matter, please feel free to contact us.

Sincerely,

LTC Customer Service Team

cc: [**Frank Miller, Agent]**

Current Policy Benefits	
Daily Benefit	**[$90]**
Benefit Period	**[24 Months]**
Elimination Period	**[0 Days]**
Inflation Protection	**[10-Year]**
Current Premium	**[$2,300.00] [Annually]**
Premium Effective [05/01/2015]	**[$3,000.00] [Annually]**

☐ Reduce Daily Benefit Amount from **[$90]**/Day to **[$75]**/Day. The premium for this option will be **[$2,579.51] [Annually]** effective **[05/01/2015]**.

☐ Reduce Benefit Period from **[24 Months]** to **[12 Months]**. The premium for this option will be [**$1,928.29**] **[Annually]** effective **[05/01/2015]**.

☐ Increase Elimination Period from:
☐ **[0 Days]** to **[100 Days]**. The premium for this option will be **[$2,723.97] [Annually]** effective **[05/01/2015]**.
☐ **[0 Days]** to **[180 Days]**. The premium for this option will be **[$2,500.00] [Annually]** effective **[05/01/2015]**.

Date _____ Policyholder Signature(s)_____

Date _____ Policyholder Signature(s)_____

[March 30, 2015]

ENDORSEMENT

To be attached to and made a part of Policy No. **[H123456]**

Issued upon the application of **[John Doe]**

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

P O Box 597 116-118 North Prince Street Lancaster, Pennsylvania 17608-0597

By this Endorsement:

[Agrees to reduce the Benefit Period from [24 Months] to [12 Months] effective on the date shown below.]

[Agrees to reduce the Daily Benefit Amount from [$90] per day to [$75] per day effective on the date shown below.]

[Agrees to increase the Elimination Period from [0 Days] to [100 Days] effective on the date shown below.]

[Agrees to reduce the Benefit Period from [24 Months] to [12 Months] and increase the Elimination Period from [0 Days] to [100 Days] effective on the date shown below.]

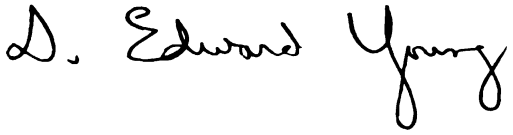
[Agrees to reduce the Daily Benefit Amount from [$90] per day to [$75] per day and increase the Elimination Period from [0 Days] to [100 Days] effective on the date shown below.]

[Agrees to reduce the Benefit Period from [24 Months] to [12 Months] and reduce the Daily Benefit Amount from [$90] per day to [$75] per day effective on the date shown below.]

[Agrees to reduce the Benefit Period from [24 Months] to [12 Months] and reduce the Daily Benefit Amount from [$90] per day to [$75] per day and increase the Elimination Period from [0 Days] to [100 Days] effective on the date shown below.]

The required premium under this policy is **[$1,968.46] [Annually].**

This Endorsement is effective as of **[May 01, 2015].** It expires concurrently with the policy to which it is attached, unless changed by subsequent endorsement and is subject to all the provisions, conditions and limitations of said policy.



President

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Rate Information

Rate data applies to filing.

Filing Method:	
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	14.686%
Effective Date of Last Rate Revision:	03/01/2011
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):
Teachers Protective Mutual Life Insurance Company	39.185%	39.185%	$386,209	373	$985,615	40.500%	0.000%

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Rate/Rule Schedule

SERFF Tracking #: LWEL-128450811 **State Tracking #:** LWEL-128450811 **Company Tracking #:** 02541206-2

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Revision	H881-HC-VA, QH-9606-LTC-APC, QH-9610-HCP, SH-9606-LTC-APC, SH-9610-HCP, TNQ-LTC-2000(VA), TQ-LTC-2000(VA)	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 39.2	
2		Proposed Rates Post RS	H880-EC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	H880-EC Proposed Rates Post-RS.pdf,
3		Proposed Rates Pre-RS	H880-EC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.5	H880-EC Proposed Rates Pre-RS Step I.pdf, H880-EC Proposed Rates Pre-RS Step II.pdf, H880-EC Proposed Rates Pre-RS Step III.pdf,
4		Proposed Rates Post RS	H881-HC-VA	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	H881-HC Post-RS Proposed Rates.pdf,
5		Proposed Rates Pre-RS	H881-HC-VA	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.5	H881-HC Pre-RS Proposed Rates Step I.pdf, H881-HC Pre-RS Proposed Rates Step II.pdf, H881-HC Pre-RS Proposed Rates Step III.pdf,
6		Proposed Rates Post RS	QH-9606-LTC-APC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	QH-9606-LTC Post-RS Proposed Rates.pdf,
7		Proposed Rates Pre-RS	QH-9606-LTC-APC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.5	QH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, QH-9606-LTC Pre-RS Proposed Rates Step 2.pdf, QH-9606-LTC Pre-RS Proposed Rates Step 3.pdf,
8		Proposed Rates Post RS	QH-9610-HCP	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	QH-9610-HCP Post-RS Proposed Rates.pdf,

9		Proposed Rates Pre-RS	QH-9610-HCP	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.5	QH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, QH-9610-HCP Pre-RS Proposed Rates Step 2.pdf, QH-9610-HCP Pre-RS Proposed Rates Step 3.pdf,
10		Proposed Rates Post RS	SH-9606-LTC-APC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	SH-9606-LTC Post-RS Proposed Rates.pdf,
11		Proposed Rates Pre-RS	SH-9606-LTC-APC	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.5	SH-9606-LTC Pre-RS Proposed Rates Step 1.pdf, SH-9606-LTC Pre-RS Proposed Rates Step 2.pdf, SH-9606-LTC Pre-RS Proposed Rates Step 3.pdf,
12		Proposed Rates Post RS	SH-9610-HCP	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	SH-9610-HCP Post-RS Proposed Rates.pdf,
13		Proposed Rates Pre-RS	SH-9610-HCP	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.5	SH-9610-HCP Pre-RS Proposed Rates Step 1.pdf, SH-9610-HCP Pre-RS Proposed Rates Step 2.pdf, SH-9610-HCP Pre-RS Proposed Rates Step 3.pdf,
14		Proposed Rates Post RS	TNQ-LTC-2000(VA)	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	TNQ-LTC-2000 Post-RS Proposed Rates.pdf,
15		Proposed Rates Pre-RS	TNQ-LTC-2000(VA)	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.5	TNQ-LTC-2000 Pre-RS Proposed Rates Step 1.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates Step 2.pdf, TNQ-LTC-2000 Pre-RS Proposed Rates Step 3.pdf,
16		Proposed Rates Post RS	TQ-LTC-2000(VA)	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request:	TQ-LTC-2000 Proposed Rates Post-RS.pdf,

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:*** *02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

17		Proposed Rates Pre-RS	TQ-LTC-2000(VA)	Revised	Previous State Filing Number: LWEL-125996939 Percent Rate Change Request: 40.5	TQ-LTC-2000 Proposed Rates Pre-RS Step 1.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 2.pdf, TQ-LTC-2000 Proposed Rates Pre-RS Step 3.pdf,

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Post-RS Proposed Rates 0% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$8	$7	$9	$8	$9	$9	$10	$10	$12	$10
30-39	9	8	10	9	10	10	12	10	14	13
40-49	12	10	15	14	17	16	18	17	23	23
50-54	15	14	20	18	24	22	26	25	32	31
55-59	21	18	30	28	37	32	43	41	52	49
60-64	33	30	49	47	63	56	75	72	89	85
65-69	55	51	87	82	113	99	133	128	153	147
70	77	69	121	114	156	138	186	179	213	206
71	86	77	135	127	176	154	209	200	238	229
72	95	86	151	140	196	173	233	224	266	256
73	107	95	168	158	219	192	261	251	297	285
74	120	107	187	176	245	215	292	279	330	319
75	132	118	209	196	274	240	327	313	369	355
76	147	132	233	219	306	268	365	350	413	397
77	164	147	261	244	342	299	408	391	460	443
78	186	167	297	277	389	342	467	447	526	506
79	210	189	337	316	444	389	535	512	600	578
80	238	214	384	359	506	444	611	585	687	661
81	270	243	437	408	576	506	700	670	785	756
82	306	274	498	465	657	576	800	766	896	864
83	331	297	542	506	715	628	877	841	981	945
84	361	323	590	552	779	683	961	922	1,073	1,034
85	391	351	643	601	848	744	1,117	1,011	1,175	1,132
86	424	382	700	656	923	811	1,157	1,107	1,286	1,239
87	461	414	764	714	1,005	883	1,267	1,214	1,406	1,355
88	500	449	831	779	1,094	961	1,390	1,332	1,540	1,482
89	544	488	907	848	1,191	1,048	1,524	1,459	1,685	1,623

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Post-RS Proposed Rates 0% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$9	$8	$11	$9	$11	$11	$12	$12	$14	$12
30-39	11	9	12	11	12	12	14	12	16	15
40-49	14	12	18	16	20	19	22	20	27	27
50-54	18	16	23	22	28	26	31	30	38	37
55-59	24	22	35	32	43	38	50	49	61	58
60-64	39	35	58	55	74	66	88	85	104	100
65-69	65	60	103	96	133	116	157	150	180	173
70	91	81	142	134	184	162	219	211	250	242
71	101	91	158	149	207	181	246	235	280	269
72	112	101	177	165	230	203	275	264	312	302
73	126	112	197	185	257	226	307	295	349	335
74	141	126	220	207	288	253	344	329	388	375
75	156	139	246	230	322	283	384	368	434	418
76	173	156	275	257	360	315	429	411	486	467
77	193	173	307	287	402	352	480	460	541	521
78	219	196	349	326	457	402	549	526	618	595
79	247	222	396	372	522	457	629	602	706	680
80	280	252	452	422	595	522	718	688	807	778
81	318	285	514	480	678	595	824	788	924	889
82	360	322	586	546	772	678	941	901	1,054	1,016
83	389	349	637	595	841	738	1,032	989	1,154	1,112
84	425	380	694	649	916	803	1,131	1,085	1,262	1,216
85	460	412	756	707	997	875	1,313	1,189	1,382	1,331
86	499	449	824	771	1,086	953	1,361	1,302	1,512	1,457
87	542	487	898	840	1,182	1,039	1,490	1,428	1,654	1,593
88	588	527	978	916	1,286	1,131	1,635	1,566	1,811	1,743
89	640	573	1,067	997	1,401	1,232	1,792	1,716	1,981	1,908

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class I Post-RS Proposed Rates 0% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$5	$4	$6	$5	$7	$6	$8	$7	$9	$8
30-39	5	4	6	5	7	6	8	7	9	8
40-49	7	6	8	7	9	8	10	9	11	10
50-54	8	7	9	8	10	9	11	10	12	11
55-59	10	8	12	11	13	12	15	14	16	15
60-64	12	11	16	15	19	17	22	21	23	22
65-69	16	14	22	20	25	23	33	31	35	33
70	19	17	27	24	32	29	43	40	46	43
71	21	18	29	26	34	31	47	43	50	47
72	22	19	31	28	37	34	51	47	55	51
73	23	21	33	30	39	36	55	51	60	55
74	24	22	35	32	42	39	60	55	65	60
75	26	23	38	34	45	42	64	60	69	65
76	28	24	40	36	49	45	69	65	75	70
77	30	26	43	39	52	48	74	69	82	76
78	33	29	47	43	57	52	82	76	91	84
79	37	32	51	46	63	57	91	84	101	94
80	40	35	56	51	68	63	101	94	111	104
81	45	39	61	55	74	68	111	104	124	115
82	49	43	65	60	81	74	123	114	138	127
83	53	46	69	64	86	79	131	122	148	137
84	57	49	73	67	91	84	141	130	158	147
85	61	53	78	70	97	89	151	140	170	157
86	65	57	82	75	103	94	160	149	183	169
87	69	61	87	79	109	100	172	159	196	182
88	74	65	92	84	115	106	184	170	210	196
89	80	69	97	88	122	111	196	182	226	209

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by 1.176 for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class II Post-RS Proposed Rates 0% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$6	$5	$7	$6	$8	$7	$9	$8	$10	$9
30-39	6	5	7	6	8	7	9	8	10	9
40-49	8	7	9	8	10	9	12	10	13	12
50-54	9	8	10	9	12	10	13	12	14	13
55-59	12	9	14	13	15	14	17	16	18	17
60-64	14	13	18	17	22	20	26	24	28	26
65-69	18	16	25	23	30	28	39	37	41	39
70	22	20	32	29	38	35	51	47	54	51
71	24	21	35	31	40	37	55	51	59	55
72	25	22	37	33	44	40	60	55	64	60
73	28	24	39	36	46	43	64	60	70	64
74	29	25	41	38	49	46	70	64	76	70
75	31	28	45	40	53	49	75	70	82	76
76	33	29	47	43	58	53	82	76	89	83
77	36	31	51	46	61	56	87	82	97	90
78	39	35	55	51	67	61	97	90	107	99
79	44	38	60	54	74	67	107	99	118	110
80	47	41	66	60	81	74	118	110	131	122
81	53	46	71	64	87	81	131	122	146	136
82	58	51	77	70	95	87	145	135	162	150
83	62	54	82	75	101	93	154	144	174	161
84	67	58	86	79	107	99	166	153	186	173
85	71	62	92	83	114	105	177	164	200	185
86	76	67	97	89	121	110	189	175	215	199
87	82	71	102	93	128	117	202	187	230	214
88	87	76	108	99	136	124	216	200	247	230
89	94	82	114	104	144	131	231	214	266	246

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Post-RS Proposed Rates 0% Increase

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$5	$5	$6	$5	$6	$6	$7	$6	$8	$7
30-39	6	5	6	6	7	6	7	7	8	8
40-49	6	6	8	7	8	8	10	9	12	12
50-54	8	7	10	10	11	11	14	14	17	17
55-59	11	10	15	14	17	16	22	22	26	25
60-64	17	15	25	23	28	26	38	36	45	43
65-69	26	23	41	38	47	44	63	61	72	70
70	34	31	54	50	61	58	83	79	95	91
71	37	33	59	55	66	63	90	87	103	100
72	41	36	64	60	72	68	99	95	112	109
73	44	39	68	65	78	73	107	102	121	116
74	47	42	74	69	84	79	115	110	130	125
75	50	45	79	74	91	85	124	118	140	135
76	54	48	85	80	98	92	133	128	151	145
77	58	52	92	86	105	99	144	137	162	155
78	63	56	100	93	113	108	156	150	176	170
79	67	61	108	101	123	116	170	163	192	185
80	72	65	116	109	134	126	186	178	208	200
81	78	70	126	118	146	137	202	194	227	218
82	84	75	137	128	157	149	220	211	246	238
83	87	77	142	132	163	153	229	219	256	246
84	89	80	146	137	169	159	238	218	266	256
85	92	82	151	141	175	164	247	237	276	265
86	95	85	155	146	181	170	257	246	285	276
87	97	87	161	151	187	176	267	256	296	285
88	100	90	166	155	194	183	278	266	308	296
89	103	93	172	160	200	189	288	277	320	308

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Post-RS Proposed Rates 0% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$6	$6	$7	$6	$7	$7	$8	$7	$9	$8
30-39	7	6	7	7	8	7	8	8	9	9
40-49	7	7	9	8	9	9	11	10	14	14
50-54	9	8	11	11	13	13	16	16	20	20
55-59	13	11	17	16	20	18	26	25	31	30
60-64	20	17	30	28	33	31	45	43	53	51
65-69	31	28	48	45	55	52	74	71	85	83
70	40	37	63	59	71	68	98	93	112	107
71	44	39	69	64	78	74	106	102	121	117
72	48	43	75	70	85	80	116	112	132	128
73	52	46	80	76	92	86	125	120	143	137
74	55	49	87	82	99	93	136	130	153	147
75	59	53	93	87	107	100	146	139	164	159
76	63	56	100	94	115	108	156	151	177	170
77	68	61	108	101	123	116	169	161	191	183
78	74	66	117	109	133	126	184	176	207	200
79	79	71	126	118	145	137	200	192	225	217
80	85	76	137	128	157	148	218	209	245	236
81	92	83	148	139	171	161	238	228	267	256
82	99	89	161	151	185	175	259	248	290	279
83	102	91	167	155	192	180	269	257	301	290
84	105	94	171	161	199	187	279	256	313	301
85	108	97	177	166	206	193	291	278	324	312
86	112	100	183	171	213	200	302	290	336	324
87	114	102	190	177	220	207	314	301	348	336
88	117	106	195	183	228	215	326	313	362	348
89	121	109	202	189	236	222	339	325	376	362

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Preferred Rates
Post-RS Proposed Rates 0% Increase

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	2
50-54	3
55-59	4
60-64	7
65-69	12
70	16
71	18
72	20
73	22
74	23
75	26
76	29
77	32
78	36
79	41
80	46
81	53
82	60
83	63
84	66
85	70
86	74
87	79
88	84
89	89

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by 1.176 for Standard Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Standard Rates
Post-RS Proposed Rates 0% Increase

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	2
50-54	3
55-59	5
60-64	8
65-69	14
70	18
71	21
72	23
73	25
74	28
75	31
76	35
77	38
78	43
79	48
80	54
81	62
82	70
83	74
84	78
85	83
86	87
87	93
88	99
89	105

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by .85 for Preferred Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Wellness Benefit & Spuse Survivor Waiver Rider Form H8802-WSR

Schedule of Premium Rates Per Individual
Post-RS Proposed Rates 0% Increase

Issue Age	Base Policy Annual Premium Factor (a)	Annual Rider Fee (b)
18-29	0.48	$74
30-39	1.11	72
40-49	2.54	72
50-54	3.7	72
55-59	5.24	72
60-64	6.99	71
65-69	8.75	71
70	9.41	70
71	9.64	70
72	9.88	69
73	9.79	69
74	9.71	68
75	9.62	68
76	9.53	67
77	9.45	67
78	9.02	66
79	8.6	63
80	8.21	62
81	7.83	61
82	7.47	60
83	6.83	56
84	6.24	54
85	5.7	53
86	5.21	51
87	4.76	48
88	4.35	46
89	3.97	45

Steps to Calculate premium

1. Calculate the annual premium of the base policy plus all attached riders other than the premium refund rider.
2. Divide the result in #1 by 100.
3. Multiply the result in #2 by the factor from column (a) in the above table for the issue age of the insured.
4. Add the rider fee from column (b) in the above table to the result in #3.
5. Multiply the appropriate modal factor to the result in #4 to arrive at the premium for this rider.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step I

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$9	$8	$10	$9	$10	$10	$12	$12	$13	$12
30-39	10	9	12	10	12	12	13	12	15	14
40-49	13	12	17	15	19	18	21	19	26	26
50-54	17	15	22	21	27	24	30	28	36	35
55-59	23	21	33	31	41	36	48	46	58	55
60-64	37	33	55	53	71	63	84	81	99	95
65-69	62	57	98	91	126	111	149	143	171	165
70	86	77	135	128	175	155	209	201	238	231
71	97	86	151	142	197	173	234	224	267	256
72	107	97	169	157	219	193	261	251	298	287
73	120	107	188	176	245	215	292	281	332	319
74	134	120	210	197	274	241	327	313	370	357
75	148	133	234	219	307	269	366	350	413	398
76	165	148	261	245	343	300	408	392	462	444
77	184	165	292	273	383	335	457	438	515	496
78	209	187	332	310	435	383	523	501	589	567
79	236	211	377	354	497	435	599	573	672	648
80	267	240	430	402	567	497	684	656	769	741
81	303	272	489	457	645	567	784	751	880	846
82	343	307	558	520	735	645	896	858	1,003	967
83	371	332	607	567	801	703	983	942	1,099	1,059
84	404	362	661	618	872	765	1,077	1,033	1,202	1,158
85	438	393	720	674	949	833	1,251	1,132	1,316	1,267
86	475	428	784	734	1,034	908	1,296	1,240	1,440	1,387
87	516	464	855	800	1,126	989	1,419	1,360	1,575	1,517
88	560	502	931	872	1,225	1,077	1,557	1,492	1,725	1,660
89	609	546	1,016	949	1,334	1,173	1,707	1,634	1,887	1,817

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step I

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$11	$9	$12	$11	$12	$12	$14	$14	$15	$14
30-39	12	11	14	12	14	14	15	14	18	17
40-49	15	14	20	18	23	21	24	23	30	30
50-54	20	18	26	24	32	29	35	33	42	41
55-59	27	24	39	36	48	42	56	55	68	65
60-64	44	39	65	62	83	74	98	95	117	112
65-69	73	67	115	108	148	130	176	168	201	194
70	101	91	159	150	206	182	245	236	280	271
71	114	101	177	167	232	203	276	264	314	301
72	126	114	198	185	257	227	307	295	350	338
73	141	126	221	208	288	253	344	330	391	376
74	158	141	247	232	323	283	385	368	435	420
75	174	156	276	257	360	317	430	412	486	468
76	194	174	307	288	403	353	480	460	544	523
77	217	194	344	321	450	394	538	515	606	583
78	245	220	391	365	512	450	615	589	692	666
79	277	248	444	417	585	512	704	674	791	762
80	314	282	506	473	666	585	804	771	904	871
81	356	320	576	538	759	666	922	883	1,035	995
82	403	360	656	612	865	759	1,054	1,009	1,180	1,138
83	436	391	713	666	942	827	1,156	1,107	1,292	1,245
84	476	426	777	727	1,025	900	1,266	1,215	1,413	1,362
85	515	462	847	792	1,116	980	1,471	1,331	1,548	1,490
86	559	503	922	863	1,216	1,068	1,524	1,459	1,693	1,631
87	607	545	1,006	941	1,324	1,163	1,669	1,600	1,852	1,784
88	659	591	1,095	1,025	1,440	1,266	1,831	1,754	2,028	1,952
89	716	642	1,195	1,116	1,569	1,380	2,007	1,922	2,219	2,137

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step I

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$5	$4	$7	$5	$8	$7	$9	$8	$10	$9
30-39	5	4	7	5	8	7	9	8	10	9
40-49	8	7	9	8	10	9	11	10	12	11
50-54	9	8	10	9	11	10	12	11	13	12
55-59	11	9	13	12	14	13	16	15	18	16
60-64	13	12	18	16	21	19	25	23	26	25
65-69	18	15	24	22	28	26	37	35	39	37
70	21	19	31	27	36	33	48	45	51	48
71	23	20	33	30	38	35	53	48	56	53
72	24	21	35	32	42	38	57	53	61	57
73	26	23	37	34	44	41	61	57	67	61
74	27	24	39	36	47	44	67	61	72	67
75	30	26	43	38	50	47	71	67	78	72
76	32	27	45	41	55	50	78	72	84	79
77	34	30	48	44	58	54	83	78	92	85
78	37	33	53	48	63	58	92	85	102	94
79	42	36	57	51	70	63	102	94	113	105
80	45	39	62	57	77	70	113	105	125	116
81	50	44	68	61	83	77	125	116	139	129
82	55	48	73	67	91	83	138	128	154	142
83	59	51	78	71	96	89	147	137	165	153
84	63	55	82	76	102	94	158	146	177	164
85	68	59	88	79	108	100	169	157	190	176
86	72	63	92	84	115	105	180	166	205	189
87	78	68	97	89	122	112	193	178	219	204
88	83	72	103	94	129	118	206	190	235	219
89	90	78	108	99	137	125	220	204	253	234

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by 1.176 for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step I

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$6	$5	$8	$6	$9	$8	$10	$9	$12	$10
30-39	6	5	8	6	9	8	10	9	12	10
40-49	9	8	10	9	12	10	13	12	14	13
50-54	10	9	12	10	13	12	14	13	15	14
55-59	13	10	15	14	17	15	19	18	21	19
60-64	15	14	21	19	24	22	30	27	31	30
65-69	21	18	28	26	33	31	44	41	46	44
70	24	22	36	32	43	39	57	53	61	57
71	27	23	39	35	45	41	62	57	66	62
72	28	24	41	37	49	45	67	62	72	67
73	31	27	44	40	52	48	72	67	79	72
74	32	28	46	43	55	52	79	72	85	79
75	35	31	50	45	59	55	84	79	91	85
76	37	32	53	48	64	59	91	85	99	93
77	40	35	57	52	68	63	98	91	108	100
78	44	39	62	57	75	68	108	100	120	111
79	49	43	67	61	82	75	120	111	133	124
80	53	46	73	67	90	82	133	124	147	137
81	59	52	80	72	98	90	147	137	164	152
82	64	57	86	79	107	98	162	151	182	167
83	70	61	91	84	113	104	173	161	194	180
84	75	64	97	89	120	111	185	171	209	193
85	80	70	103	93	128	117	198	184	224	207
86	85	75	108	99	135	124	211	196	241	223
87	91	80	115	104	143	131	227	210	258	240
88	98	85	121	111	152	139	242	224	277	258
89	106	91	128	116	161	147	259	240	298	276

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step I

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$5	$5	$7	$5	$7	$7	$8	$7	$9	$8
30-39	7	5	7	7	8	7	8	8	9	9
40-49	7	7	9	8	9	9	11	10	13	13
50-54	9	8	11	11	12	12	15	15	19	19
55-59	12	11	16	15	19	18	25	24	30	28
60-64	19	16	28	26	32	30	43	41	50	48
65-69	30	26	46	43	53	49	70	68	81	79
70	38	35	60	56	68	65	93	89	106	102
71	42	37	66	61	74	70	101	97	115	112
72	46	41	71	67	81	77	111	106	126	122
73	49	44	77	72	88	82	119	114	136	130
74	53	47	83	78	94	89	129	124	146	140
75	56	50	89	83	102	95	139	132	157	151
76	60	54	95	90	109	103	149	143	169	162
77	65	58	103	96	117	111	161	153	182	174
78	70	62	112	104	127	120	175	168	197	190
79	76	68	120	113	138	130	190	183	215	207
80	81	72	130	122	150	141	208	199	233	224
81	88	79	141	132	163	153	227	217	254	244
82	94	84	153	143	176	166	246	236	276	266
83	97	86	159	148	183	172	256	245	287	276
84	100	90	163	153	189	178	266	244	298	287
85	103	92	169	158	196	184	277	265	309	297
86	106	95	174	163	203	190	288	276	320	309
87	108	97	181	169	209	197	299	287	332	320
88	112	101	186	174	217	205	311	298	345	332
89	115	104	193	180	224	211	323	310	358	345

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step I

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$6	$6	$8	$6	$8	$8	$9	$8	$10	$9
30-39	8	6	8	8	9	8	9	9	10	10
40-49	8	8	10	9	10	10	13	12	15	15
50-54	10	9	13	13	14	14	18	18	22	22
55-59	14	13	19	18	22	21	30	28	35	33
60-64	22	19	33	31	37	35	50	48	59	57
65-69	35	31	54	50	62	58	82	80	95	93
70	45	41	71	66	80	76	109	104	125	120
71	49	44	77	72	88	82	118	115	135	131
72	54	48	84	79	95	90	130	125	148	143
73	58	51	90	85	103	97	140	134	160	153
74	62	55	98	91	111	104	152	145	171	165
75	66	59	104	98	120	112	164	156	184	178
76	71	63	112	106	129	121	175	169	198	191
77	76	68	121	113	138	130	189	180	214	205
78	82	73	131	122	149	142	206	197	232	224
79	89	80	142	133	162	153	224	215	252	243
80	95	85	153	143	176	166	245	234	274	264
81	103	93	166	156	192	180	267	255	299	287
82	111	99	180	169	207	196	290	278	324	313
83	115	102	187	174	215	202	301	288	337	324
84	117	106	192	180	223	210	313	287	350	337
85	121	108	198	185	230	216	326	312	363	349
86	125	112	205	192	238	224	339	324	376	363
87	127	115	212	198	246	232	351	337	390	376
88	131	118	219	205	255	241	366	350	406	390
89	135	122	227	211	264	248	380	364	421	406

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Preferred Rates
Pre-RS Proposed Rates 12% Increase Step I

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	2
50-54	3
55-59	4
60-64	8
65-69	13
70	18
71	20
72	22
73	24
74	26
75	30
76	33
77	36
78	41
79	46
80	51
81	59
82	67
83	70
84	74
85	79
86	83
87	89
88	94
89	100

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by 1.176 for Standard Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Standard Rates
Pre-RS Proposed Rates 12% Increase Step I

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	3
50-54	4
55-59	5
60-64	9
65-69	15
70	21
71	23
72	26
73	28
74	31
75	35
76	39
77	43
78	48
79	54
80	61
81	70
82	79
83	82
84	88
85	93
86	98
87	104
88	111
89	117

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by .85 for Preferred Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Wellness Benefit & Spuse Survivor Waiver Rider Form H8802-WSR

Schedule of Premium Rates Per Individual
Pre-RS Proposed Rates 12% Increase Step I

Issue Age	Base Policy Annual Premium Factor (a)	Annual Rider Fee (b)
18-29	0.48	$82
30-39	1.11	81
40-49	2.54	81
50-54	3.7	81
55-59	5.24	81
60-64	6.99	80
65-69	8.75	80
70	9.41	79
71	9.64	79
72	9.88	77
73	9.79	77
74	9.71	76
75	9.62	76
76	9.53	75
77	9.45	75
78	9.02	73
79	8.6	71
80	8.21	70
81	7.83	68
82	7.47	67
83	6.83	63
84	6.24	61
85	5.7	59
86	5.21	57
87	4.76	54
88	4.35	52
89	3.97	50

Steps to Calculate premium

1. Calculate the annual premium of the base policy plus all attached riders other than the premium refund rider.
2. Divide the result in #1 by 100.
3. Multiply the result in #2 by the factor from column (a) in the above table for the issue age of the insured.
4. Add the rider fee from column (b) in the above table to the result in #3.
5. Multiply the appropriate modal factor to the result in #4 to arrive at the premium for this rider.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step II

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$10	$9	$12	$10	$12	$12	$13	$13	$14	$13
30-39	12	10	13	12	13	13	14	13	17	16
40-49	14	13	19	17	22	20	23	22	29	29
50-54	19	17	25	23	30	27	33	32	40	39
55-59	26	23	38	35	46	40	53	52	65	62
60-64	42	38	62	59	79	71	94	91	111	107
65-69	69	63	110	102	141	124	167	160	192	185
70	97	87	151	143	196	173	234	225	267	258
71	108	97	169	159	221	193	263	251	299	287
72	120	108	189	176	245	216	293	281	333	322
73	134	120	211	198	274	241	327	314	372	358
74	150	134	235	221	307	270	366	351	414	400
75	166	149	263	245	343	301	410	392	463	446
76	185	166	293	274	384	336	457	439	518	498
77	206	185	327	306	428	375	512	490	577	555
78	234	209	372	348	488	428	586	561	659	635
79	264	237	423	397	557	488	671	642	753	726
80	299	268	482	450	635	557	766	734	861	829
81	339	304	548	512	723	635	879	841	985	948
82	384	343	625	583	824	723	1,004	961	1,124	1,083
83	415	372	679	635	897	788	1,101	1,055	1,231	1,186
84	453	405	740	692	977	857	1,206	1,157	1,346	1,297
85	490	440	806	754	1,063	933	1,401	1,268	1,474	1,419
86	532	479	879	822	1,158	1,017	1,451	1,389	1,613	1,554
87	578	519	958	896	1,261	1,108	1,590	1,523	1,764	1,699
88	628	563	1,043	977	1,372	1,206	1,744	1,670	1,932	1,859
89	682	612	1,138	1,063	1,494	1,314	1,911	1,831	2,113	2,035

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step II

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$12	$10	$14	$12	$14	$14	$15	$15	$17	$15
30-39	14	12	15	14	15	15	17	15	20	19
40-49	17	15	22	20	25	24	27	25	34	34
50-54	22	20	29	27	36	32	39	37	48	46
55-59	31	27	44	41	54	48	63	61	76	73
60-64	49	44	73	70	93	83	110	107	131	126
65-69	81	75	129	120	166	146	197	188	226	217
70	114	102	178	168	231	204	275	265	314	304
71	127	114	198	187	260	227	309	295	351	338
72	141	127	222	207	288	254	344	331	392	378
73	158	141	248	232	322	283	385	370	438	421
74	176	158	277	260	361	317	431	412	487	470
75	195	175	309	288	404	355	482	461	545	524
76	217	195	344	322	451	395	538	516	609	585
77	243	217	385	360	504	441	602	577	679	653
78	275	246	438	409	573	504	689	660	775	746
79	310	278	497	467	655	573	789	755	886	853
80	351	316	567	529	746	655	901	863	1,013	975
81	399	358	645	602	850	746	1,033	989	1,159	1,115
82	451	404	735	685	969	850	1,181	1,130	1,322	1,274
83	489	438	799	746	1,055	926	1,294	1,240	1,447	1,394
84	533	477	870	814	1,148	1,008	1,418	1,361	1,583	1,525
85	577	517	948	887	1,250	1,098	1,647	1,491	1,734	1,669
86	626	563	1,033	967	1,362	1,196	1,707	1,634	1,897	1,827
87	680	611	1,126	1,053	1,483	1,303	1,869	1,791	2,075	1,998
88	738	662	1,227	1,148	1,613	1,418	2,051	1,964	2,272	2,187
89	802	719	1,338	1,250	1,758	1,545	2,248	2,153	2,485	2,394

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step II

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$6	$5	$7	$6	$9	$7	$10	$9	$11	$10
30-39	6	5	7	6	9	7	10	9	11	10
40-49	9	7	10	9	11	10	12	11	13	12
50-54	10	9	11	10	12	11	13	12	15	13
55-59	12	10	15	13	16	15	18	17	20	18
60-64	15	13	20	18	23	21	28	26	29	28
65-69	20	17	27	25	32	29	42	39	44	42
70	23	21	34	31	40	37	54	50	58	54
71	26	22	37	33	43	39	59	54	63	59
72	27	23	39	36	47	43	64	59	69	64
73	29	26	42	38	49	45	69	64	75	69
74	31	27	44	40	53	49	75	69	81	75
75	33	29	48	43	56	53	80	75	87	81
76	36	31	50	45	61	56	87	81	94	88
77	38	33	54	49	65	60	93	87	103	96
78	42	37	59	54	71	65	103	96	114	105
79	47	40	64	58	78	71	114	105	126	118
80	50	44	70	64	86	78	126	118	140	130
81	56	49	76	69	93	86	140	130	156	145
82	61	54	82	75	102	93	154	143	173	159
83	66	58	87	80	108	99	164	153	185	172
84	71	61	92	85	114	105	177	163	199	184
85	76	66	98	88	121	112	189	175	213	197
86	81	71	103	94	129	118	201	186	229	212
87	87	76	109	99	136	125	216	200	245	228
88	93	81	115	105	145	132	231	213	264	245
89	101	87	121	110	153	140	246	228	283	262

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by 1.176 for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step II

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$7	$6	$9	$7	$10	$9	$12	$10	$13	$12
30-39	7	6	9	7	10	9	12	10	13	12
40-49	10	9	12	10	13	12	14	13	16	14
50-54	12	10	13	12	14	13	16	14	17	16
55-59	14	12	17	16	19	17	22	20	23	22
60-64	17	16	23	22	27	25	33	30	35	33
65-69	23	20	32	29	38	35	49	46	52	49
70	27	25	40	36	48	43	63	59	68	63
71	30	26	43	39	50	46	69	63	74	69
72	32	27	46	42	55	50	75	69	81	75
73	35	30	49	45	58	53	81	75	88	81
74	36	32	52	48	62	58	88	81	95	88
75	39	35	56	50	66	62	94	88	102	95
76	42	36	59	53	72	66	102	95	111	104
77	45	39	63	58	76	71	110	102	121	113
78	49	43	69	63	84	76	121	113	134	124
79	55	48	75	68	92	84	134	124	149	138
80	59	52	82	75	101	92	149	138	164	153
81	66	58	89	81	110	101	164	153	183	170
82	72	63	97	88	120	110	182	169	203	188
83	78	68	102	94	127	117	193	180	218	202
84	84	72	108	100	134	124	208	192	234	216
85	89	78	115	104	143	131	222	206	251	232
86	95	84	121	111	151	138	237	219	270	250
87	102	89	128	117	160	147	254	235	289	268
88	110	95	136	124	170	156	271	251	310	289
89	118	102	143	130	180	164	290	268	333	309

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step II

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$6	$6	$7	$6	$7	$7	$9	$7	$10	$9
30-39	7	6	7	7	9	7	9	9	10	10
40-49	7	7	10	9	10	10	12	11	15	15
50-54	10	9	12	12	13	13	17	17	21	21
55-59	13	12	18	17	21	20	28	27	33	32
60-64	21	18	32	29	36	33	48	45	56	54
65-69	33	29	51	48	59	55	78	76	91	88
70	43	39	67	63	76	72	104	99	119	114
71	47	42	74	69	83	78	113	109	129	125
72	51	45	80	75	91	86	124	119	141	136
73	55	49	86	81	98	92	134	128	152	146
74	59	53	93	87	105	99	145	139	163	157
75	63	56	99	93	114	107	156	148	175	169
76	67	60	107	101	123	115	167	161	189	181
77	72	65	115	108	131	124	180	172	204	195
78	78	70	125	116	142	135	196	188	221	213
79	85	76	135	126	154	146	213	205	240	232
80	91	81	146	136	168	158	233	223	261	251
81	98	88	158	148	183	172	254	243	284	273
82	105	94	172	161	197	186	276	265	309	298
83	109	97	178	166	205	193	287	275	321	309
84	112	101	183	172	212	200	298	273	334	321
85	115	103	189	177	219	206	310	297	346	332
86	119	107	195	183	227	213	322	309	358	346
87	121	109	202	189	234	221	335	321	372	358
88	125	113	208	195	243	229	348	334	386	372
89	129	116	216	201	251	237	362	347	401	386

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step II

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$7	$7	$9	$7	$9	$9	$10	$9	$12	$10
30-39	9	7	9	9	10	9	10	10	12	12
40-49	9	9	12	10	12	12	14	13	17	17
50-54	12	10	14	14	16	16	20	20	25	25
55-59	16	14	22	20	25	23	33	32	39	37
60-64	25	22	37	35	42	39	56	53	66	63
65-69	39	35	61	56	69	65	92	89	107	104
70	50	46	79	74	89	85	123	117	140	134
71	55	49	87	81	98	92	133	128	151	147
72	61	53	94	88	107	101	146	140	166	160
73	65	58	101	95	115	108	157	150	179	172
74	69	62	110	102	124	117	170	163	192	185
75	74	66	117	110	134	125	183	174	206	199
76	79	71	125	118	144	136	196	189	222	213
77	85	76	136	127	154	146	212	202	239	229
78	92	82	147	137	167	159	231	221	260	251
79	99	89	159	149	182	172	251	241	283	273
80	107	95	172	160	198	186	274	262	307	296
81	115	104	186	174	215	202	298	286	335	322
82	124	111	202	189	232	219	324	311	363	350
83	128	114	209	195	241	226	337	323	378	363
84	131	118	215	202	249	235	350	322	392	378
85	136	121	222	208	258	242	365	349	407	391
86	140	125	229	215	267	251	379	363	421	407
87	143	128	238	222	275	260	394	378	437	421
88	147	133	245	229	286	270	410	392	454	437
89	151	137	254	236	296	278	425	408	472	454

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Preferred Rates
Pre-RS Proposed Rates 12% Increase Step II

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	2
50-54	4
55-59	5
60-64	9
65-69	15
70	20
71	22
72	25
73	27
74	29
75	33
76	37
77	40
78	45
79	51
80	58
81	66
82	75
83	78
84	83
85	88
86	93
87	99
88	105
89	112

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by 1.176 for Standard Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Standard Rates
Pre-RS Proposed Rates 12% Increase Step II

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	3
50-54	4
55-59	6
60-64	10
65-69	17
70	23
71	26
72	29
73	32
74	35
75	39
76	43
77	48
78	53
79	61
80	68
81	78
82	88
83	92
84	98
85	104
86	110
87	117
88	124
89	131

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by .85 for Preferred Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Wellness Benefit & Spuse Survivor Waiver Rider Form H8802-WSR

Schedule of Premium Rates Per Individual
Pre-RS Proposed Rates 12% Increase Step II

Issue Age	Base Policy Annual Premium Factor (a)	Annual Rider Fee (b)
18-29	0.48	$92
30-39	1.11	91
40-49	2.54	91
50-54	3.7	91
55-59	5.24	91
60-64	6.99	89
65-69	8.75	89
70	9.41	88
71	9.64	88
72	9.88	87
73	9.79	87
74	9.71	85
75	9.62	85
76	9.53	84
77	9.45	84
78	9.02	82
79	8.6	79
80	8.21	78
81	7.83	76
82	7.47	75
83	6.83	71
84	6.24	68
85	5.7	66
86	5.21	63
87	4.76	61
88	4.35	58
89	3.97	56

Steps to Calculate premium

1. Calculate the annual premium of the base policy plus all attached riders other than the premium refund rider.
2. Divide the result in #1 by 100.
3. Multiply the result in #2 by the factor from column (a) in the above table for the issue age of the insured.
4. Add the rider fee from column (b) in the above table to the result in #3.
5. Multiply the appropriate modal factor to the result in #4 to arrive at the premium for this rider.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step III

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$11	$10	$13	$11	$13	$13	$15	$15	$16	$15
30-39	13	11	15	13	15	15	16	15	19	18
40-49	16	15	21	19	24	23	26	24	32	32
50-54	21	19	27	26	34	31	37	36	45	44
55-59	29	26	42	39	52	45	60	58	73	69
60-64	47	42	69	66	89	79	105	102	124	120
65-69	78	71	123	115	158	139	187	179	215	207
70	108	97	170	160	220	194	262	252	299	289
71	121	108	189	178	247	216	294	281	334	322
72	134	121	212	197	275	242	328	315	373	360
73	150	134	236	221	307	270	367	352	417	401
74	168	150	263	247	344	302	410	393	464	448
75	186	166	294	275	385	338	459	439	519	499
76	207	186	328	307	430	376	512	491	580	557
77	231	207	367	343	480	420	574	549	646	622
78	262	234	417	389	546	480	656	628	738	711
79	296	265	473	444	624	546	751	719	843	813
80	334	301	540	504	711	624	858	822	965	929
81	380	341	614	574	809	711	984	942	1,104	1,061
82	430	385	700	653	923	809	1,125	1,076	1,259	1,213
83	465	417	761	711	1,005	882	1,233	1,181	1,378	1,328
84	507	454	829	776	1,094	960	1,351	1,296	1,507	1,452
85	549	493	903	845	1,191	1,045	1,569	1,420	1,651	1,590
86	596	536	984	921	1,297	1,139	1,625	1,556	1,806	1,740
87	648	582	1,073	1,003	1,412	1,241	1,780	1,706	1,976	1,903
88	703	630	1,168	1,094	1,536	1,351	1,953	1,871	2,163	2,083
89	764	685	1,275	1,191	1,674	1,472	2,141	2,050	2,367	2,280

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step III

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$13	$11	$15	$13	$15	$15	$17	$17	$19	$17
30-39	15	13	17	15	17	17	19	17	23	21
40-49	19	17	25	23	29	27	30	29	38	38
50-54	25	23	32	30	40	36	44	42	53	51
55-59	34	30	49	46	61	53	70	68	86	82
60-64	55	49	82	78	105	93	124	120	146	141
65-69	91	84	144	135	186	163	220	211	253	243
70	127	114	200	188	258	228	308	296	352	340
71	143	127	222	209	291	255	346	331	393	378
72	158	143	249	232	323	285	386	371	439	424
73	177	158	277	260	361	317	431	414	490	471
74	198	177	310	291	405	355	483	462	545	526
75	219	196	346	323	452	397	540	517	610	587
76	243	219	386	361	505	443	602	578	682	656
77	272	243	431	403	564	494	675	646	760	732
78	308	276	490	458	642	564	771	739	868	836
79	348	312	557	523	733	642	884	846	992	956
80	393	353	635	593	836	733	1,009	967	1,134	1,093
81	447	401	722	675	952	836	1,157	1,108	1,298	1,248
82	505	452	823	768	1,085	952	1,322	1,265	1,480	1,427
83	547	490	895	836	1,182	1,037	1,450	1,389	1,621	1,562
84	597	534	975	912	1,286	1,129	1,588	1,524	1,773	1,708
85	646	580	1,062	994	1,400	1,229	1,845	1,670	1,942	1,870
86	701	631	1,157	1,083	1,526	1,340	1,911	1,830	2,124	2,046
87	762	684	1,262	1,180	1,661	1,459	2,094	2,006	2,324	2,238
88	827	741	1,374	1,286	1,807	1,588	2,297	2,200	2,544	2,449
89	899	806	1,499	1,400	1,968	1,731	2,518	2,411	2,784	2,681

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step III

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$7	$5	$8	$7	$10	$8	$11	$10	$12	$11
30-39	7	5	8	7	10	8	11	10	12	11
40-49	10	8	11	10	12	11	14	12	15	14
50-54	11	10	12	11	14	12	15	14	16	15
55-59	14	11	16	15	18	16	21	19	22	21
60-64	16	15	22	21	26	23	32	29	33	32
65-69	22	19	30	27	36	33	47	44	49	47
70	26	23	38	34	45	41	60	56	65	60
71	29	25	41	37	48	44	66	60	70	66
72	30	26	44	40	52	48	71	66	77	71
73	33	29	47	43	55	51	77	71	84	77
74	34	30	49	45	59	55	84	77	91	84
75	37	33	54	48	63	59	89	84	98	91
76	40	34	56	51	69	63	98	91	106	99
77	43	37	60	55	73	67	104	98	115	107
78	47	41	66	60	80	73	115	107	128	118
79	52	45	71	65	88	80	128	118	141	132
80	56	49	78	71	96	88	141	132	157	146
81	63	55	85	77	104	96	157	146	174	162
82	69	60	92	84	114	104	173	161	194	179
83	74	65	98	89	121	111	184	172	207	192
84	80	69	103	95	128	118	198	183	222	206
85	85	74	110	99	136	125	211	196	239	221
86	91	80	115	106	144	132	225	209	257	238
87	98	85	122	111	152	140	242	224	275	255
88	104	91	129	118	162	148	258	239	295	275
89	113	98	136	124	172	157	276	255	317	294

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by 1.176 for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step III

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$8	$6	$10	$8	$11	$10	$13	$11	$15	$13
30-39	8	6	10	8	11	10	13	11	15	13
40-49	11	10	13	11	15	13	16	15	18	16
50-54	13	11	15	13	16	15	18	16	19	18
55-59	16	13	19	18	21	19	24	23	26	24
60-64	19	18	26	24	31	27	37	34	39	37
65-69	26	23	36	32	42	39	55	52	58	55
70	31	27	45	40	53	48	71	66	76	71
71	34	29	48	44	57	52	78	71	82	78
72	36	31	52	47	61	57	84	78	90	84
73	39	34	55	50	65	60	90	84	99	90
74	40	36	58	53	69	65	99	90	107	99
75	44	39	63	57	74	69	105	99	115	107
76	47	40	66	60	81	74	115	107	124	116
77	50	44	71	65	86	79	123	115	136	126
78	55	48	78	71	94	86	136	126	150	139
79	61	53	84	76	103	94	150	139	166	155
80	66	58	92	84	113	103	166	155	184	171
81	74	65	100	90	123	113	184	171	205	191
82	81	71	108	99	134	123	204	189	228	210
83	87	76	115	105	142	131	216	202	244	226
84	94	81	121	111	150	139	233	215	262	242
85	100	87	129	116	160	147	249	231	281	260
86	107	94	136	124	170	155	265	246	302	280
87	115	100	144	131	179	165	284	263	323	301
88	123	107	152	139	191	174	304	281	347	323
89	132	115	160	145	202	184	325	301	373	346

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 12% Increase Step III

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$7	$7	$8	$7	$8	$8	$10	$8	$11	$10
30-39	8	7	8	8	10	8	10	10	11	11
40-49	8	8	11	10	11	11	14	12	16	16
50-54	11	10	14	14	15	15	19	19	23	23
55-59	15	14	21	19	23	22	32	30	37	36
60-64	23	21	36	33	40	37	54	51	63	60
65-69	37	33	58	54	66	62	88	85	102	99
70	48	44	76	70	85	81	117	111	133	128
71	52	47	82	77	93	88	126	122	144	140
72	58	51	89	84	102	96	139	133	158	152
73	62	55	96	91	110	103	150	143	170	163
74	66	59	104	98	118	111	162	155	183	176
75	70	63	111	104	128	119	174	166	196	190
76	76	67	119	113	137	129	187	180	211	203
77	81	73	129	121	147	139	202	192	228	218
78	88	78	140	130	159	151	220	210	247	239
79	95	85	151	141	173	163	239	229	269	260
80	102	91	163	152	188	177	261	250	293	282
81	110	99	177	166	205	192	284	272	319	306
82	118	106	192	180	221	209	309	297	346	334
83	122	108	199	185	229	216	321	308	360	346
84	125	113	205	192	238	224	334	306	374	360
85	129	115	211	198	246	231	347	332	387	372
86	133	119	218	205	254	239	361	346	401	387
87	136	122	227	211	262	247	375	360	416	401
88	140	126	233	218	272	257	390	374	433	416
89	144	130	242	225	282	265	405	389	449	433

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 12% Increase Step III

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$8	$8	$10	$8	$10	$10	$11	$10	$13	$11
30-39	10	8	10	10	11	10	11	11	13	13
40-49	10	10	13	11	13	13	16	15	19	19
50-54	13	11	16	16	18	18	23	23	27	27
55-59	18	16	24	23	27	26	37	36	44	42
60-64	27	24	42	39	47	44	63	60	74	71
65-69	44	39	68	63	78	73	103	100	120	116
70	57	52	89	82	100	95	137	131	157	150
71	61	55	97	90	110	103	149	144	170	165
72	68	60	105	99	120	113	163	157	186	179
73	73	65	113	107	129	121	176	168	200	192
74	78	69	123	115	139	131	191	182	215	207
75	82	74	131	123	150	141	205	195	231	223
76	89	79	141	132	162	152	220	212	249	239
77	95	86	152	142	173	163	237	226	268	257
78	103	92	165	153	187	178	258	247	291	281
79	111	100	178	166	203	192	281	270	317	305
80	120	107	192	179	221	208	307	294	344	331
81	129	116	208	195	241	226	334	320	375	360
82	139	124	226	212	260	245	363	349	407	392
83	144	128	234	218	270	254	378	362	423	407
84	147	132	241	226	279	263	392	360	439	423
85	152	136	249	233	289	271	409	391	455	438
86	157	141	257	241	299	281	425	407	472	455
87	160	144	266	249	308	291	441	423	489	472
88	165	149	275	257	320	302	459	439	509	489
89	170	153	284	265	331	312	476	457	528	509

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Preferred Rates
Pre-RS Proposed Rates 12% Increase Step III

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	3
50-54	4
55-59	5
60-64	10
65-69	16
70	22
71	25
72	27
73	30
74	33
75	37
76	41
77	45
78	51
79	58
80	65
81	74
82	84
83	88
84	93
85	99
86	104
87	111
88	118
89	125

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by 1.176 for Standard Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Standard Rates
Pre-RS Proposed Rates 12% Increase Step III

Issue Age	Annual Premium
18-29	$2
30-39	2
40-49	3
50-54	5
55-59	6
60-64	11
65-69	19
70	26
71	29
72	32
73	36
74	39
75	44
76	48
77	53
78	60
79	68
80	76
81	87
82	99
83	103
84	110
85	116
86	123
87	131
88	139
89	147

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by .85 for Preferred Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Wellness Benefit & Spuse Survivor Waiver Rider Form H8802-WSR

Schedule of Premium Rates Per Individual
Pre-RS Proposed Rates 12% Increase Step III

Issue Age	Base Policy Annual Premium Factor (a)	Annual Rider Fee (b)
18-29	0.48	$103
30-39	1.11	102
40-49	2.54	102
50-54	3.7	102
55-59	5.24	102
60-64	6.99	100
65-69	8.75	100
70	9.41	99
71	9.64	99
72	9.88	97
73	9.79	97
74	9.71	95
75	9.62	95
76	9.53	94
77	9.45	94
78	9.02	92
79	8.6	89
80	8.21	87
81	7.83	86
82	7.47	84
83	6.83	79
84	6.24	76
85	5.7	74
86	5.21	71
87	4.76	68
88	4.35	65
89	3.97	63

Steps to Calculate premium

1. Calculate the annual premium of the base policy plus all attached riders other than the premium refund rider.
2. Divide the result in #1 by 100.
3. Multiply the result in #2 by the factor from column (a) in the above table for the issue age of the insured.
4. Add the rider fee from column (b) in the above table to the result in #3.
5. Multiply the appropriate modal factor to the result in #4 to arrive at the premium for this rider.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class I Post-RS Proposed Rates 0% Increase

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$55	$48	$56	$51	$58	$52	$59	$54	N/A	N/A
30-39	65	58	69	64	71	65	72	67	N/A	N/A
40-49	94	82	108	99	112	103	114	107	N/A	N/A
50-54	119	104	144	131	151	138	158	147	N/A	N/A
55-59	152	132	199	182	212	195	230	213	N/A	N/A
60-64	209	182	291	265	316	289	348	323	N/A	N/A
65-69	291	254	425	386	464	426	520	482	N/A	N/A
70	365	318	537	488	588	540	663	614	N/A	N/A
71	393	342	580	528	636	584	718	666	N/A	N/A
72	423	369	627	570	689	631	778	721	N/A	N/A
73	457	399	675	615	742	680	837	776	N/A	N/A
74	495	431	728	663	799	732	900	834	N/A	N/A
75	535	466	786	715	860	789	968	897	N/A	N/A
76	578	504	847	771	926	849	1,040	965	N/A	N/A
77	625	544	914	831	997	914	1,118	1,037	N/A	N/A
78	692	604	1,004	914	1,094	1,003	1,220	1,131	N/A	N/A
79	767	670	1,104	1,005	1,199	1,101	1,331	1,234	N/A	N/A
80	850	742	1,214	1,105	1,316	1,207	1,452	1,346	N/A	N/A
81	925	822	1,334	1,214	1,444	1,324	1,584	1,468	N/A	N/A
82	1,045	911	1,466	1,334	1,584	1,452	1,727	1,601	N/A	N/A
83	1,122	978	1,560	1,419	1,679	1,540	1,822	1,689	N/A	N/A
84	1,206	1,052	1,660	1,510	1,781	1,632	1,922	1,781	N/A	N/A
85	1,295	1,129	1,765	1,607	1,889	1,731	2,026	1,879	N/A	N/A
86	1,391	1,213	1,879	1,710	2,002	1,836	2,138	1,981	N/A	N/A
87	1,495	1,303	1,998	1,818	2,123	1,947	2,255	2,090	N/A	N/A
88	1,606	1,400	2,126	1,934	2,252	2,064	2,378	2,205	N/A	N/A
89	1,725	1,504	2,262	2,058	2,388	2,190	2,508	2,325	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class II Post-RS Proposed Rates 0% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$64	$56	$66	$60	$68	$61	$69	$63	N/A	N/A
30-39	77	68	82	75	84	77	85	79	N/A	N/A
40-49	110	97	127	116	132	121	135	125	N/A	N/A
50-54	140	122	169	154	177	162	186	173	N/A	N/A
55-59	178	155	235	214	250	229	270	251	N/A	N/A
60-64	246	214	343	312	371	340	409	380	N/A	N/A
65-69	343	299	500	454	546	501	612	567	N/A	N/A
70	429	374	631	574	692	635	780	722	N/A	N/A
71	462	403	682	621	749	687	845	783	N/A	N/A
72	498	434	737	670	811	743	915	849	N/A	N/A
73	538	469	795	723	873	800	984	913	N/A	N/A
74	582	507	857	780	940	861	1,059	981	N/A	N/A
75	629	549	925	841	1,012	928	1,139	1,056	N/A	N/A
76	680	593	997	907	1,089	999	1,224	1,135	N/A	N/A
77	735	641	1,075	978	1,173	1,075	1,316	1,220	N/A	N/A
78	814	711	1,181	1,075	1,287	1,180	1,435	1,331	N/A	N/A
79	903	788	1,298	1,182	1,411	1,295	1,566	1,451	N/A	N/A
80	1,001	873	1,428	1,300	1,548	1,420	1,708	1,584	N/A	N/A
81	1,088	967	1,570	1,428	1,699	1,557	1,863	1,727	N/A	N/A
82	1,229	1,072	1,725	1,570	1,863	1,708	2,032	1,884	N/A	N/A
83	1,320	1,151	1,835	1,670	1,976	1,811	2,144	1,987	N/A	N/A
84	1,419	1,237	1,953	1,777	2,095	1,921	2,261	2,095	N/A	N/A
85	1,524	1,328	2,077	1,891	2,222	2,037	2,384	2,210	N/A	N/A
86	1,636	1,427	2,210	2,011	2,355	2,160	2,515	2,331	N/A	N/A
87	1,758	1,533	2,351	2,139	2,498	2,291	2,653	2,459	N/A	N/A
88	1,889	1,647	2,501	2,276	2,650	2,429	2,798	2,594	N/A	N/A
89	2,030	1,770	2,661	2,421	2,809	2,576	2,951	2,736	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class I Post-RS Proposed Rates 0% Increase

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$32	$28	$33	$30	$33	$30	$34	$31	N/A	N/A
30-39	37	32	40	36	40	37	41	38	N/A	N/A
40-49	47	41	54	49	56	52	58	53	N/A	N/A
50-54	59	51	71	65	74	68	78	72	N/A	N/A
55-59	71	62	94	85	99	91	108	100	N/A	N/A
60-64	94	82	131	119	142	130	156	145	N/A	N/A
65-69	121	106	177	160	193	177	216	200	N/A	N/A
70	140	122	206	188	226	207	254	236	N/A	N/A
71	147	128	217	197	239	218	269	249	N/A	N/A
72	154	135	229	208	251	231	283	263	N/A	N/A
73	161	141	239	217	262	240	295	274	N/A	N/A
74	169	148	249	227	273	250	307	285	N/A	N/A
75	177	154	260	237	284	261	320	296	N/A	N/A
76	185	161	271	246	296	272	333	309	N/A	N/A
77	194	169	283	257	309	283	347	322	N/A	N/A
78	206	180	299	272	326	298	363	336	N/A	N/A
79	219	192	316	287	343	314	380	352	N/A	N/A
80	234	203	332	303	361	331	398	369	N/A	N/A
81	248	216	351	320	380	349	416	386	N/A	N/A
82	264	231	370	337	400	367	437	405	N/A	N/A
83	270	236	375	341	404	369	438	406	N/A	N/A
84	276	240	379	345	407	373	439	407	N/A	N/A
85	282	245	383	349	410	376	440	408	N/A	N/A
86	287	250	388	353	413	379	441	409	N/A	N/A
87	293	256	392	357	416	382	443	411	N/A	N/A
88	299	261	397	361	420	385	444	412	N/A	N/A
89	306	267	401	365	423	388	445	413	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class II Post-RS Proposed Rates 0% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$38	$33	$39	$36	$39	$36	$40	$37	N/A	N/A
30-39	44	38	47	43	47	44	48	45	N/A	N/A
40-49	55	48	63	58	66	61	68	62	N/A	N/A
50-54	69	60	84	76	87	81	92	85	N/A	N/A
55-59	84	72	110	100	116	107	127	117	N/A	N/A
60-64	110	97	154	140	167	153	184	170	N/A	N/A
65-69	143	124	208	189	227	208	254	236	N/A	N/A
70	164	144	243	221	266	244	299	277	N/A	N/A
71	173	151	255	232	281	256	316	293	N/A	N/A
72	182	159	269	245	296	271	334	309	N/A	N/A
73	190	166	281	255	308	283	347	322	N/A	N/A
74	199	174	293	267	321	294	361	336	N/A	N/A
75	208	182	306	278	335	307	376	348	N/A	N/A
76	217	190	319	290	348	320	392	363	N/A	N/A
77	228	199	334	302	363	334	408	378	N/A	N/A
78	243	212	352	320	383	351	427	396	N/A	N/A
79	258	225	371	338	404	369	447	414	N/A	N/A
80	275	239	391	357	424	390	468	435	N/A	N/A
81	292	254	413	376	447	411	490	454	N/A	N/A
82	311	271	436	397	470	431	514	476	N/A	N/A
83	317	277	442	401	475	435	515	477	N/A	N/A
84	324	283	446	406	478	439	516	478	N/A	N/A
85	331	289	451	411	482	443	518	480	N/A	N/A
86	338	294	457	415	486	446	519	481	N/A	N/A
87	345	301	461	420	490	450	521	483	N/A	N/A
88	352	307	467	424	495	453	522	484	N/A	N/A
89	360	314	472	429	498	457	523	485	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class I Pre-RS Proposed Rates 12% Increase Step I

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$61	$54	$62	$57	$65	$58	$66	$60	N/A	N/A
30-39	73	65	78	71	80	73	81	76	N/A	N/A
40-49	105	92	120	111	126	115	128	119	N/A	N/A
50-54	134	116	161	147	169	154	177	164	N/A	N/A
55-59	170	148	223	204	238	218	257	239	N/A	N/A
60-64	234	204	326	297	354	324	390	361	N/A	N/A
65-69	326	285	476	432	520	477	582	540	N/A	N/A
70	408	356	601	546	659	604	742	688	N/A	N/A
71	440	383	649	591	713	654	805	746	N/A	N/A
72	474	413	702	638	772	707	871	808	N/A	N/A
73	512	447	757	689	831	762	937	869	N/A	N/A
74	554	483	816	742	894	820	1,008	934	N/A	N/A
75	599	522	880	800	963	884	1,084	1,005	N/A	N/A
76	647	565	949	864	1,037	951	1,165	1,081	N/A	N/A
77	700	610	1,024	931	1,117	1,024	1,252	1,162	N/A	N/A
78	775	677	1,124	1,024	1,225	1,123	1,366	1,267	N/A	N/A
79	859	750	1,236	1,125	1,343	1,233	1,491	1,382	N/A	N/A
80	952	831	1,360	1,237	1,474	1,352	1,626	1,508	N/A	N/A
81	1,036	921	1,494	1,360	1,617	1,482	1,774	1,644	N/A	N/A
82	1,170	1,020	1,642	1,494	1,774	1,626	1,935	1,793	N/A	N/A
83	1,257	1,096	1,747	1,590	1,881	1,724	2,041	1,892	N/A	N/A
84	1,351	1,178	1,859	1,691	1,995	1,828	2,152	1,995	N/A	N/A
85	1,451	1,264	1,977	1,800	2,115	1,939	2,270	2,104	N/A	N/A
86	1,558	1,359	2,104	1,915	2,242	2,056	2,394	2,219	N/A	N/A
87	1,674	1,459	2,238	2,036	2,378	2,181	2,526	2,341	N/A	N/A
88	1,799	1,568	2,381	2,167	2,522	2,312	2,664	2,470	N/A	N/A
89	1,932	1,685	2,533	2,305	2,675	2,452	2,809	2,605	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class II Pre-RS Proposed Rates 12% Increase Step I

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$72	$63	$73	$67	$76	$68	$77	$71	N/A	N/A
30-39	86	76	91	84	94	86	95	89	N/A	N/A
40-49	124	108	142	130	148	135	151	140	N/A	N/A
50-54	157	137	189	173	198	182	209	193	N/A	N/A
55-59	200	174	263	240	279	256	303	281	N/A	N/A
60-64	276	240	384	349	416	381	459	425	N/A	N/A
65-69	384	335	560	509	612	562	685	635	N/A	N/A
70	480	419	707	643	775	711	873	809	N/A	N/A
71	518	451	764	696	838	769	947	877	N/A	N/A
72	558	486	826	751	908	832	1,025	951	N/A	N/A
73	603	526	890	810	978	896	1,103	1,023	N/A	N/A
74	652	568	960	873	1,052	965	1,186	1,099	N/A	N/A
75	705	614	1,036	942	1,133	1,039	1,275	1,182	N/A	N/A
76	761	665	1,117	1,016	1,220	1,119	1,370	1,271	N/A	N/A
77	823	717	1,204	1,095	1,314	1,204	1,473	1,367	N/A	N/A
78	912	796	1,323	1,204	1,441	1,321	1,607	1,490	N/A	N/A
79	1,011	882	1,454	1,324	1,580	1,450	1,754	1,625	N/A	N/A
80	1,121	978	1,600	1,455	1,734	1,591	1,913	1,774	N/A	N/A
81	1,218	1,083	1,758	1,600	1,902	1,744	2,087	1,935	N/A	N/A
82	1,377	1,200	1,932	1,758	2,087	1,913	2,276	2,110	N/A	N/A
83	1,479	1,289	2,056	1,870	2,213	2,029	2,401	2,226	N/A	N/A
84	1,589	1,386	2,187	1,990	2,347	2,151	2,532	2,347	N/A	N/A
85	1,707	1,488	2,326	2,117	2,488	2,281	2,670	2,476	N/A	N/A
86	1,833	1,598	2,476	2,253	2,638	2,419	2,817	2,611	N/A	N/A
87	1,969	1,717	2,633	2,396	2,798	2,566	2,971	2,754	N/A	N/A
88	2,116	1,844	2,801	2,549	2,968	2,720	3,134	2,906	N/A	N/A
89	2,273	1,982	2,980	2,711	3,147	2,885	3,305	3,064	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class I Pre-RS Proposed Rates 12% Increase Step I

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$36	$32	$37	$34	$37	$34	$38	$35	N/A	N/A
30-39	42	36	45	41	45	42	46	43	N/A	N/A
40-49	53	46	60	55	62	58	65	59	N/A	N/A
50-54	66	57	80	72	83	77	88	81	N/A	N/A
55-59	80	69	105	95	111	102	120	112	N/A	N/A
60-64	105	92	147	134	159	146	175	162	N/A	N/A
65-69	136	118	198	180	216	198	242	224	N/A	N/A
70	157	137	231	210	253	232	285	264	N/A	N/A
71	164	143	243	221	267	244	301	279	N/A	N/A
72	173	151	256	233	281	258	317	295	N/A	N/A
73	181	158	267	243	293	269	331	307	N/A	N/A
74	189	165	279	254	305	280	344	320	N/A	N/A
75	198	173	291	265	319	292	358	332	N/A	N/A
76	207	181	303	276	332	304	373	346	N/A	N/A
77	217	189	317	288	346	317	389	360	N/A	N/A
78	231	201	335	304	365	334	406	377	N/A	N/A
79	245	215	354	322	384	351	426	394	N/A	N/A
80	262	228	372	339	404	371	446	414	N/A	N/A
81	278	242	393	358	426	391	466	432	N/A	N/A
82	296	258	415	378	448	411	489	453	N/A	N/A
83	302	264	420	382	452	414	490	454	N/A	N/A
84	309	269	425	386	455	418	492	455	N/A	N/A
85	315	275	429	391	459	421	493	457	N/A	N/A
86	322	280	435	395	463	425	494	458	N/A	N/A
87	328	287	439	400	466	428	496	460	N/A	N/A
88	335	292	444	404	471	431	497	461	N/A	N/A
89	343	299	449	408	474	435	498	462	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class II Pre-RS Proposed Rates 12% Increase Step I

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$43	$37	$44	$40	$44	$40	$45	$41	N/A	N/A
30-39	49	43	53	48	53	49	54	50	N/A	N/A
40-49	62	54	71	64	73	68	76	70	N/A	N/A
50-54	77	67	94	85	98	90	103	95	N/A	N/A
55-59	94	81	124	112	130	120	142	131	N/A	N/A
60-64	124	108	173	157	187	171	206	191	N/A	N/A
65-69	160	139	233	211	254	233	285	264	N/A	N/A
70	184	161	272	247	298	273	335	310	N/A	N/A
71	193	169	286	260	314	287	354	328	N/A	N/A
72	204	178	301	274	331	304	374	346	N/A	N/A
73	213	185	314	286	345	317	389	361	N/A	N/A
74	223	194	328	299	359	330	404	376	N/A	N/A
75	233	204	343	312	375	344	421	390	N/A	N/A
76	243	213	357	325	390	358	439	407	N/A	N/A
77	255	223	374	339	407	374	457	424	N/A	N/A
78	272	237	394	358	429	393	478	443	N/A	N/A
79	289	252	416	379	452	413	501	464	N/A	N/A
80	308	268	438	399	475	437	524	487	N/A	N/A
81	327	285	462	421	501	460	549	509	N/A	N/A
82	348	304	488	444	527	483	576	533	N/A	N/A
83	355	310	495	450	532	487	577	535	N/A	N/A
84	363	317	500	455	536	492	578	536	N/A	N/A
85	371	323	505	460	540	496	580	537	N/A	N/A
86	379	330	511	465	545	500	581	538	N/A	N/A
87	386	337	516	470	549	504	583	541	N/A	N/A
88	394	344	523	475	554	507	585	542	N/A	N/A
89	403	352	528	480	558	511	586	544	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class I Pre-RS Proposed Rates 12% Increase Step II

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$69	$60	$70	$64	$72	$65	$74	$67	N/A	N/A
30-39	82	72	87	80	90	82	91	85	N/A	N/A
40-49	118	103	135	124	141	129	143	134	N/A	N/A
50-54	150	130	180	164	189	173	199	184	N/A	N/A
55-59	190	166	250	228	266	244	288	267	N/A	N/A
60-64	262	228	365	332	396	363	437	405	N/A	N/A
65-69	365	319	533	484	582	535	652	605	N/A	N/A
70	457	399	673	612	738	677	831	770	N/A	N/A
71	493	429	727	662	798	732	901	835	N/A	N/A
72	531	462	786	715	864	792	976	905	N/A	N/A
73	574	500	847	771	931	853	1,050	974	N/A	N/A
74	620	541	914	831	1,002	918	1,129	1,046	N/A	N/A
75	671	585	986	896	1,079	990	1,214	1,126	N/A	N/A
76	725	633	1,063	967	1,161	1,066	1,305	1,210	N/A	N/A
77	784	683	1,146	1,042	1,251	1,146	1,403	1,301	N/A	N/A
78	868	758	1,259	1,146	1,372	1,258	1,530	1,419	N/A	N/A
79	963	840	1,384	1,261	1,505	1,381	1,670	1,547	N/A	N/A
80	1,067	931	1,523	1,386	1,650	1,514	1,821	1,688	N/A	N/A
81	1,160	1,031	1,674	1,523	1,811	1,660	1,986	1,842	N/A	N/A
82	1,311	1,143	1,839	1,674	1,986	1,821	2,167	2,008	N/A	N/A
83	1,408	1,227	1,957	1,780	2,107	1,931	2,286	2,119	N/A	N/A
84	1,513	1,319	2,082	1,894	2,234	2,048	2,411	2,234	N/A	N/A
85	1,625	1,416	2,214	2,016	2,369	2,172	2,542	2,357	N/A	N/A
86	1,745	1,522	2,357	2,145	2,511	2,303	2,682	2,485	N/A	N/A
87	1,875	1,634	2,506	2,281	2,663	2,443	2,829	2,622	N/A	N/A
88	2,015	1,756	2,667	2,427	2,825	2,590	2,983	2,766	N/A	N/A
89	2,164	1,887	2,837	2,581	2,996	2,747	3,146	2,917	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class II Pre-RS Proposed Rates 12% Increase Step II

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$81	$71	$82	$75	$85	$76	$87	$79	N/A	N/A
30-39	97	85	102	94	105	97	107	100	N/A	N/A
40-49	138	121	159	146	166	151	169	157	N/A	N/A
50-54	176	153	212	193	222	203	234	216	N/A	N/A
55-59	224	195	294	268	313	287	339	314	N/A	N/A
60-64	309	268	430	391	466	427	514	476	N/A	N/A
65-69	430	375	628	570	685	629	767	711	N/A	N/A
70	538	469	792	720	868	796	978	906	N/A	N/A
71	580	505	855	779	939	861	1,060	982	N/A	N/A
72	625	544	925	841	1,017	932	1,148	1,065	N/A	N/A
73	675	589	997	907	1,095	1,004	1,235	1,145	N/A	N/A
74	730	636	1,075	978	1,179	1,080	1,329	1,231	N/A	N/A
75	789	688	1,160	1,055	1,269	1,164	1,428	1,324	N/A	N/A
76	853	744	1,251	1,138	1,366	1,254	1,535	1,424	N/A	N/A
77	922	804	1,349	1,226	1,471	1,349	1,650	1,531	N/A	N/A
78	1,021	892	1,482	1,349	1,614	1,480	1,800	1,669	N/A	N/A
79	1,132	988	1,629	1,483	1,770	1,624	1,965	1,821	N/A	N/A
80	1,255	1,095	1,792	1,630	1,942	1,782	2,142	1,986	N/A	N/A
81	1,365	1,213	1,969	1,792	2,131	1,953	2,337	2,167	N/A	N/A
82	1,542	1,344	2,164	1,969	2,337	2,142	2,549	2,363	N/A	N/A
83	1,656	1,444	2,302	2,095	2,478	2,272	2,689	2,493	N/A	N/A
84	1,780	1,552	2,449	2,229	2,628	2,409	2,836	2,628	N/A	N/A
85	1,911	1,666	2,605	2,372	2,787	2,555	2,990	2,773	N/A	N/A
86	2,053	1,790	2,773	2,523	2,954	2,709	3,155	2,924	N/A	N/A
87	2,206	1,923	2,949	2,683	3,133	2,874	3,328	3,084	N/A	N/A
88	2,370	2,066	3,138	2,855	3,324	3,047	3,510	3,254	N/A	N/A
89	2,546	2,220	3,338	3,037	3,524	3,231	3,702	3,432	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class I Pre-RS Proposed Rates 12% Increase Step II

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$40	$36	$42	$38	$42	$38	$43	$39	N/A	N/A
30-39	47	40	50	45	50	47	51	48	N/A	N/A
40-49	59	51	67	61	70	65	72	66	N/A	N/A
50-54	74	64	90	81	93	86	98	91	N/A	N/A
55-59	90	77	118	107	124	114	135	125	N/A	N/A
60-64	118	103	164	150	178	163	196	181	N/A	N/A
65-69	152	132	222	201	242	222	271	251	N/A	N/A
70	175	153	259	235	283	260	319	296	N/A	N/A
71	184	161	272	248	299	273	337	313	N/A	N/A
72	194	169	287	261	315	289	356	330	N/A	N/A
73	202	177	299	272	329	302	370	343	N/A	N/A
74	212	185	313	284	342	314	385	358	N/A	N/A
75	222	194	326	297	357	327	401	372	N/A	N/A
76	232	202	340	309	372	341	418	387	N/A	N/A
77	243	212	356	322	387	356	435	403	N/A	N/A
78	259	226	375	341	408	374	455	422	N/A	N/A
79	275	240	396	360	430	394	477	441	N/A	N/A
80	293	255	417	380	452	416	499	463	N/A	N/A
81	311	271	440	401	477	438	522	484	N/A	N/A
82	331	289	465	423	502	460	548	508	N/A	N/A
83	338	296	471	428	506	463	549	509	N/A	N/A
84	346	302	476	433	510	468	551	510	N/A	N/A
85	353	308	481	438	514	472	552	511	N/A	N/A
86	360	314	487	443	519	476	553	513	N/A	N/A
87	368	321	492	448	522	479	555	515	N/A	N/A
88	375	327	498	452	527	483	557	516	N/A	N/A
89	384	335	503	457	531	487	558	517	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class II Pre-RS Proposed Rates 12% Increase Step II

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$48	$42	$49	$45	$49	$45	$50	$46	N/A	N/A
30-39	55	48	59	53	59	55	61	56	N/A	N/A
40-49	69	61	79	72	82	76	85	78	N/A	N/A
50-54	87	75	105	95	110	101	115	107	N/A	N/A
55-59	105	91	138	126	146	134	159	147	N/A	N/A
60-64	138	121	193	176	209	192	231	213	N/A	N/A
65-69	179	156	261	237	284	261	319	296	N/A	N/A
70	206	180	304	277	333	306	375	348	N/A	N/A
71	216	189	320	291	352	322	397	368	N/A	N/A
72	228	199	338	307	371	340	418	388	N/A	N/A
73	238	208	352	320	387	355	436	404	N/A	N/A
74	250	218	368	335	402	369	453	421	N/A	N/A
75	261	228	384	349	420	385	472	437	N/A	N/A
76	273	238	400	364	437	401	492	456	N/A	N/A
77	286	250	418	379	456	418	512	475	N/A	N/A
78	304	265	441	401	480	440	535	496	N/A	N/A
79	323	283	466	424	506	463	561	519	N/A	N/A
80	345	300	490	447	532	489	587	545	N/A	N/A
81	366	319	518	472	561	515	615	570	N/A	N/A
82	389	340	547	498	590	541	645	597	N/A	N/A
83	398	348	554	503	596	545	646	599	N/A	N/A
84	407	355	560	509	600	551	648	600	N/A	N/A
85	415	362	565	515	604	555	649	602	N/A	N/A
86	424	369	573	521	610	560	651	603	N/A	N/A
87	433	378	578	527	615	564	653	606	N/A	N/A
88	441	385	586	532	620	568	655	607	N/A	N/A
89	452	394	591	538	625	573	656	609	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class I Pre-RS Proposed Rates 12% Increase Step III

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$77	$67	$78	$71	$81	$73	$82	$76	N/A	N/A
30-39	92	81	98	89	100	92	102	95	N/A	N/A
40-49	132	115	151	139	158	144	161	150	N/A	N/A
50-54	168	146	202	184	211	194	222	206	N/A	N/A
55-59	213	185	280	255	298	273	323	299	N/A	N/A
60-64	294	255	409	372	444	407	489	453	N/A	N/A
65-69	409	357	597	542	652	599	731	677	N/A	N/A
70	512	446	754	685	827	758	931	862	N/A	N/A
71	552	481	814	742	894	820	1,009	935	N/A	N/A
72	595	518	880	801	968	887	1,093	1,014	N/A	N/A
73	643	560	949	864	1,042	956	1,176	1,090	N/A	N/A
74	695	606	1,023	931	1,122	1,029	1,265	1,171	N/A	N/A
75	751	655	1,104	1,004	1,209	1,108	1,360	1,261	N/A	N/A
76	812	709	1,191	1,084	1,301	1,193	1,461	1,355	N/A	N/A
77	878	765	1,284	1,167	1,401	1,284	1,571	1,457	N/A	N/A
78	972	849	1,410	1,284	1,537	1,409	1,714	1,589	N/A	N/A
79	1,078	941	1,550	1,412	1,685	1,546	1,870	1,733	N/A	N/A
80	1,195	1,042	1,706	1,552	1,848	1,696	2,039	1,891	N/A	N/A
81	1,299	1,155	1,875	1,706	2,028	1,859	2,225	2,063	N/A	N/A
82	1,468	1,280	2,060	1,875	2,225	2,039	2,427	2,249	N/A	N/A
83	1,577	1,375	2,192	1,994	2,359	2,163	2,560	2,373	N/A	N/A
84	1,695	1,478	2,332	2,122	2,502	2,293	2,700	2,502	N/A	N/A
85	1,820	1,586	2,480	2,258	2,653	2,432	2,847	2,640	N/A	N/A
86	1,954	1,704	2,640	2,402	2,813	2,579	3,003	2,784	N/A	N/A
87	2,100	1,831	2,807	2,554	2,983	2,736	3,168	2,936	N/A	N/A
88	2,256	1,967	2,987	2,718	3,164	2,900	3,341	3,098	N/A	N/A
89	2,424	2,114	3,178	2,891	3,355	3,076	3,524	3,267	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class II Pre-RS Proposed Rates 12% Increase Step III

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$90	$79	$92	$84	$95	$86	$97	$89	N/A	N/A
30-39	108	95	115	105	118	108	120	111	N/A	N/A
40-49	155	136	178	163	186	170	189	176	N/A	N/A
50-54	197	171	238	216	249	228	262	242	N/A	N/A
55-59	250	218	330	301	351	322	380	352	N/A	N/A
60-64	346	301	481	438	522	478	575	533	N/A	N/A
65-69	481	420	703	638	767	704	860	797	N/A	N/A
70	603	525	887	806	973	892	1,095	1,015	N/A	N/A
71	649	565	958	872	1,052	965	1,188	1,100	N/A	N/A
72	700	609	1,036	942	1,139	1,044	1,286	1,192	N/A	N/A
73	756	659	1,116	1,016	1,226	1,125	1,383	1,283	N/A	N/A
74	818	713	1,204	1,095	1,320	1,210	1,488	1,378	N/A	N/A
75	884	771	1,299	1,181	1,422	1,304	1,600	1,483	N/A	N/A
76	955	834	1,401	1,275	1,530	1,404	1,719	1,595	N/A	N/A
77	1,032	900	1,511	1,373	1,648	1,511	1,848	1,714	N/A	N/A
78	1,144	998	1,659	1,511	1,808	1,658	2,016	1,869	N/A	N/A
79	1,268	1,107	1,824	1,661	1,982	1,819	2,201	2,039	N/A	N/A
80	1,406	1,226	2,007	1,826	2,175	1,995	2,399	2,225	N/A	N/A
81	1,528	1,359	2,205	2,007	2,386	2,188	2,617	2,427	N/A	N/A
82	1,727	1,506	2,424	2,205	2,617	2,399	2,855	2,646	N/A	N/A
83	1,855	1,617	2,579	2,346	2,776	2,545	3,012	2,792	N/A	N/A
84	1,994	1,738	2,743	2,496	2,944	2,698	3,176	2,944	N/A	N/A
85	2,141	1,866	2,918	2,656	3,121	2,861	3,349	3,105	N/A	N/A
86	2,299	2,005	3,105	2,826	3,309	3,034	3,533	3,275	N/A	N/A
87	2,470	2,154	3,302	3,005	3,509	3,218	3,727	3,454	N/A	N/A
88	2,655	2,314	3,514	3,197	3,722	3,412	3,931	3,645	N/A	N/A
89	2,852	2,487	3,739	3,401	3,947	3,619	4,146	3,844	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class I Pre-RS Proposed Rates 12% Increase Step III

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$45	$40	$47	$43	$47	$43	$48	$44	N/A	N/A
30-39	52	45	56	51	56	52	58	54	N/A	N/A
40-49	66	58	76	69	78	73	81	74	N/A	N/A
50-54	82	71	100	91	104	96	110	102	N/A	N/A
55-59	100	87	132	119	139	128	151	140	N/A	N/A
60-64	132	115	184	168	199	183	220	203	N/A	N/A
65-69	170	148	249	225	271	249	304	282	N/A	N/A
70	196	172	290	264	317	291	357	331	N/A	N/A
71	206	180	305	277	335	306	378	350	N/A	N/A
72	217	190	321	293	353	324	398	369	N/A	N/A
73	227	198	335	305	368	338	415	385	N/A	N/A
74	238	207	350	319	383	352	431	401	N/A	N/A
75	249	217	365	332	400	367	449	416	N/A	N/A
76	260	227	380	346	416	382	468	434	N/A	N/A
77	272	238	398	361	434	398	488	452	N/A	N/A
78	290	253	420	382	457	419	510	472	N/A	N/A
79	308	269	444	404	482	441	534	494	N/A	N/A
80	328	286	467	426	507	466	559	519	N/A	N/A
81	349	304	493	449	534	490	585	542	N/A	N/A
82	371	324	520	474	562	515	614	569	N/A	N/A
83	379	331	527	479	567	519	615	570	N/A	N/A
84	387	338	533	485	571	525	617	571	N/A	N/A
85	396	345	538	490	575	529	618	573	N/A	N/A
86	404	352	545	496	581	533	619	574	N/A	N/A
87	412	360	551	501	585	537	622	577	N/A	N/A
88	420	367	558	507	591	541	623	578	N/A	N/A
89	430	375	563	512	595	545	625	580	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class II Pre-RS Proposed Rates 12% Increase Step III

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$53	$47	$55	$50	$55	$50	$57	$52	N/A	N/A
30-39	61	53	66	60	66	61	68	63	N/A	N/A
40-49	78	68	89	81	92	86	95	87	N/A	N/A
50-54	97	84	118	107	123	113	129	120	N/A	N/A
55-59	118	102	155	141	163	150	178	165	N/A	N/A
60-64	155	136	216	197	234	215	259	239	N/A	N/A
65-69	200	174	292	265	318	292	357	331	N/A	N/A
70	231	202	341	310	373	343	420	389	N/A	N/A
71	242	212	359	326	394	360	444	412	N/A	N/A
72	255	223	378	344	415	381	469	435	N/A	N/A
73	267	233	394	359	433	397	488	452	N/A	N/A
74	280	244	412	375	451	414	507	472	N/A	N/A
75	292	255	430	391	470	431	528	490	N/A	N/A
76	305	267	448	407	490	449	551	511	N/A	N/A
77	320	280	469	425	511	469	574	532	N/A	N/A
78	341	297	494	449	538	493	599	556	N/A	N/A
79	362	317	522	475	567	519	628	582	N/A	N/A
80	386	336	549	501	596	548	658	611	N/A	N/A
81	410	357	580	528	628	577	688	638	N/A	N/A
82	436	381	612	557	661	606	722	669	N/A	N/A
83	446	389	620	564	667	611	724	671	N/A	N/A
84	456	397	627	570	672	617	725	672	N/A	N/A
85	465	406	633	577	677	622	727	674	N/A	N/A
86	475	414	641	583	683	627	729	675	N/A	N/A
87	485	423	648	590	688	632	732	679	N/A	N/A
88	494	431	656	596	695	637	734	680	N/A	N/A
89	506	441	662	603	700	641	735	682	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Post RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$39	$62	$80	$93	$107	$148
50-59	45	70	89	103	119	165
60-64	49	78	99	115	132	183
65-69	84	130	157	181	198	227
70	111	169	206	235	258	297
71	138	210	255	292	319	369
72	152	229	280	319	350	404
73	173	264	323	371	406	466
74	194	299	365	424	463	529
75	218	336	410	474	521	591
76	239	371	453	527	577	653
77	260	406	496	579	634	715
78	303	449	550	641	705	799
79	346	492	604	702	777	882
80	391	534	661	764	847	964
81	433	577	715	824	919	1048
82	476	620	770	886	991	1131
83	515	674	840	974	1094	1234
84	554	731	910	1061	1197	1337
85	593	785	978	1149	1298	1442
86	632	842	1048	1236	1401	1545
87	671	896	1118	1324	1504	1648
88	684	913	1141	1351	1533	1681
89	711	950	1186	1403	1596	1749

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Post RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$68	$109	$144	$169	$194	$272
50-59	76	120	159	187	218	303
60-64	84	134	177	208	241	336
65-69	134	216	268	307	338	396
70	171	268	334	381	422	498
71	208	321	398	455	505	599
72	225	348	431	492	546	649
73	251	391	484	556	616	727
74	276	431	536	620	686	805
75	299	474	587	686	756	882
76	325	515	639	750	826	960
77	350	558	692	814	896	1038
78	398	604	754	886	983	1135
79	449	651	816	958	1069	1232
80	498	700	877	1028	1156	1331
81	548	746	939	1100	1242	1428
82	597	793	1001	1172	1329	1526
83	639	853	1079	1269	1444	1638
84	680	913	1154	1366	1559	1751
85	723	974	1232	1462	1671	1862
86	764	1034	1308	1559	1786	1975
87	807	1094	1386	1656	1901	2087
88	822	1116	1413	1689	1940	2128
89	855	1160	1469	1757	2015	2214

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Post RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$43	$68	$91	$107	$124	$181
50-59	49	76	101	119	138	202
60-64	52	86	113	132	154	224
65-69	101	161	200	231	255	307
70	138	216	268	307	342	412
71	175	272	336	385	430	515
72	194	299	371	424	472	568
73	220	344	426	492	546	649
74	247	389	480	558	618	731
75	274	431	536	626	692	812
76	299	476	591	694	766	894
77	327	521	645	760	838	976
78	377	571	711	836	929	1077
79	428	620	775	912	1020	1178
80	478	671	842	987	1110	1281
81	529	719	906	1063	1201	1382
82	579	770	972	1137	1290	1483
83	622	830	1049	1236	1407	1598
84	665	892	1127	1333	1522	1710
85	707	952	1205	1432	1638	1825
86	750	1015	1285	1530	1753	1938
87	793	1075	1362	1627	1868	2052
88	808	1096	1390	1660	1907	2093
89	842	1141	1444	1726	1982	2177

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step 1: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$44	$70	$89	$104	$120	$165
50-59	50	78	100	115	133	185
60-64	54	87	111	128	148	205
65-69	94	146	176	202	222	255
70	124	189	231	263	290	333
71	155	235	285	327	357	414
72	170	257	313	357	392	453
73	194	296	361	416	455	522
74	218	335	409	475	518	592
75	244	377	459	531	583	662
76	268	416	507	590	646	731
77	292	455	555	649	710	801
78	340	503	616	718	790	895
79	387	551	677	786	871	988
80	438	599	740	855	949	1080
81	485	646	801	923	1030	1173
82	533	694	862	993	1110	1267
83	577	755	940	1091	1225	1382
84	620	818	1019	1188	1341	1498
85	664	879	1095	1286	1454	1615
86	707	943	1173	1384	1569	1730
87	751	1003	1252	1482	1685	1846
88	766	1023	1278	1513	1717	1883
89	797	1064	1328	1572	1787	1959

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step 1: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$76	$122	$161	$189	$218	$305
50-59	85	135	178	209	244	340
60-64	94	150	198	233	270	377
65-69	150	242	300	344	379	444
70	192	300	374	427	472	557
71	233	359	446	509	566	670
72	252	390	483	551	612	727
73	281	438	542	623	690	814
74	309	483	601	694	768	901
75	335	531	657	768	847	988
76	364	577	716	840	925	1075
77	392	625	775	912	1003	1162
78	446	677	845	993	1101	1271
79	503	729	914	1073	1197	1380
80	557	784	982	1151	1295	1491
81	614	836	1051	1232	1391	1600
82	668	888	1121	1313	1489	1709
83	716	956	1208	1421	1617	1835
84	762	1023	1293	1530	1746	1961
85	810	1091	1380	1637	1872	2085
86	855	1158	1465	1746	2000	2212
87	903	1225	1552	1855	2129	2338
88	921	1249	1582	1892	2172	2384
89	958	1300	1646	1968	2257	2479

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step 1: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$48	$76	$102	$120	$139	$202
50-59	54	85	113	133	155	226
60-64	59	96	126	148	172	250
65-69	113	181	224	259	285	344
70	155	242	300	344	383	461
71	196	305	377	431	481	577
72	218	335	416	475	529	636
73	246	385	477	551	612	727
74	276	435	538	625	692	818
75	307	483	601	701	775	910
76	335	533	662	777	858	1001
77	366	583	723	851	938	1093
78	422	640	797	936	1040	1206
79	479	694	869	1021	1143	1319
80	535	751	943	1106	1243	1434
81	592	805	1014	1191	1345	1548
82	649	862	1088	1273	1445	1661
83	697	929	1175	1384	1576	1789
84	744	999	1262	1493	1704	1916
85	792	1067	1350	1604	1835	2044
86	840	1136	1439	1713	1963	2170
87	888	1204	1526	1822	2092	2299
88	906	1228	1556	1859	2135	2344
89	943	1278	1617	1933	2220	2438

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$49	$78	$100	$117	$134	$185
50-59	56	88	112	129	149	207
60-64	61	98	124	144	166	229
65-69	105	163	197	227	249	285
70	139	212	258	295	324	373
71	173	263	319	366	400	463
72	190	288	351	400	439	507
73	217	332	405	466	510	585
74	244	375	458	531	580	663
75	273	422	514	595	653	741
76	300	466	568	661	724	819
77	327	510	622	727	795	897
78	380	563	690	805	885	1002
79	434	617	758	880	975	1107
80	490	670	829	958	1063	1209
81	544	724	897	1034	1153	1314
82	597	778	965	1112	1243	1419
83	646	846	1053	1221	1373	1548
84	695	917	1141	1331	1502	1677
85	744	985	1226	1441	1629	1809
86	792	1056	1314	1551	1758	1938
87	841	1124	1402	1660	1887	2067
88	858	1146	1431	1694	1924	2109
89	892	1192	1487	1760	2002	2194

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$85	$137	$180	$212	$244	$341
50-59	95	151	200	234	273	380
60-64	105	168	222	261	302	422
65-69	168	271	336	385	424	497
70	215	336	419	478	529	624
71	261	402	500	570	634	751
72	283	436	541	617	685	814
73	314	490	607	697	773	912
74	346	541	673	778	861	1009
75	375	595	736	861	948	1107
76	407	646	802	941	1036	1204
77	439	700	868	1021	1124	1302
78	500	758	946	1112	1234	1424
79	563	817	1024	1202	1341	1546
80	624	878	1100	1290	1451	1670
81	687	936	1178	1380	1558	1792
82	748	995	1256	1470	1668	1914
83	802	1070	1353	1592	1811	2055
84	853	1146	1448	1714	1955	2197
85	907	1221	1546	1833	2097	2336
86	958	1297	1641	1955	2240	2477
87	1012	1373	1738	2077	2384	2618
88	1031	1399	1772	2119	2433	2670
89	1073	1455	1843	2204	2528	2777

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$54	$85	$115	$134	$156	$227
50-59	61	95	127	149	173	254
60-64	66	107	141	166	193	280
65-69	127	202	251	290	319	385
70	173	271	336	385	429	517
71	219	341	422	483	539	646
72	244	375	466	531	592	712
73	275	432	534	617	685	814
74	310	488	602	700	775	917
75	344	541	673	785	868	1019
76	375	597	741	870	961	1121
77	410	653	809	953	1051	1224
78	473	717	892	1048	1165	1351
79	536	778	973	1143	1280	1477
80	600	841	1056	1238	1392	1607
81	663	902	1136	1334	1507	1733
82	727	965	1219	1426	1619	1860
83	780	1041	1316	1551	1765	2004
84	834	1119	1414	1672	1909	2145
85	887	1195	1512	1797	2055	2289
86	941	1273	1611	1919	2199	2431
87	995	1348	1709	2041	2343	2574
88	1014	1375	1743	2082	2392	2626
89	1056	1431	1811	2165	2487	2730

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$55	$87	$112	$131	$150	$208
50-59	63	98	126	145	167	232
60-64	68	109	139	161	186	257
65-69	117	183	221	254	279	319
70	156	238	289	330	363	418
71	194	295	358	410	448	519
72	213	322	393	448	491	568
73	243	371	453	522	571	655
74	273	420	513	595	650	743
75	306	472	576	666	732	830
76	336	522	636	740	811	917
77	366	571	696	814	890	1005
78	426	631	773	901	991	1122
79	486	691	849	986	1092	1240
80	549	751	928	1073	1190	1354
81	609	811	1005	1158	1292	1472
82	669	871	1081	1245	1393	1589
83	724	947	1180	1368	1537	1734
84	778	1027	1278	1491	1682	1879
85	833	1103	1373	1614	1824	2026
86	887	1182	1472	1737	1969	2171
87	942	1259	1570	1859	2113	2315
88	961	1283	1603	1898	2154	2362
89	999	1335	1666	1971	2242	2457

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$96	$153	$202	$238	$273	$382
50-59	106	169	224	262	306	426
60-64	117	188	248	292	339	472
65-69	188	303	377	431	475	557
70	240	377	470	535	593	699
71	292	451	560	639	710	841
72	317	489	606	691	767	912
73	352	549	680	781	866	1021
74	388	606	754	871	964	1130
75	420	666	825	964	1062	1240
76	456	724	898	1054	1160	1349
77	491	784	972	1144	1259	1458
78	560	849	1059	1245	1382	1595
79	631	915	1147	1346	1502	1731
80	699	983	1231	1444	1625	1870
81	770	1049	1319	1545	1745	2007
82	838	1114	1406	1646	1868	2143
83	898	1199	1515	1783	2029	2302
84	956	1283	1622	1920	2190	2460
85	1016	1368	1731	2053	2348	2616
86	1073	1453	1838	2190	2509	2774
87	1133	1537	1947	2326	2670	2933
88	1155	1567	1985	2373	2725	2990
89	1201	1630	2064	2468	2832	3110

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$60	$96	$128	$150	$175	$254
50-59	68	106	142	167	194	284
60-64	74	120	158	186	216	314
65-69	142	227	281	325	358	431
70	194	303	377	431	481	579
71	246	382	472	541	603	724
72	273	420	522	595	664	797
73	309	483	598	691	767	912
74	347	546	674	784	868	1027
75	385	606	754	879	972	1141
76	420	669	830	975	1076	1256
77	459	732	907	1068	1177	1371
78	530	803	999	1174	1305	1513
79	601	871	1089	1281	1434	1655
80	672	942	1182	1387	1559	1799
81	743	1010	1272	1494	1687	1941
82	814	1081	1365	1597	1813	2083
83	874	1166	1474	1737	1977	2244
84	934	1253	1584	1873	2138	2403
85	994	1338	1693	2012	2302	2564
86	1054	1425	1805	2149	2463	2722
87	1114	1510	1914	2285	2624	2883
88	1136	1540	1952	2332	2679	2941
89	1182	1603	2029	2425	2785	3058

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$43	$54	$70	$82	$93	$107
50-59	47	62	78	91	103	119
60-64	52	68	86	101	115	132
65-69	72	95	119	138	154	173
70	86	113	140	161	179	200
71	99	130	161	187	204	227
72	107	140	173	198	218	247
73	117	152	187	214	233	257
74	126	163	202	229	251	274
75	136	177	216	247	266	290
76	146	189	231	262	284	307
77	155	200	245	278	299	323
78	177	227	276	313	334	361
79	198	255	307	346	371	398
80	220	282	340	381	406	437
81	241	309	371	420	443	474
82	262	336	402	449	478	513
83	299	383	455	505	534	571
84	336	428	507	560	591	632
85	373	474	558	616	647	690
86	410	519	610	671	704	750
87	447	566	663	727	760	808
88	457	577	676	740	775	824
89	474	601	704	772	807	857

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$74	$95	$124	$148	$169	$196
50-59	82	105	138	165	189	220
60-64	91	117	152	183	210	243
65-69	119	157	202	235	262	301
70	136	179	227	262	293	336
71	154	202	255	292	325	369
72	161	212	266	305	340	387
73	173	225	282	323	356	402
74	183	237	297	340	354	420
75	192	251	311	358	391	435
76	204	262	327	373	406	453
77	214	274	342	391	424	468
78	237	305	379	431	466	513
79	262	336	414	472	511	558
80	288	367	451	513	554	602
81	311	398	488	554	597	647
82	336	430	523	593	641	692
83	377	482	583	657	705	758
84	420	534	643	719	770	826
85	463	587	702	783	832	892
86	503	639	762	845	896	958
87	546	690	822	910	960	1024
88	556	704	838	927	980	1046
89	579	733	873	964	1018	1086

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$47	$60	$78	$95	$109	$130
50-59	52	66	87	105	120	146
60-64	58	74	97	117	134	161
65-69	89	119	152	177	198	233
70	109	144	183	212	235	276
71	130	169	214	247	274	317
72	140	183	229	264	293	338
73	152	198	247	284	315	360
74	163	212	264	303	334	379
75	175	227	284	325	356	400
76	187	241	301	344	375	420
77	206	257	319	365	396	439
78	225	290	358	408	441	486
79	251	321	395	449	486	533
80	276	354	431	492	533	579
81	301	385	470	534	577	626
82	327	418	507	577	622	672
83	367	470	568	639	686	740
84	410	523	628	704	752	807
85	453	573	692	768	816	873
86	494	626	748	830	880	941
87	536	678	808	894	945	1007
88	548	692	824	912	962	1026
89	569	721	857	948	1001	1067

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$48	$61	$78	$91	$104	$120
50-59	52	70	87	102	115	133
60-64	59	76	96	113	128	148
65-69	81	107	133	155	172	194
70	96	126	157	181	200	224
71	111	146	181	209	229	255
72	120	157	194	222	244	276
73	131	170	209	239	261	287
74	141	183	226	257	281	307
75	152	198	242	276	298	324
76	163	211	259	294	318	344
77	174	224	274	311	335	361
78	198	255	309	350	374	405
79	222	285	344	387	416	446
80	246	316	381	427	455	490
81	270	346	416	470	496	531
82	294	377	451	503	535	575
83	335	429	509	566	599	640
84	377	479	568	627	662	707
85	418	531	625	690	725	773
86	459	581	683	751	788	840
87	501	633	742	814	851	906
88	512	646	757	829	869	923
89	531	673	788	864	903	960

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$83	$107	$139	$165	$189	$220
50-59	91	118	155	185	211	246
60-64	102	131	170	205	235	272
65-69	133	176	226	263	294	337
70	152	200	255	294	329	377
71	172	226	285	327	364	414
72	181	237	298	342	381	433
73	194	252	316	361	398	451
74	205	266	333	381	396	470
75	215	281	348	401	438	488
76	229	294	366	418	455	507
77	239	307	383	438	475	525
78	266	342	424	483	522	575
79	294	377	464	529	572	625
80	322	411	505	575	620	675
81	348	446	546	620	668	725
82	377	481	586	664	718	775
83	422	540	653	736	790	849
84	470	599	720	805	862	925
85	518	657	786	877	932	999
86	564	716	853	947	1003	1073
87	612	773	921	1019	1075	1147
88	623	788	938	1038	1097	1171
89	649	821	977	1080	1141	1217

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$52	$67	$87	$107	$122	$146
50-59	59	74	98	118	135	163
60-64	65	83	109	131	150	181
65-69	100	133	170	198	222	261
70	122	161	205	237	263	309
71	146	189	239	276	307	355
72	157	205	257	296	329	379
73	170	222	276	318	353	403
74	183	237	296	340	374	424
75	196	255	318	364	398	448
76	209	270	337	385	420	470
77	231	287	357	409	444	492
78	252	324	401	457	494	544
79	281	359	442	503	544	596
80	309	396	483	551	596	649
81	337	431	527	599	646	701
82	366	468	568	646	697	753
83	411	527	636	716	768	829
84	459	586	703	788	842	903
85	507	642	775	860	914	977
86	553	701	838	929	986	1054
87	601	760	906	1001	1058	1128
88	614	775	923	1021	1077	1149
89	638	808	960	1062	1121	1195

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$54	$68	$88	$102	$117	$134
50-59	59	78	98	115	129	149
60-64	66	85	107	127	144	166
65-69	90	119	149	173	193	217
70	107	141	176	202	224	251
71	124	163	202	234	256	285
72	134	176	217	249	273	310
73	146	190	234	268	293	322
74	158	205	254	288	314	344
75	171	222	271	310	334	363
76	183	236	290	329	356	385
77	195	251	307	349	375	405
78	222	285	346	393	419	453
79	249	319	385	434	466	500
80	275	353	427	478	510	549
81	302	388	466	527	556	595
82	329	422	505	563	600	644
83	375	480	570	634	670	717
84	422	536	636	702	741	792
85	468	595	700	773	812	865
86	514	651	766	841	883	941
87	561	709	831	912	953	1014
88	573	724	848	929	973	1034
89	595	753	883	968	1012	1075

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$93	$119	$156	$185	$212	$246
50-59	102	132	173	207	236	275
60-64	115	146	190	229	263	305
65-69	149	197	254	295	329	378
70	171	224	285	329	368	422
71	193	254	319	366	407	463
72	202	266	334	383	427	485
73	217	283	353	405	446	505
74	229	297	373	427	444	527
75	241	314	390	449	490	546
76	256	329	410	468	510	568
77	268	344	429	490	531	588
78	297	383	475	541	585	644
79	329	422	519	592	641	700
80	361	461	566	644	695	756
81	390	500	612	695	748	812
82	422	539	656	744	805	868
83	473	605	731	824	885	951
84	527	670	807	902	965	1036
85	580	736	880	982	1043	1119
86	631	802	956	1060	1124	1202
87	685	865	1031	1141	1204	1285
88	697	883	1051	1163	1229	1312
89	727	919	1095	1209	1277	1363

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$59	$76	$98	$119	$137	$163
50-59	66	83	110	132	151	183
60-64	73	93	122	146	168	202
65-69	112	149	190	222	249	293
70	137	180	229	266	295	346
71	163	212	268	310	344	397
72	176	229	288	332	368	424
73	190	249	310	356	395	451
74	205	266	332	380	419	475
75	219	285	356	407	446	502
76	234	302	378	432	471	527
77	258	322	400	458	497	551
78	283	363	449	512	553	609
79	314	402	495	563	609	668
80	346	444	541	617	668	727
81	378	483	590	670	724	785
82	410	524	636	724	780	844
83	461	590	712	802	861	929
84	514	656	787	883	943	1012
85	568	719	868	963	1024	1095
86	619	785	939	1041	1104	1180
87	673	851	1014	1121	1185	1263
88	687	868	1034	1143	1207	1287
89	714	904	1075	1190	1256	1338

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$60	$76	$98	$115	$131	$150
50-59	66	87	109	128	145	167
60-64	74	96	120	142	161	186
65-69	101	134	167	194	216	243
70	120	158	197	227	251	281
71	139	183	227	262	287	319
72	150	197	243	279	306	347
73	164	213	262	300	328	360
74	177	229	284	322	352	385
75	191	248	303	347	374	407
76	205	265	325	369	399	431
77	218	281	344	390	420	453
78	248	319	388	440	470	508
79	279	358	431	486	522	560
80	309	396	478	535	571	614
81	339	434	522	590	623	666
82	369	472	565	631	672	721
83	420	538	639	710	751	803
84	472	601	713	786	830	887
85	524	666	784	866	909	969
86	576	729	857	942	988	1054
87	628	795	931	1021	1068	1136
88	642	811	950	1040	1089	1158
89	666	844	988	1084	1133	1204

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$104	$134	$175	$208	$238	$276
50-59	115	147	194	232	265	309
60-64	128	164	213	257	295	341
65-69	167	221	284	330	369	423
70	191	251	319	369	412	472
71	216	284	358	410	456	519
72	227	298	374	429	478	543
73	243	317	396	453	500	565
74	257	333	418	478	497	590
75	270	352	437	502	549	612
76	287	369	459	524	571	636
77	300	385	481	549	595	658
78	333	429	532	606	655	721
79	369	472	582	664	718	784
80	404	516	633	721	778	846
81	437	560	685	778	838	909
82	472	603	734	833	901	972
83	530	677	819	923	991	1065
84	590	751	904	1010	1081	1160
85	650	825	986	1100	1169	1253
86	707	898	1070	1188	1259	1346
87	767	969	1155	1278	1349	1439
88	781	988	1177	1302	1376	1469
89	814	1029	1226	1354	1431	1526

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$66	$85	$109	$134	$153	$183
50-59	74	93	123	147	169	205
60-64	82	104	137	164	188	227
65-69	126	167	213	248	279	328
70	153	202	257	298	330	388
71	183	238	300	347	385	445
72	197	257	322	371	412	475
73	213	279	347	399	442	505
74	229	298	371	426	470	532
75	246	319	399	456	500	562
76	262	339	423	483	527	590
77	289	360	448	513	557	617
78	317	407	502	573	620	683
79	352	451	554	631	683	748
80	388	497	606	691	748	814
81	423	541	661	751	811	879
82	459	587	713	811	874	945
83	516	661	797	898	964	1040
84	576	734	882	988	1057	1133
85	636	805	972	1079	1147	1226
86	694	879	1051	1166	1237	1322
87	754	953	1136	1256	1327	1414
88	770	972	1158	1281	1352	1442
89	800	1013	1204	1332	1406	1499

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Supplement to Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$2	$4	$4	$4	$6	$8
50-59	2	4	4	6	6	8
60-64	2	4	6	6	6	10
65-69	4	6	8	10	10	12
70	6	8	10	12	14	16
71	8	10	14	14	16	17
72	8	12	14	16	17	19
73	8	14	16	19	19	23
74	10	16	17	21	23	27
75	12	17	21	23	25	29
76	12	19	23	27	29	33
77	14	19	25	29	31	35
78	16	23	27	31	35	41
79	17	25	31	35	39	45
80	19	27	33	39	43	49
81	21	29	35	41	47	52
82	23	31	39	45	51	56
83	25	33	43	49	54	62
84	27	37	45	52	60	66
85	29	39	49	58	64	72
86	31	43	52	62	70	78
87	33	45	56	66	76	82
88	35	47	56	68	76	84
89	35	47	58	70	80	87

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$4	$6	$8	$8	$10	$14
50-59	4	6	8	10	12	16
60-64	4	6	10	10	12	17
65-69	6	12	14	16	17	19
70	8	14	17	19	21	25
71	10	16	19	23	25	29
72	12	17	21	25	27	33
73	12	19	23	27	31	37
74	14	21	27	31	35	41
75	16	23	29	35	37	45
76	16	25	31	37	41	49
77	17	27	35	41	45	52
78	19	31	37	45	49	56
79	23	33	41	49	54	62
80	25	35	45	51	58	66
81	27	37	47	54	62	72
82	29	39	51	58	66	76
83	31	43	54	64	72	82
84	35	47	58	68	78	87
85	37	49	62	74	84	93
86	39	52	66	78	89	99
87	41	54	70	84	95	105
88	41	56	70	84	97	107
89	43	58	74	87	101	111

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$2	$4	$4	$6	$6	$10
50-59	2	4	6	6	8	10
60-64	2	4	6	6	8	12
65-69	6	8	10	12	14	16
70	8	12	14	16	17	21
71	10	14	17	19	21	25
72	10	16	19	21	23	29
73	12	17	21	25	27	33
74	12	19	23	27	31	37
75	14	21	27	31	35	41
76	16	23	29	35	39	45
77	16	25	33	39	43	49
78	19	29	35	43	47	54
79	21	31	39	45	51	58
80	23	33	43	49	56	64
81	27	37	45	52	60	70
82	29	39	49	56	64	74
83	31	41	52	62	70	80
84	33	45	56	66	76	86
85	35	49	60	72	82	91
86	37	51	64	76	87	97
87	39	54	68	82	93	103
88	41	54	70	84	95	105
89	43	56	72	86	99	109

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-APC: NON QUALIFIED
LONG TERM CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Supplement to Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$2	$4	$4	$4	$7	$9
50-59	2	4	4	7	7	9
60-64	2	4	7	7	7	11
65-69	4	7	9	11	11	13
70	7	9	11	13	15	17
71	9	11	15	15	17	20
72	9	13	15	17	20	22
73	9	15	17	22	22	26
74	11	17	20	24	26	30
75	13	20	24	26	28	33
76	13	22	26	30	33	37
77	15	22	28	33	35	39
78	17	26	30	35	39	46
79	20	28	35	39	44	50
80	22	30	37	44	48	54
81	24	33	39	46	52	59
82	26	35	44	50	57	63
83	28	37	48	54	61	70
84	30	41	50	59	67	74
85	33	44	54	65	72	81
86	35	48	59	70	78	87
87	37	50	63	74	85	91
88	39	52	63	76	85	94
89	39	52	65	78	89	98

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$4	$7	$9	$9	$11	$15
50-59	4	7	9	11	13	17
60-64	4	7	11	11	13	20
65-69	7	13	15	17	20	22
70	9	15	20	22	24	28
71	11	17	22	26	28	33
72	13	20	24	28	30	37
73	13	22	26	30	35	41
74	15	24	30	35	39	46
75	17	26	33	39	41	50
76	17	28	35	41	46	54
77	20	30	39	46	50	59
78	22	35	41	50	54	63
79	26	37	46	54	61	70
80	28	39	50	57	65	74
81	30	41	52	61	70	81
82	33	44	57	65	74	85
83	35	48	61	72	81	91
84	39	52	65	76	87	98
85	41	54	70	83	94	104
86	44	59	74	87	100	111
87	46	61	78	94	107	118
88	46	63	78	94	109	120
89	48	65	83	98	113	124

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$2	$4	$4	$7	$7	$11
50-59	2	4	7	7	9	11
60-64	2	4	7	7	9	13
65-69	7	9	11	13	15	17
70	9	13	15	17	20	24
71	11	15	20	22	24	28
72	11	17	22	24	26	33
73	13	20	24	28	30	37
74	13	22	26	30	35	41
75	15	24	30	35	39	46
76	17	26	33	39	44	50
77	17	28	37	44	48	54
78	22	33	39	48	52	61
79	24	35	44	50	57	65
80	26	37	48	54	63	72
81	30	41	50	59	67	78
82	33	44	54	63	72	83
83	35	46	59	70	78	89
84	37	50	63	74	85	96
85	39	54	67	81	91	102
86	41	57	72	85	98	109
87	44	61	76	91	104	115
88	46	61	78	94	107	118
89	48	63	81	96	111	122

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-APC: NON QUALIFIED
LONG TERM CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Supplement to Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$2	$5	$5	$5	$7	$10
50-59	2	5	5	7	7	10
60-64	2	5	7	7	7	12
65-69	5	7	10	12	12	15
70	7	10	12	15	17	20
71	10	12	17	17	20	22
72	10	15	17	20	22	24
73	10	17	20	24	24	29
74	12	20	22	27	29	34
75	15	22	27	29	32	37
76	15	24	29	34	37	41
77	17	24	32	37	39	44
78	20	29	34	39	44	51
79	22	32	39	44	49	56
80	24	34	41	49	54	61
81	27	37	44	51	59	66
82	29	39	49	56	63	71
83	32	41	54	61	68	78
84	34	46	56	66	76	83
85	37	49	61	73	80	90
86	39	54	66	78	88	98
87	41	56	71	83	95	102
88	44	59	71	85	95	105
89	44	59	73	88	100	110

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$7	$10	$10	$12	$17
50-59	5	7	10	12	15	20
60-64	5	7	12	12	15	22
65-69	7	15	17	20	22	24
70	10	17	22	24	27	32
71	12	20	24	29	32	37
72	15	22	27	32	34	41
73	15	24	29	34	39	46
74	17	27	34	39	44	51
75	20	29	37	44	46	56
76	20	32	39	46	51	61
77	22	34	44	51	56	66
78	24	39	46	56	61	71
79	29	41	51	61	68	78
80	32	44	56	63	73	83
81	34	46	59	68	78	90
82	37	49	63	73	83	95
83	39	54	68	80	90	102
84	44	59	73	85	98	110
85	46	61	78	93	105	117
86	49	66	83	98	112	124
87	51	68	88	105	119	132
88	51	71	88	105	122	134
89	54	73	93	110	127	139

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$2	$5	$5	$7	$7	$12
50-59	2	5	7	7	10	12
60-64	2	5	7	7	10	15
65-69	7	10	12	15	17	20
70	10	15	17	20	22	27
71	12	17	22	24	27	32
72	12	20	24	27	29	37
73	15	22	27	32	34	41
74	15	24	29	34	39	46
75	17	27	34	39	44	51
76	20	29	37	44	49	56
77	20	32	41	49	54	61
78	24	37	44	54	59	68
79	27	39	49	56	63	73
80	29	41	54	61	71	80
81	34	46	56	66	76	88
82	37	49	61	71	80	93
83	39	51	66	78	88	100
84	41	56	71	83	95	107
85	44	61	76	90	102	115
86	46	63	80	95	110	122
87	49	68	85	102	117	129
88	51	68	88	105	119	132
89	54	71	90	107	124	137

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-APC: NON QUALIFIED
LONG TERM CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Supplement to Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$3	$5	$5	$5	$8	$11
50-59	3	5	5	8	8	11
60-64	3	5	8	8	8	14
65-69	5	8	11	14	14	16
70	8	11	14	16	19	22
71	11	14	19	19	22	25
72	11	16	19	22	25	27
73	11	19	22	27	27	33
74	14	22	25	30	33	38
75	16	25	30	33	35	41
76	16	27	33	38	41	46
77	19	27	35	41	44	49
78	22	33	38	44	49	57
79	25	35	44	49	55	63
80	27	38	46	55	60	68
81	30	41	49	57	66	74
82	33	44	55	63	71	79
83	35	46	60	68	76	87
84	38	52	63	74	85	93
85	41	55	68	82	90	101
86	44	60	74	87	98	109
87	46	63	79	93	106	115
88	49	66	79	96	106	117
89	49	66	82	98	112	123

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$8	$11	$11	$14	$19
50-59	5	8	11	14	16	22
60-64	5	8	14	14	16	25
65-69	8	16	19	22	25	27
70	11	19	25	27	30	35
71	14	22	27	33	35	41
72	16	25	30	35	38	46
73	16	27	33	38	44	52
74	19	30	38	44	49	57
75	22	33	41	49	52	63
76	22	35	44	52	57	68
77	25	38	49	57	63	74
78	27	44	52	63	68	79
79	33	46	57	68	76	87
80	35	49	63	71	82	93
81	38	52	66	76	87	101
82	41	55	71	82	93	106
83	44	60	76	90	101	115
84	49	66	82	96	109	123
85	52	68	87	104	117	131
86	55	74	93	109	126	139
87	57	76	98	117	134	147
88	57	79	98	117	137	150
89	60	82	104	123	142	156

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$3	$5	$5	$8	$8	$14
50-59	3	5	8	8	11	14
60-64	3	5	8	8	11	16
65-69	8	11	14	16	19	22
70	11	16	19	22	25	30
71	14	19	25	27	30	35
72	14	22	27	30	33	41
73	16	25	30	35	38	46
74	16	27	33	38	44	52
75	19	30	38	44	49	57
76	22	33	41	49	55	63
77	22	35	46	55	60	68
78	27	41	49	60	66	76
79	30	44	55	63	71	82
80	33	46	60	68	79	90
81	38	52	63	74	85	98
82	41	55	68	79	90	104
83	44	57	74	87	98	112
84	46	63	79	93	106	120
85	49	68	85	101	115	128
86	52	71	90	106	123	137
87	55	76	96	115	131	145
88	57	76	98	117	134	147
89	60	79	101	120	139	153

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-APC: NON QUALIFIED
LONG TERM CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Supplement to Tax Qualified Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$4	$4	$6	$6	$8	$8
50-59	4	4	6	8	8	10
60-64	4	6	6	8	8	10
65-69	6	8	10	10	12	14
70	6	8	10	12	14	16
71	8	10	12	14	16	17
72	8	10	14	16	16	17
73	10	12	14	16	17	19
74	10	12	16	17	19	21
75	10	14	16	17	19	21
76	12	14	17	19	21	23
77	12	16	17	21	23	23
78	14	17	21	23	25	27
79	16	19	23	25	27	29
80	16	21	25	29	31	33
81	17	23	27	31	33	35
82	19	25	31	33	35	39
83	23	29	35	37	41	43
84	25	33	39	43	45	47
85	27	35	43	47	49	52
86	31	39	47	51	52	56
87	33	43	51	54	56	60
88	35	43	51	56	58	62
89	35	45	52	58	60	64

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$6	$8	$10	$12	$14	$16
50-59	6	8	10	12	14	16
60-64	6	10	12	14	16	17
65-69	10	12	16	17	19	23
70	10	14	17	19	21	25
71	12	16	19	21	25	27
72	12	16	19	23	25	29
73	14	17	21	23	27	31
74	14	17	21	25	27	31
75	14	19	23	27	29	33
76	16	19	25	27	31	33
77	16	21	25	29	31	35
78	17	23	29	33	35	39
79	19	25	31	35	39	43
80	21	27	33	39	41	45
81	23	29	37	41	45	49
82	25	33	39	45	49	52
83	29	37	45	49	52	56
84	31	41	49	54	58	62
85	35	45	52	58	62	66
86	37	49	56	64	68	72
87	41	52	62	68	72	78
88	41	52	62	70	74	78
89	43	54	66	72	76	82

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Post-RS Proposed Rates: 0% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$4	$4	$6	$8	$8	$10
50-59	4	6	6	8	10	12
60-64	4	6	8	8	10	12
65-69	6	10	12	14	16	17
70	8	12	14	16	17	21
71	10	14	16	17	21	23
72	10	14	17	19	21	25
73	12	16	19	21	23	27
74	12	16	19	23	25	29
75	14	17	21	25	27	29
76	14	17	23	25	27	31
77	16	19	23	27	29	33
78	17	21	27	31	33	37
79	19	23	29	33	37	41
80	21	27	33	37	41	43
81	23	29	35	41	43	47
82	25	31	39	43	47	51
83	27	35	43	49	52	56
84	31	39	47	52	56	60
85	33	43	52	58	60	66
86	37	47	56	62	66	70
87	41	51	60	66	70	76
88	41	52	62	68	72	78
89	43	54	64	72	76	80

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-HCP: TAX QUALIFIED
HOME HEALTH CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Supplement to Tax Qualified Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$4	$4	$7	$7	$9	$9
50-59	4	4	7	9	9	11
60-64	4	7	7	9	9	11
65-69	7	9	11	11	13	15
70	7	9	11	13	15	17
71	9	11	13	15	17	20
72	9	11	15	17	17	20
73	11	13	15	17	20	22
74	11	13	17	20	22	24
75	11	15	17	20	22	24
76	13	15	20	22	24	26
77	13	17	20	24	26	26
78	15	20	24	26	28	30
79	17	22	26	28	30	33
80	17	24	28	33	35	37
81	20	26	30	35	37	39
82	22	28	35	37	39	44
83	26	33	39	41	46	48
84	28	37	44	48	50	52
85	30	39	48	52	54	59
86	35	44	52	57	59	63
87	37	48	57	61	63	67
88	39	48	57	63	65	70
89	39	50	59	65	67	72

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$7	$9	$11	$13	$15	$17
50-59	7	9	11	13	15	17
60-64	7	11	13	15	17	20
65-69	11	13	17	20	22	26
70	11	15	20	22	24	28
71	13	17	22	24	28	30
72	13	17	22	26	28	33
73	15	20	24	26	30	35
74	15	20	24	28	30	35
75	15	22	26	30	33	37
76	17	22	28	30	35	37
77	17	24	28	33	35	39
78	20	26	33	37	39	44
79	22	28	35	39	44	48
80	24	30	37	44	46	50
81	26	33	41	46	50	54
82	28	37	44	50	54	59
83	33	41	50	54	59	63
84	35	46	54	61	65	70
85	39	50	59	65	70	74
86	41	54	63	72	76	81
87	46	59	70	76	81	87
88	46	59	70	78	83	87
89	48	61	74	81	85	91

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step I: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$4	$4	$7	$9	$9	$11
50-59	4	7	7	9	11	13
60-64	4	7	9	9	11	13
65-69	7	11	13	15	17	20
70	9	13	15	17	20	24
71	11	15	17	20	24	26
72	11	15	20	22	24	28
73	13	17	22	24	26	30
74	13	17	22	26	28	33
75	15	20	24	28	30	33
76	15	20	26	28	30	35
77	17	22	26	30	33	37
78	20	24	30	35	37	41
79	22	26	33	37	41	46
80	24	30	37	41	46	48
81	26	33	39	46	48	52
82	28	35	44	48	52	57
83	30	39	48	54	59	63
84	35	44	52	59	63	67
85	37	48	59	65	67	74
86	41	52	63	70	74	78
87	46	57	67	74	78	85
88	46	59	70	76	81	87
89	48	61	72	81	85	89

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-HCP: TAX QUALIFIED
HOME HEALTH CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Supplement to Tax Qualified Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$5	$7	$7	$10	$10
50-59	5	5	7	10	10	12
60-64	5	7	7	10	10	12
65-69	7	10	12	12	15	17
70	7	10	12	15	17	20
71	10	12	15	17	20	22
72	10	12	17	20	20	22
73	12	15	17	20	22	24
74	12	15	20	22	24	27
75	12	17	20	22	24	27
76	15	17	22	24	27	29
77	15	20	22	27	29	29
78	17	22	27	29	32	34
79	20	24	29	32	34	37
80	20	27	32	37	39	41
81	22	29	34	39	41	44
82	24	32	39	41	44	49
83	29	37	44	46	51	54
84	32	41	49	54	56	59
85	34	44	54	59	61	66
86	39	49	59	63	66	71
87	41	54	63	68	71	76
88	44	54	63	71	73	78
89	44	56	66	73	76	80

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$7	$10	$12	$15	$17	$20
50-59	7	10	12	15	17	20
60-64	7	12	15	17	20	22
65-69	12	15	20	22	24	29
70	12	17	22	24	27	32
71	15	20	24	27	32	34
72	15	20	24	29	32	37
73	17	22	27	29	34	39
74	17	22	27	32	34	39
75	17	24	29	34	37	41
76	20	24	32	34	39	41
77	20	27	32	37	39	44
78	22	29	37	41	44	49
79	24	32	39	44	49	54
80	27	34	41	49	51	56
81	29	37	46	51	56	61
82	32	41	49	56	61	66
83	37	46	56	61	66	71
84	39	51	61	68	73	78
85	44	56	66	73	78	83
86	46	61	71	80	85	90
87	51	66	78	85	90	98
88	51	66	78	88	93	98
89	54	68	83	90	95	102

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step II: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$5	$7	$10	$10	$12
50-59	5	7	7	10	12	15
60-64	5	7	10	10	12	15
65-69	7	12	15	17	20	22
70	10	15	17	20	22	27
71	12	17	20	22	27	29
72	12	17	22	24	27	32
73	15	20	24	27	29	34
74	15	20	24	29	32	37
75	17	22	27	32	34	37
76	17	22	29	32	34	39
77	20	24	29	34	37	41
78	22	27	34	39	41	46
79	24	29	37	41	46	51
80	27	34	41	46	51	54
81	29	37	44	51	54	59
82	32	39	49	54	59	63
83	34	44	54	61	66	71
84	39	49	59	66	71	76
85	41	54	66	73	76	83
86	46	59	71	78	83	88
87	51	63	76	83	88	95
88	51	66	78	85	90	98
89	54	68	80	90	95	100

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-HCP: TAX QUALIFIED
HOME HEALTH CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Supplement to Tax Qualified Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$5	$8	$8	$11	$11
50-59	5	5	8	11	11	14
60-64	5	8	8	11	11	14
65-69	8	11	14	14	16	19
70	8	11	14	16	19	22
71	11	14	16	19	22	25
72	11	14	19	22	22	25
73	14	16	19	22	25	27
74	14	16	22	25	27	30
75	14	19	22	25	27	30
76	16	19	25	27	30	33
77	16	22	25	30	33	33
78	19	25	30	33	35	38
79	22	27	33	35	38	41
80	22	30	35	41	44	46
81	25	33	38	44	46	49
82	27	35	44	46	49	55
83	33	41	49	52	57	60
84	35	46	55	60	63	66
85	38	49	60	66	68	74
86	44	55	66	71	74	79
87	46	60	71	76	79	85
88	49	60	71	79	82	87
89	49	63	74	82	85	90

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$8	$11	$14	$16	$19	$22
50-59	8	11	14	16	19	22
60-64	8	14	16	19	22	25
65-69	14	16	22	25	27	33
70	14	19	25	27	30	35
71	16	22	27	30	35	38
72	16	22	27	33	35	41
73	19	25	30	33	38	44
74	19	25	30	35	38	44
75	19	27	33	38	41	46
76	22	27	35	38	44	46
77	22	30	35	41	44	49
78	25	33	41	46	49	55
79	27	35	44	49	55	60
80	30	38	46	55	57	63
81	33	41	52	57	63	68
82	35	46	55	63	68	74
83	41	52	63	68	74	79
84	44	57	68	76	82	87
85	49	63	74	82	87	93
86	52	68	79	90	96	101
87	57	74	87	96	101	109
88	57	74	87	98	104	109
89	60	76	93	101	106	115

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates Step III: 12% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$5	$8	$11	$11	$14
50-59	5	8	8	11	14	16
60-64	5	8	11	11	14	16
65-69	8	14	16	19	22	25
70	11	16	19	22	25	30
71	14	19	22	25	30	33
72	14	19	25	27	30	35
73	16	22	27	30	33	38
74	16	22	27	33	35	41
75	19	25	30	35	38	41
76	19	25	33	35	38	44
77	22	27	33	38	41	46
78	25	30	38	44	46	52
79	27	33	41	46	52	57
80	30	38	46	52	57	60
81	33	41	49	57	60	66
82	35	44	55	60	66	71
83	38	49	60	68	74	79
84	44	55	66	74	79	85
85	46	60	74	82	85	93
86	52	66	79	87	93	98
87	57	71	85	93	98	106
88	57	74	87	96	101	109
89	60	76	90	101	106	112

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-HCP: TAX QUALIFIED
HOME HEALTH CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Preferred Classes - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

NTQ
"Double Care"
Level

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Standard Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$1	$2	$3	$3	$3	$3
50-54	2	2	3	3	3	5
55	2	3	3	3	5	5
56	2	3	3	5	5	6
57	2	3	3	5	5	6
58	2	3	5	5	5	6
59	2	3	5	5	6	7
60	3	5	5	6	6	7
61	3	5	6	6	7	8
62	3	5	6	7	7	8
63	3	6	7	7	8	9
64	3	6	7	8	9	10
65	5	7	8	9	9	12
66	5	7	9	10	10	12
67	5	8	9	10	12	13
68	6	9	10	12	13	15
69	7	9	12	14	14	16
70	7	10	14	15	16	17
71	8	12	15	16	17	20
72	8	13	16	17	18	21
73	9	15	18	20	21	24
74	10	16	20	23	24	26
75	12	18	22	25	26	30
76	13	20	24	28	29	33
77	14	21	26	30	31	36
78	16	24	30	33	36	40
79	17	26	33	38	39	46
80	20	30	37	41	44	51
81	21	32	41	46	48	55
82	22	35	44	49	52	60
83	24	39	48	55	59	67
84	26	43	54	62	66	74
85	29	47	59	68	72	81
86	32	51	63	74	78	87
87	35	55	68	79	85	93
88	38	61	76	89	95	105
89	41	68	84	98	105	115

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$1	$3	$4	$4	$4	$4
50-54	3	3	4	4	4	5
55	3	4	4	4	5	5
56	3	4	4	5	5	7
57	3	4	4	5	5	7
58	3	4	5	5	5	7
59	3	4	5	5	7	8
60	4	5	5	7	7	8
61	4	5	7	7	8	9
62	4	5	7	8	8	9
63	4	7	8	8	9	11
64	4	7	8	9	11	12
65	5	8	9	11	11	13
66	5	8	11	12	12	13
67	5	9	11	12	13	15
68	7	11	12	13	15	17
69	8	11	13	16	16	19
70	8	12	16	17	19	20
71	9	13	17	19	20	22
72	9	15	19	20	21	24
73	11	17	21	22	24	28
74	12	19	22	26	28	30
75	13	21	25	29	30	34
76	15	22	28	32	33	38
77	16	24	30	34	36	41
78	19	28	34	38	41	46
79	20	30	38	44	45	53
80	22	34	42	48	50	58
81	24	37	48	53	56	63
82	25	40	50	57	60	69
83	28	45	56	63	67	77
84	30	49	62	71	75	85
85	33	54	67	78	83	93
86	37	58	73	85	90	101
87	40	63	78	91	98	107
88	44	70	87	102	110	120
89	48	78	97	112	120	132

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

NTQ
"Double Care"
Lifetime IR
5% Compound

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$6	$6	$6	$8
50-54	3	5	6	7	7	9
55	5	6	7	8	8	12
56	5	6	8	8	9	12
57	5	7	8	9	9	13
58	5	7	9	9	10	14
59	6	7	9	10	12	15
60	6	8	10	12	12	15
61	6	8	10	12	13	16
62	6	9	12	13	13	17
63	7	9	12	13	14	18
64	7	10	13	14	15	18
65	7	10	13	14	15	20
66	7	12	14	15	16	21
67	7	12	14	16	17	22
68	8	13	16	17	20	24
69	9	14	17	20	22	26
70	10	16	20	22	24	29
71	12	17	22	24	26	31
72	13	18	23	26	29	36
73	14	20	25	29	31	37
74	15	22	28	31	33	41
75	16	23	30	33	37	45
76	17	25	31	36	39	49
77	20	26	33	39	41	53
78	21	30	38	44	47	60
79	23	35	43	49	53	66
80	24	38	48	54	59	72
81	26	41	53	60	64	78
82	28	45	58	66	70	84
83	31	49	63	72	77	91
84	33	54	69	78	84	99
85	36	59	75	85	91	106
86	39	63	81	92	98	113
87	41	68	86	99	105	120
88	46	76	95	110	116	133
89	51	83	106	121	128	146

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$5	$7	$7	$7	$9
50-54	4	5	7	8	8	11
55	5	7	8	9	9	13
56	5	7	9	9	11	13
57	5	8	9	11	11	15
58	5	8	11	11	12	16
59	7	8	11	12	13	17
60	7	9	12	13	13	17
61	7	9	12	13	15	19
62	7	11	13	15	15	20
63	8	11	13	15	16	21
64	8	12	15	16	17	21
65	8	12	15	16	17	22
66	8	13	16	17	19	24
67	8	13	16	19	20	25
68	9	15	19	20	22	28
69	11	16	20	22	25	30
70	12	19	22	25	28	33
71	13	20	25	28	30	36
72	15	21	26	30	33	37
73	16	22	29	33	36	42
74	17	25	32	36	38	48
75	19	26	34	38	42	52
76	20	29	36	41	45	57
77	22	30	38	45	48	61
78	24	34	44	50	54	69
79	26	40	49	57	61	75
80	28	44	56	62	67	83
81	30	48	61	69	74	90
82	32	52	66	75	81	97
83	36	57	73	83	89	104
84	38	62	79	90	97	114
85	41	67	86	98	104	122
86	45	73	93	106	112	130
87	48	78	99	114	120	138
88	53	87	110	127	134	153
89	58	95	122	139	147	168

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

NTQ
"Double Care"
10-Year IR
5% Compound

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$3	$3	$5	$5	$6
50-54	2	3	5	5	5	6
55	3	5	5	6	6	8
56	3	5	6	6	6	8
57	3	5	6	6	7	8
58	3	5	6	7	7	9
59	3	6	7	7	8	9
60	5	6	7	8	8	10
61	5	6	7	8	9	12
62	5	7	8	9	9	12
63	5	7	8	9	10	13
64	5	7	9	10	10	14
65	5	8	9	10	12	14
66	6	8	10	12	13	15
67	6	9	10	12	13	16
68	7	10	13	14	15	18
69	8	12	15	16	17	21
70	9	14	17	18	21	24
71	10	15	18	21	23	26
72	12	16	21	23	25	29
73	13	18	23	25	28	32
74	14	20	25	28	30	36
75	15	22	26	31	32	39
76	16	23	29	33	35	43
77	17	24	31	36	38	46
78	20	29	36	40	44	53
79	22	32	40	46	49	60
80	23	36	46	52	55	68
81	25	40	51	58	62	75
82	28	44	55	63	68	82
83	30	48	61	70	75	90
84	33	53	68	77	82	97
85	36	58	74	84	90	104
86	38	63	79	91	97	112
87	41	68	85	98	104	118
88	46	75	95	109	115	132
89	51	83	105	121	127	145

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$5	$5	$7
50-54	3	4	5	5	5	7
55	4	5	5	7	7	9
56	4	5	7	7	7	9
57	4	5	7	7	8	9
58	4	5	7	8	8	11
59	4	7	8	8	9	11
60	5	7	8	9	9	12
61	5	7	8	9	11	13
62	5	8	9	11	11	13
63	5	8	9	11	12	15
64	5	8	11	12	12	16
65	5	9	11	12	13	16
66	7	9	12	13	15	17
67	7	11	12	13	15	19
68	8	12	15	16	17	21
69	9	13	17	19	20	24
70	11	16	20	21	24	28
71	12	17	21	24	26	30
72	13	19	24	26	29	33
73	15	21	26	29	32	37
74	16	22	29	32	34	41
75	17	25	30	36	37	45
76	19	26	33	38	40	49
77	20	28	36	41	44	53
78	22	33	41	46	50	61
79	25	37	46	53	57	69
80	26	41	53	60	63	78
81	29	46	58	66	71	86
82	32	50	63	73	78	94
83	34	56	70	81	86	103
84	38	61	78	89	94	111
85	41	66	85	97	103	119
86	44	73	91	104	111	128
87	48	78	98	112	119	136
88	53	86	110	126	132	152
89	58	95	120	139	145	167

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Preferred Classes - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

NTQ
"Double Care"
Level
100% APOC

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$3	$3	$5	$5	$6
50-54	2	3	5	5	6	6
55	2	3	5	6	6	7
56	3	5	6	6	6	8
57	3	5	6	6	7	8
58	3	5	6	7	7	9
59	3	5	7	7	8	9
60	3	6	7	8	8	10
61	5	6	8	8	9	12
62	5	7	8	9	10	12
63	5	7	9	10	12	13
64	6	8	10	12	13	14
65	6	9	12	13	14	15
66	7	10	13	14	15	16
67	7	10	13	15	16	17
68	8	12	15	16	17	20
69	8	13	16	18	20	22
70	9	15	18	21	22	24
71	10	16	20	22	23	25
72	12	17	22	24	25	28
73	13	20	24	26	29	32
74	14	21	26	30	31	36
75	15	23	29	32	35	40
76	16	24	31	35	37	45
77	18	26	33	38	40	48
78	20	30	38	43	46	55
79	22	33	43	48	51	62
80	24	36	47	53	56	68
81	26	41	49	59	60	75
82	29	45	56	63	68	82
83	31	49	62	71	77	91
84	35	55	69	79	85	100
85	38	60	75	87	94	109
86	40	66	82	95	102	118
87	44	70	87	102	112	128
88	48	78	98	115	123	141
89	54	86	108	127	136	155

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Standard Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$5	$5	$7
50-54	3	4	5	5	7	7
55	3	4	5	7	7	8
56	4	5	7	7	7	9
57	4	5	7	7	8	9
58	4	5	7	8	8	11
59	4	5	8	8	9	11
60	4	7	8	9	9	12
61	5	7	9	9	11	13
62	5	8	9	11	12	13
63	5	8	11	12	13	15
64	7	9	12	13	15	16
65	7	11	13	15	16	17
66	8	12	15	16	17	19
67	8	12	15	17	19	20
68	9	13	17	19	20	22
69	9	15	19	21	22	25
70	11	17	21	24	25	28
71	12	19	22	25	26	29
72	13	20	25	28	29	32
73	15	22	28	30	33	37
74	16	24	30	34	36	41
75	17	26	33	37	40	46
76	19	28	36	40	42	52
77	21	30	38	44	46	56
78	22	34	44	49	53	63
79	25	38	49	56	58	71
80	28	41	54	61	65	78
81	30	48	57	67	69	86
82	33	52	65	73	78	94
83	36	57	71	82	89	104
84	40	63	79	91	98	115
85	44	69	86	101	108	126
86	46	75	94	110	118	136
87	50	81	101	118	128	147
88	56	90	112	132	142	163
89	62	99	124	145	156	179

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Preferred Classes - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

NTQ
"Double Care"
100% APOC +
Lifetime IR
5% Compound

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$6	$8	$8	$9	$12
50-54	5	7	8	9	10	13
55	6	8	10	12	12	16
56	6	8	10	12	13	17
57	7	9	12	13	14	18
58	7	9	13	14	15	20
59	7	10	13	14	15	21
60	8	12	14	15	16	22
61	8	12	15	16	17	23
62	8	13	16	17	18	24
63	9	14	17	18	20	25
64	9	14	18	20	22	28
65	10	15	20	21	23	29
66	10	16	21	22	24	31
67	10	17	22	24	25	32
68	12	18	25	26	28	35
69	13	21	25	29	31	37
70	14	22	28	31	33	39
71	15	23	30	33	36	41
72	16	24	31	36	39	44
73	18	26	33	38	41	49
74	20	28	36	40	45	55
75	21	30	38	44	47	61
76	22	31	40	46	51	67
77	24	33	43	48	53	72
78	26	38	48	55	61	81
79	29	44	55	62	68	90
80	31	48	61	70	76	98
81	33	53	68	77	84	106
82	36	58	74	84	91	115
83	39	63	81	93	100	124
84	43	69	89	101	109	133
85	46	76	95	110	117	143
86	49	82	104	118	127	153
87	53	87	110	128	136	162
88	60	97	123	141	151	181
89	66	107	136	156	167	199

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Standard Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$7	$9	$9	$11	$13
50-54	5	8	9	11	12	15
55	7	9	12	13	13	19
56	7	9	12	13	15	20
57	8	11	13	15	16	21
58	8	11	15	16	17	22
59	8	12	15	16	17	24
60	9	13	16	17	19	25
61	9	13	17	19	20	26
62	9	15	19	20	21	28
63	11	16	20	21	22	29
64	11	16	21	22	25	32
65	12	17	22	24	26	33
66	12	19	24	25	28	36
67	12	20	25	28	29	37
68	13	21	29	30	32	40
69	15	24	29	33	36	42
70	16	25	32	36	38	45
71	17	26	34	38	41	48
72	19	28	36	41	45	50
73	21	30	38	44	48	57
74	22	32	41	46	52	63
75	24	34	44	50	54	70
76	25	36	46	53	58	77
77	28	38	49	56	61	83
78	30	44	56	63	70	93
79	33	50	63	71	78	103
80	36	56	70	81	87	112
81	38	61	78	89	97	122
82	41	66	85	97	104	132
83	45	73	93	107	115	143
84	49	79	102	116	126	153
85	53	87	110	127	135	164
86	57	94	119	136	145	176
87	61	101	127	147	156	186
88	69	111	142	163	173	208
89	75	123	156	180	192	229

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC
and 5% 10-Year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

NTQ
"Double Care"
100% APOC +
10-Yr IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% 10-Year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$6	$6	$7	$8
50-54	3	6	6	7	7	9
55	5	6	7	8	8	12
56	5	6	8	8	9	12
57	5	7	8	9	9	13
58	5	7	8	9	10	14
59	6	7	9	10	12	14
60	6	8	10	10	12	15
61	6	8	10	12	13	16
62	6	9	12	13	14	17
63	7	9	12	13	14	17
64	7	10	13	14	15	18
65	7	10	14	15	16	20
66	7	12	14	16	17	21
67	8	13	15	16	18	22
68	9	14	17	20	21	25
69	10	16	21	23	24	29
70	12	18	23	25	28	32
71	14	21	25	29	31	36
72	15	22	28	32	35	38
73	16	24	30	35	37	44
74	17	25	32	37	40	48
75	20	28	35	39	43	53
76	21	29	37	41	45	58
77	22	31	39	44	48	62
78	24	36	45	52	56	72
79	28	41	52	59	64	82
80	30	46	59	67	72	92
81	32	51	64	74	81	101
82	35	56	71	82	89	112
83	39	62	79	91	98	121
84	43	68	87	100	107	131
85	46	75	94	108	116	141
86	49	81	102	117	125	151
87	53	86	110	127	135	161
88	59	97	123	141	150	179
89	64	106	135	155	166	198

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$5	$7	$7	$8	$9
50-54	4	7	7	8	8	11
55	5	7	8	9	9	13
56	5	7	9	9	11	13
57	5	8	9	11	11	15
58	5	8	9	11	12	16
59	7	8	11	12	13	16
60	7	9	12	12	13	17
61	7	9	12	13	15	19
62	7	11	13	15	16	20
63	8	11	13	15	16	20
64	8	12	15	16	17	21
65	8	12	16	17	19	22
66	8	13	16	19	20	24
67	9	15	17	19	21	25
68	11	16	20	22	24	29
69	12	19	24	26	28	33
70	13	21	26	29	32	37
71	16	24	29	33	36	41
72	17	25	32	37	40	44
73	19	28	34	40	42	50
74	20	29	37	42	46	56
75	22	32	40	45	49	61
76	24	33	42	48	52	66
77	25	36	45	50	56	71
78	28	41	52	60	65	83
79	32	48	60	67	74	94
80	34	53	67	77	83	106
81	37	58	74	85	93	116
82	40	65	82	94	102	128
83	45	71	91	104	112	139
84	49	78	101	115	123	151
85	53	86	108	124	134	163
86	57	93	118	135	144	173
87	61	99	127	145	155	185
88	67	111	142	163	172	206
89	74	122	155	179	190	227

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

LONG TERM CARE INSURANCE POLICY
POLICY FORM TNQ-LTC-2000-VA
ALTERNATIVE PLAN OF CARE RIDER TNQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $0.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

NTQ
"Double Care"
Level

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$1	$3	$4	$4	$4	$4
50-54	3	3	4	4	4	5
55	3	4	4	4	5	5
56	3	4	4	5	5	6
57	3	4	4	5	5	6
58	3	4	5	5	5	6
59	3	4	5	5	6	8
60	4	5	5	6	6	8
61	4	5	6	6	8	9
62	4	5	6	8	8	9
63	4	6	8	8	9	10
64	4	6	8	9	10	12
65	5	8	9	10	10	13
66	5	8	10	12	12	13
67	5	9	10	12	13	14
68	6	10	12	13	14	17
69	8	10	13	15	15	18
70	8	12	15	17	18	19
71	9	13	17	18	19	22
72	9	14	18	19	21	23
73	10	17	21	22	23	27
74	12	18	22	26	27	30
75	13	21	24	28	30	33
76	14	22	27	31	32	37
77	15	23	30	33	35	40
78	18	27	33	37	40	45
79	19	30	37	43	44	52
80	22	33	41	46	49	57
81	23	36	46	52	54	62
82	24	39	49	55	58	67
83	27	44	54	62	66	75
84	30	48	61	70	73	82
85	32	53	66	76	81	90
86	36	57	71	82	88	98
87	39	62	76	89	95	104
88	43	68	85	99	107	117
89	46	76	94	109	117	129

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$1	$3	$4	$4	$4	$4
50-54	3	3	4	4	4	6
55	3	4	4	4	6	6
56	3	4	4	6	6	7
57	3	4	4	6	6	7
58	3	4	6	6	6	7
59	3	4	6	6	7	9
60	4	6	6	7	7	9
61	4	6	7	7	9	10
62	4	6	7	9	9	10
63	4	7	9	9	10	12
64	4	7	9	10	12	13
65	6	9	10	12	12	15
66	6	9	12	13	13	15
67	6	10	12	13	15	16
68	7	12	13	15	16	19
69	9	12	15	18	18	21
70	9	13	18	19	21	22
71	10	15	19	21	22	25
72	10	16	21	22	24	27
73	12	19	24	25	27	31
74	13	21	25	30	31	34
75	15	24	28	33	34	39
76	16	25	31	36	37	43
77	18	27	34	39	40	46
78	21	31	39	43	46	52
79	22	34	43	49	50	59
80	25	39	47	53	56	65
81	27	41	53	59	62	71
82	28	44	56	64	67	77
83	31	50	62	71	76	86
84	34	55	70	80	84	95
85	37	61	76	87	93	104
86	41	65	81	95	101	113
87	44	71	87	102	110	120
88	49	79	98	114	123	135
89	53	87	108	126	135	148

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

NTQ
"Double Care"
Lifetime IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$5	$6	$6	$6	$9
50-54	4	5	6	8	8	10
55	5	6	8	9	9	13
56	5	6	9	9	10	13
57	5	8	9	10	10	14
58	5	8	10	10	12	15
59	6	8	10	12	13	17
60	6	9	12	13	13	17
61	6	9	12	13	14	18
62	6	10	13	14	14	19
63	8	10	13	14	15	21
64	8	12	14	15	17	21
65	8	12	14	15	17	22
66	8	13	15	17	18	23
67	8	13	15	18	19	24
68	9	14	18	19	22	27
69	10	15	19	22	24	30
70	12	18	22	24	27	32
71	13	19	24	27	30	35
72	14	21	26	30	32	40
73	15	22	28	32	35	41
74	17	24	31	35	37	46
75	18	26	33	37	41	50
76	19	28	35	40	44	55
77	22	30	37	44	46	59
78	23	33	43	49	53	67
79	26	39	48	55	59	73
80	27	43	54	61	66	81
81	30	46	59	67	72	88
82	31	50	64	73	79	94
83	35	55	71	81	86	102
84	37	61	77	88	94	111
85	40	66	84	95	102	118
86	44	71	90	103	109	126
87	46	76	97	111	117	134
88	52	85	107	124	130	149
89	57	93	118	135	143	164

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$6	$7	$7	$7	$10
50-54	4	6	7	9	9	12
55	6	7	9	10	10	15
56	6	7	10	10	12	15
57	6	9	10	12	12	16
58	6	9	12	12	13	18
59	7	9	12	13	15	19
60	7	10	13	15	15	19
61	7	10	13	15	16	21
62	7	12	15	16	16	22
63	9	12	15	16	18	24
64	9	13	16	18	19	24
65	9	13	16	18	19	25
66	9	15	18	19	21	27
67	9	15	18	21	22	28
68	10	16	21	22	25	31
69	12	18	22	25	28	34
70	13	21	25	28	31	37
71	15	22	28	31	34	40
72	16	24	30	34	37	41
73	18	25	33	37	40	47
74	19	28	36	40	43	53
75	21	30	39	43	47	58
76	22	33	40	46	50	64
77	25	34	43	50	53	68
78	27	39	49	56	61	77
79	30	44	55	64	68	84
80	31	49	62	70	76	93
81	34	53	68	77	83	101
82	36	58	74	84	90	108
83	40	64	81	93	99	117
84	43	70	89	101	108	127
85	46	76	96	110	117	136
86	50	81	104	118	126	145
87	53	87	111	127	135	154
88	59	98	123	142	150	172
89	65	107	136	156	164	188

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

NTQ
"Double Care"
10-Year IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$5	$5	$6
50-54	3	4	5	5	5	6
55	4	5	5	6	6	9
56	4	5	6	6	6	9
57	4	5	6	6	8	9
58	4	5	6	8	8	10
59	4	6	8	8	9	10
60	5	6	8	9	9	12
61	5	6	8	9	10	13
62	5	8	9	10	10	13
63	5	8	9	10	12	14
64	5	8	10	12	12	15
65	5	9	10	12	13	15
66	6	9	12	13	14	17
67	6	10	12	13	14	18
68	8	12	14	15	17	21
69	9	13	17	18	19	23
70	10	15	19	21	23	27
71	12	17	21	23	26	30
72	13	18	23	26	28	32
73	14	21	26	28	31	36
74	15	22	28	31	33	40
75	17	24	30	35	36	44
76	18	26	32	37	39	48
77	19	27	35	40	43	52
78	22	32	40	45	49	59
79	24	36	45	52	55	67
80	26	40	52	58	62	76
81	28	45	57	64	70	84
82	31	49	62	71	76	91
83	33	54	68	79	84	100
84	37	59	76	86	91	108
85	40	64	82	94	100	116
86	43	71	89	102	108	125
87	46	76	95	109	116	133
88	52	84	107	122	129	148
89	57	93	117	135	142	162

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$6	$6	$7
50-54	3	4	6	6	6	7
55	4	6	6	7	7	10
56	4	6	7	7	7	10
57	4	6	7	7	9	10
58	4	6	7	9	9	12
59	4	7	9	9	10	12
60	6	7	9	10	10	13
61	6	7	9	10	12	15
62	6	9	10	12	12	15
63	6	9	10	12	13	16
64	6	9	12	13	13	18
65	6	10	12	13	15	18
66	7	10	13	15	16	19
67	7	12	13	15	16	21
68	9	13	16	18	19	24
69	10	15	19	21	22	27
70	12	18	22	24	27	31
71	13	19	24	27	30	34
72	15	21	27	30	33	37
73	16	24	30	33	36	41
74	18	25	33	36	39	46
75	19	28	34	40	41	50
76	21	30	37	43	44	55
77	22	31	40	46	49	59
78	25	37	46	52	56	68
79	28	41	52	59	64	77
80	30	46	59	67	71	87
81	33	52	65	74	80	96
82	36	56	71	81	87	105
83	39	62	79	90	96	116
84	43	68	87	99	105	124
85	46	74	95	108	116	133
86	49	81	102	117	124	144
87	53	87	110	126	133	153
88	59	96	123	141	148	170
89	65	107	135	156	163	187

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

NTQ
"Double Care"
Level
100% APOC

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$5	$5	$6
50-54	3	4	5	5	6	6
55	3	4	5	6	6	8
56	4	5	6	6	6	9
57	4	5	6	6	8	9
58	4	5	6	8	8	10
59	4	5	8	8	9	10
60	4	6	8	9	9	12
61	5	6	9	9	10	13
62	5	8	9	10	12	13
63	5	8	10	12	13	14
64	6	9	12	13	14	15
65	6	10	13	14	15	17
66	8	12	14	15	17	18
67	8	12	14	17	18	19
68	9	13	17	18	19	22
69	9	14	18	21	22	24
70	10	17	21	23	24	27
71	12	18	22	24	26	28
72	13	19	24	27	28	31
73	14	22	27	30	32	36
74	15	23	30	33	35	40
75	17	26	32	36	39	45
76	18	27	35	39	41	50
77	21	30	37	43	45	54
78	22	33	43	48	52	62
79	24	37	48	54	57	70
80	27	40	53	59	63	76
81	30	46	55	66	67	84
82	32	50	63	71	76	91
83	35	55	70	80	86	102
84	39	62	77	89	95	112
85	43	67	84	98	106	122
86	45	73	91	107	115	133
87	49	79	98	115	125	143
88	54	88	109	129	138	158
89	61	97	121	142	152	174

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$6	$6	$7
50-54	3	4	6	6	7	7
55	3	4	6	7	7	9
56	4	6	7	7	7	10
57	4	6	7	7	9	10
58	4	6	7	9	9	12
59	4	6	9	9	10	12
60	4	7	9	10	10	13
61	6	7	10	10	12	15
62	6	9	10	12	13	15
63	6	9	12	13	15	16
64	7	10	13	15	16	18
65	7	12	15	16	18	19
66	9	13	16	18	19	21
67	9	13	16	19	21	22
68	10	15	19	21	22	25
69	10	16	21	24	25	28
70	12	19	24	27	28	31
71	13	21	25	28	30	33
72	15	22	28	31	33	36
73	16	25	31	34	37	41
74	18	27	34	39	40	46
75	19	30	37	41	44	52
76	21	31	40	44	47	58
77	24	34	43	49	52	62
78	25	39	49	55	59	71
79	28	43	55	62	65	80
80	31	46	61	68	73	87
81	34	53	64	76	77	96
82	37	58	73	81	87	105
83	40	64	80	92	99	117
84	44	71	89	102	110	129
85	49	77	96	113	121	141
86	52	84	105	123	132	153
87	56	90	113	132	144	164
88	62	101	126	148	158	182
89	70	111	139	163	175	200

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

NTQ
"Double Care"
100% APOC +
Lifetime IR
5% Compound

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$6	$9	$9	$10	$13
50-54	5	8	9	10	12	14
55	6	9	12	13	13	18
56	6	9	12	13	14	19
57	8	10	13	14	15	21
58	8	10	14	15	17	22
59	8	12	14	15	17	23
60	9	13	15	17	18	24
61	9	13	17	18	19	26
62	9	14	18	19	21	27
63	10	15	19	21	22	28
64	10	15	21	22	24	31
65	12	17	22	23	26	32
66	12	18	23	24	27	35
67	12	19	24	27	28	36
68	13	21	28	30	31	39
69	14	23	28	32	35	41
70	15	24	31	35	37	44
71	17	26	33	37	40	46
72	18	27	35	40	44	49
73	21	30	37	43	46	55
74	22	31	40	45	50	62
75	23	33	43	49	53	68
76	24	35	45	52	57	75
77	27	37	48	54	59	81
78	30	43	54	62	68	90
79	32	49	62	70	76	100
80	35	54	68	79	85	109
81	37	59	76	86	94	118
82	40	64	82	94	102	129
83	44	71	90	104	112	139
84	48	77	99	113	122	149
85	52	85	107	124	131	160
86	55	91	116	133	142	171
87	59	98	124	143	152	182
88	67	108	138	158	169	202
89	73	120	152	175	187	223

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$6	$7	$10	$10	$12	$15
50-54	6	9	10	12	13	16
55	7	10	13	15	15	21
56	7	10	13	15	16	22
57	9	12	15	16	18	24
58	9	12	16	18	19	25
59	9	13	16	18	19	27
60	10	15	18	19	21	28
61	10	15	19	21	22	30
62	10	16	21	22	24	31
63	12	18	22	24	25	33
64	12	18	24	25	28	36
65	13	19	25	27	30	37
66	13	21	27	28	31	40
67	13	22	28	31	33	41
68	15	24	33	34	36	44
69	16	27	33	37	40	47
70	18	28	36	40	43	50
71	19	30	39	43	46	53
72	21	31	40	46	50	56
73	24	34	43	49	53	64
74	25	36	46	52	58	71
75	27	39	49	56	61	79
76	28	40	52	59	65	86
77	31	43	55	62	68	93
78	34	49	62	71	79	104
79	37	56	71	80	87	116
80	40	62	79	90	98	126
81	43	68	87	99	108	136
82	46	74	95	108	117	148
83	50	81	104	120	129	160
84	55	89	114	130	141	172
85	59	98	123	142	151	184
86	64	105	133	153	163	197
87	68	113	142	164	175	209
88	77	124	158	182	194	233
89	84	138	175	201	215	256

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC
and 5% 10-Year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

NTQ
"Double Care"
100% APOC +
10-Yr IR
5% Compound

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$5	$6	$6	$8	$9
50-54	4	6	6	8	8	10
55	5	6	8	9	9	13
56	5	6	9	9	10	13
57	5	8	9	10	10	14
58	5	8	9	10	12	15
59	6	8	10	12	13	15
60	6	9	12	12	13	17
61	6	9	12	13	14	18
62	6	10	13	14	15	19
63	8	10	13	14	15	19
64	8	12	14	15	17	21
65	8	12	15	17	18	22
66	8	13	15	18	19	23
67	9	14	17	18	21	24
68	10	15	19	22	23	28
69	12	18	23	26	27	32
70	13	21	26	28	31	36
71	15	23	28	32	35	40
72	17	24	31	36	39	43
73	18	27	33	39	41	49
74	19	28	36	41	45	54
75	22	31	39	44	48	59
76	23	32	41	46	50	64
77	24	35	44	49	54	70
78	27	40	50	58	63	81
79	31	46	58	66	72	91
80	33	52	66	75	81	103
81	36	57	72	82	90	113
82	39	63	80	91	99	125
83	44	70	89	102	109	135
84	48	76	98	112	120	147
85	52	84	106	121	130	158
86	55	90	115	131	140	169
87	59	97	124	142	151	180
88	66	108	138	158	167	201
89	72	118	151	174	185	222

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% 10-Year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$6	$7	$7	$9	$10
50-54	4	7	7	9	9	12
55	6	7	9	10	10	15
56	6	7	10	10	12	15
57	6	9	10	12	12	16
58	6	9	10	12	13	18
59	7	9	12	13	15	18
60	7	10	13	13	15	19
61	7	10	13	15	16	21
62	7	12	15	16	18	22
63	9	12	15	16	18	22
64	9	13	16	18	19	24
65	9	13	18	19	21	25
66	9	15	18	21	22	27
67	10	16	19	21	24	28
68	12	18	22	25	27	33
69	13	21	27	30	31	37
70	15	24	30	33	36	41
71	18	27	33	37	40	46
72	19	28	36	41	44	49
73	21	31	39	44	47	56
74	22	33	41	47	52	62
75	25	36	44	50	55	68
76	27	37	47	53	58	74
77	28	40	50	56	62	80
78	31	46	58	67	73	93
79	36	53	67	76	83	105
80	39	59	76	86	93	118
81	41	65	83	95	104	130
82	44	73	92	105	114	144
83	50	80	102	117	126	156
84	55	87	113	129	138	169
85	59	96	121	139	150	182
86	64	104	132	151	161	194
87	68	111	142	163	173	207
88	76	124	158	182	193	231
89	83	136	173	200	213	255

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

LONG TERM CARE INSURANCE POLICY
POLICY FORM TNQ-LTC-2000-VA
ALTERNATIVE PLAN OF CARE RIDER TNQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $0.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

NTQ
"Double Care"
Level

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$1	$3	$4	$4	$4	$4
50-54	3	3	4	4	4	6
55	3	4	4	4	6	6
56	3	4	4	6	6	7
57	3	4	4	6	6	7
58	3	4	6	6	6	7
59	3	4	6	6	7	9
60	4	6	6	7	7	9
61	4	6	7	7	9	10
62	4	6	7	9	9	10
63	4	7	9	9	10	12
64	4	7	9	10	12	13
65	6	9	10	12	12	14
66	6	9	12	13	13	14
67	6	10	12	13	14	16
68	7	12	13	14	16	19
69	9	12	14	17	17	20
70	9	13	17	19	20	22
71	10	14	19	20	22	25
72	10	16	20	22	23	26
73	12	19	23	25	26	30
74	13	20	25	29	30	33
75	14	23	27	32	33	38
76	16	25	30	35	36	42
77	17	26	33	38	39	45
78	20	30	38	42	45	50
79	22	33	42	48	49	58
80	25	38	46	52	55	63
81	26	40	52	58	61	69
82	27	43	55	62	65	75
83	30	49	61	69	74	84
84	33	53	68	78	82	92
85	36	59	74	85	91	101
86	40	63	79	92	98	110
87	43	69	85	100	107	117
88	48	76	95	111	120	131
89	52	85	105	123	131	144

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$3	$5	$5	$5	$5
50-54	3	3	5	5	5	7
55	3	5	5	5	7	7
56	3	5	5	7	7	8
57	3	5	5	7	7	8
58	3	5	7	7	7	8
59	3	5	7	7	8	10
60	5	7	7	8	8	10
61	5	7	8	8	10	12
62	5	7	8	10	10	12
63	5	8	10	10	12	13
64	5	8	10	12	13	15
65	7	10	12	13	13	17
66	7	10	13	15	15	17
67	7	12	13	15	17	18
68	8	13	15	17	18	22
69	10	13	17	20	20	23
70	10	15	20	22	23	25
71	12	17	22	23	25	28
72	12	18	23	25	27	30
73	13	22	27	28	30	35
74	15	23	28	33	35	38
75	17	27	32	36	38	43
76	18	28	35	40	41	48
77	20	30	38	43	45	51
78	23	35	43	48	51	58
79	25	38	48	55	56	66
80	28	43	53	60	63	73
81	30	46	60	66	70	80
82	32	50	63	71	75	86
83	35	56	70	80	85	96
84	38	61	78	90	95	106
85	41	68	85	98	105	116
86	46	73	91	106	113	126
87	50	80	98	114	123	134
88	55	88	109	128	138	151
89	60	98	121	141	151	166

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

NTQ
"Double Care"
Lifetime IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$6	$7	$7	$7	$10
50-54	4	6	7	9	9	12
55	6	7	9	10	10	14
56	6	7	10	10	12	14
57	6	9	10	12	12	16
58	6	9	12	12	13	17
59	7	9	12	13	14	19
60	7	10	13	14	14	19
61	7	10	13	14	16	20
62	7	12	14	16	16	22
63	9	12	14	16	17	23
64	9	13	16	17	19	23
65	9	13	16	17	19	25
66	9	14	17	19	20	26
67	9	14	17	20	22	27
68	10	16	20	22	25	30
69	12	17	22	25	27	33
70	13	20	25	27	30	36
71	14	22	27	30	33	39
72	16	23	29	33	36	45
73	17	25	32	36	39	46
74	19	27	35	39	42	52
75	20	29	38	42	46	56
76	22	32	39	45	49	62
77	25	33	42	49	52	66
78	26	38	48	55	59	75
79	29	43	53	62	66	82
80	30	48	61	68	74	91
81	33	52	66	75	81	98
82	35	56	72	82	88	105
83	39	62	79	91	97	114
84	42	68	87	98	105	124
85	45	74	94	107	114	133
86	49	79	101	115	123	141
87	52	85	108	124	131	150
88	58	95	120	138	146	167
89	63	104	133	151	160	183

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$7	$8	$8	$8	$12
50-54	5	7	8	10	10	13
55	7	8	10	12	12	17
56	7	8	12	12	13	17
57	7	10	12	13	13	18
58	7	10	13	13	15	20
59	8	10	13	15	17	22
60	8	12	15	17	17	22
61	8	12	15	17	18	23
62	8	13	17	18	18	25
63	10	13	17	18	20	27
64	10	15	18	20	22	27
65	10	15	18	20	22	28
66	10	17	20	22	23	30
67	10	17	20	23	25	32
68	12	18	23	25	28	35
69	13	20	25	28	32	38
70	15	23	28	32	35	41
71	17	25	32	35	38	45
72	18	27	33	38	41	46
73	20	28	36	41	45	53
74	22	32	40	45	48	60
75	23	33	43	48	53	65
76	25	36	45	51	56	71
77	28	38	48	56	60	76
78	30	43	55	63	68	86
79	33	50	61	71	76	95
80	35	55	70	78	85	105
81	38	60	76	86	93	113
82	40	65	83	95	101	121
83	45	71	91	105	111	131
84	48	78	100	113	121	143
85	51	85	108	123	131	153
86	56	91	116	133	141	163
87	60	98	124	143	151	173
88	66	109	138	159	168	192
89	73	119	153	174	184	211

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

NTQ
"Double Care"
10-Year IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$6	$6	$7
50-54	3	4	6	6	6	7
55	4	6	6	7	7	10
56	4	6	7	7	7	10
57	4	6	7	7	9	10
58	4	6	7	9	9	12
59	4	7	9	9	10	12
60	6	7	9	10	10	13
61	6	7	9	10	12	14
62	6	9	10	12	12	14
63	6	9	10	12	13	16
64	6	9	12	13	13	17
65	6	10	12	13	14	17
66	7	10	13	14	16	19
67	7	12	13	14	16	20
68	9	13	16	17	19	23
69	10	14	19	20	22	26
70	12	17	22	23	26	30
71	13	19	23	26	29	33
72	14	20	26	29	32	36
73	16	23	29	32	35	40
74	17	25	32	35	38	45
75	19	27	33	39	40	49
76	20	29	36	42	43	53
77	22	30	39	45	48	58
78	25	36	45	50	55	66
79	27	40	50	58	62	75
80	29	45	58	65	69	85
81	32	50	63	72	78	94
82	35	55	69	79	85	102
83	38	61	76	88	94	113
84	42	66	85	97	102	121
85	45	72	92	105	113	130
86	48	79	100	114	121	140
87	52	85	107	123	130	149
88	58	94	120	137	144	166
89	63	104	131	151	159	182

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$5	$7	$7	$8
50-54	3	5	7	7	7	8
55	5	7	7	8	8	12
56	5	7	8	8	8	12
57	5	7	8	8	10	12
58	5	7	8	10	10	13
59	5	8	10	10	12	13
60	7	8	10	12	12	15
61	7	8	10	12	13	17
62	7	10	12	13	13	17
63	7	10	12	13	15	18
64	7	10	13	15	15	20
65	7	12	13	15	17	20
66	8	12	15	17	18	22
67	8	13	15	17	18	23
68	10	15	18	20	22	27
69	12	17	22	23	25	30
70	13	20	25	27	30	35
71	15	22	27	30	33	38
72	17	23	30	33	36	41
73	18	27	33	36	40	46
74	20	28	36	40	43	51
75	22	32	38	45	46	56
76	23	33	41	48	50	61
77	25	35	45	51	55	66
78	28	41	51	58	63	76
79	32	46	58	66	71	86
80	33	51	66	75	80	98
81	36	58	73	83	90	108
82	40	63	80	91	98	118
83	43	70	88	101	108	129
84	48	76	98	111	118	139
85	51	83	106	121	129	149
86	55	91	114	131	139	161
87	60	98	123	141	149	171
88	66	108	138	158	166	191
89	73	119	151	174	182	209

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

NTQ
"Double Care"
Level
100% APOC

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy: 365	730	1095	1460	1825	Life
18-49	$3	$4	$4	$6	$6	$7
50-54	3	4	6	6	7	7
55	3	4	6	7	7	9
56	4	6	7	7	7	10
57	4	6	7	7	9	10
58	4	6	7	9	9	12
59	4	6	9	9	10	12
60	4	7	9	10	10	13
61	6	7	10	10	12	14
62	6	9	10	12	13	14
63	6	9	12	13	14	16
64	7	10	13	14	16	17
65	7	12	14	16	17	19
66	9	13	16	17	19	20
67	9	13	16	19	20	22
68	10	14	19	20	22	25
69	10	16	20	23	25	27
70	12	19	23	26	27	30
71	13	20	25	27	29	32
72	14	22	27	30	32	35
73	16	25	30	33	36	40
74	17	26	33	38	39	45
75	19	29	36	40	43	50
76	20	30	39	43	46	56
77	23	33	42	48	50	61
78	25	38	48	53	58	69
79	27	42	53	61	63	78
80	30	45	59	66	71	85
81	33	52	62	74	75	94
82	36	56	71	79	85	102
83	39	62	78	89	97	114
84	43	69	87	100	107	126
85	48	75	94	110	118	137
86	50	82	102	120	128	149
87	55	88	110	128	140	160
88	61	98	123	144	154	177
89	68	108	136	159	170	195

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy: 365	730	1095	1460	1825	Life
18-49	$3	$5	$5	$7	$7	$8
50-54	3	5	7	7	8	8
55	3	5	7	8	8	10
56	5	7	8	8	8	12
57	5	7	8	8	10	12
58	5	7	8	10	10	13
59	5	7	10	10	12	13
60	5	8	10	12	12	15
61	7	8	12	12	13	17
62	7	10	12	13	15	17
63	7	10	13	15	17	18
64	8	12	15	17	18	20
65	8	13	17	18	20	22
66	10	15	18	20	22	23
67	10	15	18	22	23	25
68	12	17	22	23	25	28
69	12	18	23	27	28	32
70	13	22	27	30	32	35
71	15	23	28	32	33	36
72	17	25	32	35	36	40
73	18	28	35	38	41	46
74	20	30	38	43	45	51
75	22	33	41	46	50	58
76	23	35	45	50	53	65
77	27	38	48	55	58	70
78	28	43	55	61	66	80
79	32	48	61	70	73	90
80	35	51	68	76	81	98
81	38	60	71	85	86	108
82	41	65	81	91	98	118
83	45	71	90	103	111	131
84	50	80	100	114	123	144
85	55	86	108	126	136	158
86	58	95	118	138	148	171
87	63	101	126	148	161	184
88	70	113	141	166	178	204
89	78	124	156	182	196	224

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

NTQ
"Double Care"
100% APOC +
Lifetime IR
5% Compound

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$6	$7	$10	$10	$12	$14
50-54	6	9	10	12	13	16
55	7	10	13	14	14	20
56	7	10	13	14	16	22
57	9	12	14	16	17	23
58	9	12	16	17	19	25
59	9	13	16	17	19	26
60	10	14	17	19	20	27
61	10	14	19	20	22	29
62	10	16	20	22	23	30
63	12	17	22	23	25	32
64	12	17	23	25	27	35
65	13	19	25	26	29	36
66	13	20	26	27	30	39
67	13	22	27	30	32	40
68	14	23	32	33	35	43
69	16	26	32	36	39	46
70	17	27	35	39	42	49
71	19	29	38	42	45	52
72	20	30	39	45	49	55
73	23	33	42	48	52	62
74	25	35	45	50	56	69
75	26	38	48	55	59	76
76	27	39	50	58	63	84
77	30	42	53	61	66	91
78	33	48	61	69	76	101
79	36	55	69	78	85	113
80	39	61	76	88	95	123
81	42	66	85	97	105	133
82	45	72	92	105	114	144
83	49	79	101	117	126	156
84	53	87	111	127	137	167
85	58	95	120	138	147	179
86	62	102	130	149	159	192
87	66	110	138	160	170	203
88	75	121	154	177	189	226
89	82	134	170	196	209	250

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$7	$8	$12	$12	$13	$17
50-54	7	10	12	13	15	18
55	8	12	15	17	17	23
56	8	12	15	17	18	25
57	10	13	17	18	20	27
58	10	13	18	20	22	28
59	10	15	18	20	22	30
60	12	17	20	22	23	32
61	12	17	22	23	25	33
62	12	18	23	25	27	35
63	13	20	25	27	28	36
64	13	20	27	28	32	40
65	15	22	28	30	33	41
66	15	23	30	32	35	45
67	15	25	32	35	36	46
68	17	27	36	38	40	50
69	18	30	36	41	45	53
70	20	32	40	45	48	56
71	22	33	43	48	51	60
72	23	35	45	51	56	63
73	27	38	48	55	60	71
74	28	40	51	58	65	80
75	30	43	55	63	68	88
76	32	45	58	66	73	96
77	35	48	61	70	76	105
78	38	55	70	80	88	116
79	41	63	80	90	98	129
80	45	70	88	101	109	141
81	48	76	98	111	121	153
82	51	83	106	121	131	166
83	56	91	116	134	144	179
84	61	100	128	146	158	192
85	66	109	138	159	169	206
86	71	118	149	171	182	221
87	76	126	159	184	196	234
88	86	139	178	204	217	260
89	95	154	196	226	241	287

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC
and 5% 10-Year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

NTQ
"Double Care"
100% APOC +
10-Yr IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% 10-Year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$6	$7	$7	$9	$10
50-54	4	7	7	9	9	12
55	6	7	9	10	10	14
56	6	7	10	10	12	14
57	6	9	10	12	12	16
58	6	9	10	12	13	17
59	7	9	12	13	14	17
60	7	10	13	13	14	19
61	7	10	13	14	16	20
62	7	12	14	16	17	22
63	9	12	14	16	17	22
64	9	13	16	17	19	23
65	9	13	17	19	20	25
66	9	14	17	20	22	26
67	10	16	19	20	23	27
68	12	17	22	25	26	32
69	13	20	26	29	30	36
70	14	23	29	32	35	40
71	17	26	32	36	39	45
72	19	27	35	40	43	48
73	20	30	38	43	46	55
74	22	32	40	46	50	61
75	25	35	43	49	53	66
76	26	36	46	52	56	72
77	27	39	49	55	61	78
78	30	45	56	65	71	91
79	35	52	65	74	81	102
80	38	58	74	84	91	115
81	40	63	81	92	101	127
82	43	71	89	102	111	140
83	49	78	100	114	123	151
84	53	85	110	126	134	164
85	58	94	118	136	146	177
86	62	101	128	147	157	189
87	66	108	138	159	169	202
88	74	121	154	177	188	225
89	81	133	169	195	208	248

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$7	$8	$8	$10	$12
50-54	5	8	8	10	10	13
55	7	8	10	12	12	17
56	7	8	12	12	13	17
57	7	10	12	13	13	18
58	7	10	12	13	15	20
59	8	10	13	15	17	20
60	8	12	15	15	17	22
61	8	12	15	17	18	23
62	8	13	17	18	20	25
63	10	13	17	18	20	25
64	10	15	18	20	22	27
65	10	15	20	22	23	28
66	10	17	20	23	25	30
67	12	18	22	23	27	32
68	13	20	25	28	30	36
69	15	23	30	33	35	41
70	17	27	33	36	40	46
71	20	30	36	41	45	51
72	22	32	40	46	50	55
73	23	35	43	50	53	63
74	25	36	46	53	58	70
75	28	40	50	56	61	76
76	30	41	53	60	65	83
77	32	45	56	63	70	90
78	35	51	65	75	81	105
79	40	60	75	85	93	118
80	43	66	85	96	105	133
81	46	73	93	106	116	146
82	50	81	103	118	128	161
83	56	90	114	131	141	174
84	61	98	126	144	154	189
85	66	108	136	156	168	204
86	71	116	148	169	181	217
87	76	124	159	182	194	232
88	85	139	178	204	216	259
89	93	153	194	224	239	285

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

LONG TERM CARE INSURANCE POLICY
POLICY FORM TNQ-LTC-2000-VA
ALTERNATIVE PLAN OF CARE RIDER TNQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $0.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

NTQ
"Double Care"
Level

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$3	$5	$5	$5	$5
50-54	3	3	5	5	5	6
55	3	5	5	5	6	6
56	3	5	5	6	6	8
57	3	5	5	6	6	8
58	3	5	6	6	6	8
59	3	5	6	6	8	10
60	5	6	6	8	8	10
61	5	6	8	8	10	11
62	5	6	8	10	10	11
63	5	8	10	10	11	13
64	5	8	10	11	13	15
65	6	10	11	13	13	16
66	6	10	13	15	15	16
67	6	11	13	15	16	18
68	8	13	15	16	18	21
69	10	13	16	19	19	23
70	10	15	19	21	23	24
71	11	16	21	23	24	27
72	11	18	23	24	26	29
73	13	21	26	27	29	34
74	15	23	27	32	34	37
75	16	26	31	36	37	42
76	18	27	34	39	40	47
77	19	29	37	42	44	50
78	23	34	42	47	50	57
79	24	37	47	53	55	65
80	27	42	52	58	61	71
81	29	45	58	65	68	78
82	31	48	61	69	73	84
83	34	55	68	78	82	94
84	37	60	76	87	92	103
85	40	66	82	95	102	113
86	45	71	89	103	110	123
87	48	78	95	111	120	131
88	53	86	107	124	134	147
89	58	95	118	137	147	162

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$4	$6	$6	$6	$6
50-54	4	4	6	6	6	7
55	4	6	6	6	7	7
56	4	6	6	7	7	9
57	4	6	6	7	7	9
58	4	6	7	7	7	9
59	4	6	7	7	9	11
60	6	7	7	9	9	11
61	6	7	9	9	11	13
62	6	7	9	11	11	13
63	6	9	11	11	13	15
64	6	9	11	13	15	17
65	7	11	13	15	15	19
66	7	11	15	17	17	19
67	7	13	15	17	19	20
68	9	15	17	19	20	24
69	11	15	19	22	22	26
70	11	17	22	24	26	28
71	13	19	24	26	28	32
72	13	20	26	28	30	33
73	15	24	30	32	33	39
74	17	26	32	37	39	43
75	19	30	35	41	43	48
76	20	32	39	45	46	54
77	22	33	43	48	50	58
78	26	39	48	54	58	65
79	28	43	54	61	63	74
80	32	48	59	67	71	82
81	33	52	67	74	78	89
82	35	56	71	80	84	97
83	39	63	78	89	95	108
84	43	69	87	100	106	119
85	46	76	95	110	117	130
86	52	82	102	119	126	141
87	56	89	110	128	137	150
88	61	98	123	143	154	169
89	67	110	136	158	169	186

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

NTQ
"Double Care"
Lifetime IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$6	$8	$8	$8	$11
50-54	5	6	8	10	10	13
55	6	8	10	11	11	16
56	6	8	11	11	13	16
57	6	10	11	13	13	18
58	6	10	13	13	15	19
59	8	10	13	15	16	21
60	8	11	15	16	16	21
61	8	11	15	16	18	23
62	8	13	16	18	18	24
63	10	13	16	18	19	26
64	10	15	18	19	21	26
65	10	15	18	19	21	27
66	10	16	19	21	23	29
67	10	16	19	23	24	31
68	11	18	23	24	27	34
69	13	19	24	27	31	37
70	15	23	27	31	34	40
71	16	24	31	34	37	44
72	18	26	32	37	40	50
73	19	27	36	40	44	52
74	21	31	39	44	47	58
75	23	32	42	47	52	63
76	24	36	44	50	55	69
77	27	37	47	55	58	74
78	29	42	53	61	66	84
79	32	48	60	69	74	92
80	34	53	68	76	82	102
81	37	58	74	84	90	110
82	39	63	81	92	99	118
83	44	69	89	102	108	128
84	47	76	97	110	118	139
85	50	82	105	120	128	149
86	55	89	113	129	137	158
87	58	95	121	139	147	168
88	65	107	134	155	163	187
89	71	116	149	170	179	205

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$6	$7	$9	$9	$9	$13
50-54	6	7	9	11	11	15
55	7	9	11	13	13	19
56	7	9	13	13	15	19
57	7	11	13	15	15	20
58	7	11	15	15	17	22
59	9	11	15	17	19	24
60	9	13	17	19	19	24
61	9	13	17	19	20	26
62	9	15	19	20	20	28
63	11	15	19	20	22	30
64	11	17	20	22	24	30
65	11	17	20	22	24	32
66	11	19	22	24	26	33
67	11	19	22	26	28	35
68	13	20	26	28	32	39
69	15	22	28	32	35	43
70	17	26	32	35	39	46
71	19	28	35	39	43	50
72	20	30	37	43	46	52
73	22	32	41	46	50	59
74	24	35	45	50	54	67
75	26	37	48	54	59	72
76	28	41	50	58	63	80
77	32	43	54	63	67	85
78	33	48	61	71	76	97
79	37	56	69	80	85	106
80	39	61	78	87	95	117
81	43	67	85	97	104	126
82	45	72	93	106	113	136
83	50	80	102	117	124	147
84	54	87	111	126	136	160
85	58	95	121	137	147	171
86	63	102	130	149	158	182
87	67	110	139	160	169	193
88	74	123	154	178	188	216
89	82	134	171	195	206	236

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

NTQ
"Double Care"
10-Year IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$5	$6	$6	$8
50-54	3	5	6	6	6	8
55	5	6	6	8	8	11
56	5	6	8	8	8	11
57	5	6	8	8	10	11
58	5	6	8	10	10	13
59	5	8	10	10	11	13
60	6	8	10	11	11	15
61	6	8	10	11	13	16
62	6	10	11	13	13	16
63	6	10	11	13	15	18
64	6	10	13	15	15	19
65	6	11	13	15	16	19
66	8	11	15	16	18	21
67	8	13	15	16	18	23
68	10	15	18	19	21	26
69	11	16	21	23	24	29
70	13	19	24	26	29	34
71	15	21	26	29	32	37
72	16	23	29	32	36	40
73	18	26	32	36	39	45
74	19	27	36	39	42	50
75	21	31	37	44	45	55
76	23	32	40	47	48	60
77	24	34	44	50	53	65
78	27	40	50	57	61	74
79	31	45	57	65	69	84
80	32	50	65	73	78	95
81	36	57	71	81	87	105
82	39	61	78	89	95	115
83	42	68	86	99	105	126
84	47	74	95	108	115	136
85	50	81	103	118	126	145
86	53	89	111	128	136	157
87	58	95	120	137	145	166
88	65	105	134	153	162	186
89	71	116	147	170	178	204

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$6	$6	$7	$7	$9
50-54	4	6	7	7	7	9
55	6	7	7	9	9	13
56	6	7	9	9	9	13
57	6	7	9	9	11	13
58	6	7	9	11	11	15
59	6	9	11	11	13	15
60	7	9	11	13	13	17
61	7	9	11	13	15	19
62	7	11	13	15	15	19
63	7	11	13	15	17	20
64	7	11	15	17	17	22
65	7	13	15	17	19	22
66	9	13	17	19	20	24
67	9	15	17	19	20	26
68	11	17	20	22	24	30
69	13	19	24	26	28	33
70	15	22	28	30	33	39
71	17	24	30	33	37	43
72	19	26	33	37	41	46
73	20	30	37	41	45	52
74	22	32	41	45	48	58
75	24	35	43	50	52	63
76	26	37	46	54	56	69
77	28	39	50	58	61	74
78	32	46	58	65	71	85
79	35	52	65	74	80	97
80	37	58	74	84	89	110
81	41	65	82	93	100	121
82	45	71	89	102	110	132
83	48	78	98	113	121	145
84	54	85	110	124	132	156
85	58	93	119	136	145	167
86	61	102	128	147	156	180
87	67	110	137	158	167	191
88	74	121	154	177	186	214
89	82	134	169	195	204	234

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

NTQ
"Double Care"
Level
100% APOC

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$5	$6	$6	$8
50-54	3	5	6	6	8	8
55	3	5	6	8	8	10
56	5	6	8	8	8	11
57	5	6	8	8	10	11
58	5	6	8	10	10	13
59	5	6	10	10	11	13
60	5	8	10	11	11	15
61	6	8	11	11	13	16
62	6	10	11	13	15	16
63	6	10	13	15	16	18
64	8	11	15	16	18	19
65	8	13	16	18	19	21
66	10	15	18	19	21	23
67	10	15	18	21	23	24
68	11	16	21	23	24	27
69	11	18	23	26	27	31
70	13	21	26	29	31	34
71	15	23	27	31	32	36
72	16	24	31	34	36	39
73	18	27	34	37	40	45
74	19	29	37	42	44	50
75	21	32	40	45	48	57
76	23	34	44	48	52	63
77	26	37	47	53	57	68
78	27	42	53	60	65	78
79	31	47	60	68	71	87
80	34	50	66	74	79	95
81	37	58	69	82	84	105
82	40	63	79	89	95	115
83	44	69	87	100	108	128
84	48	78	97	111	120	141
85	53	84	105	123	132	153
86	57	92	115	134	144	166
87	61	99	123	144	157	179
88	68	110	137	162	173	199
89	76	121	152	178	191	218

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$6	$6	$7	$7	$9
50-54	4	6	7	7	9	9
55	4	6	7	9	9	11
56	6	7	9	9	9	13
57	6	7	9	9	11	13
58	6	7	9	11	11	15
59	6	7	11	11	13	15
60	6	9	11	13	13	17
61	7	9	13	13	15	19
62	7	11	13	15	17	19
63	7	11	15	17	19	20
64	9	13	17	19	20	22
65	9	15	19	20	22	24
66	11	17	20	22	24	26
67	11	17	20	24	26	28
68	13	19	24	26	28	32
69	13	20	26	30	32	35
70	15	24	30	33	35	39
71	17	26	32	35	37	41
72	19	28	35	39	41	45
73	20	32	39	43	46	52
74	22	33	43	48	50	58
75	24	37	46	52	56	65
76	26	39	50	56	59	72
77	30	43	54	61	65	78
78	32	48	61	69	74	89
79	35	54	69	78	82	100
80	39	58	76	85	91	110
81	43	67	80	95	97	121
82	46	72	91	102	110	132
83	50	80	100	115	124	147
84	56	89	111	128	137	162
85	61	97	121	141	152	177
86	65	106	132	154	165	191
87	71	113	141	165	180	206
88	78	126	158	186	199	229
89	87	139	175	204	219	251

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

NTQ
"Double Care"
100% APOC +
Lifetime IR
5% Compound

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$6	$8	$11	$11	$13	$16
50-54	6	10	11	13	15	18
55	8	11	15	16	16	23
56	8	11	15	16	18	24
57	10	13	16	18	19	26
58	10	13	18	19	21	27
59	10	15	18	19	21	29
60	11	16	19	21	23	31
61	11	16	21	23	24	32
62	11	18	23	24	26	34
63	13	19	24	26	27	36
64	13	19	26	27	31	39
65	15	21	27	29	32	40
66	15	23	29	31	34	44
67	15	24	31	34	36	45
68	16	26	36	37	39	48
69	18	29	36	40	44	52
70	19	31	39	44	47	55
71	21	32	42	47	50	58
72	23	34	44	50	55	61
73	26	37	47	53	58	69
74	27	39	50	57	63	78
75	29	42	53	61	66	86
76	31	44	57	65	71	94
77	34	47	60	68	74	102
78	37	53	68	78	86	113
79	40	61	78	87	95	126
80	44	68	86	99	107	137
81	47	74	95	108	118	149
82	50	81	103	118	128	162
83	55	89	113	131	141	174
84	60	97	124	142	153	187
85	65	107	134	155	165	200
86	69	115	145	166	178	215
87	74	123	155	179	191	228
88	84	136	173	199	212	254
89	92	150	191	220	234	280

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$7	$9	$13	$13	$15	$19
50-54	7	11	13	15	17	20
55	9	13	17	19	19	26
56	9	13	17	19	20	28
57	11	15	19	20	22	30
58	11	15	20	22	24	32
59	11	17	20	22	24	33
60	13	19	22	24	26	35
61	13	19	24	26	28	37
62	13	20	26	28	30	39
63	15	22	28	30	32	41
64	15	22	30	32	35	45
65	17	24	32	33	37	46
66	17	26	33	35	39	50
67	17	28	35	39	41	52
68	19	30	41	43	45	56
69	20	33	41	46	50	59
70	22	35	45	50	54	63
71	24	37	48	54	58	67
72	26	39	50	58	63	71
73	30	43	54	61	67	80
74	32	45	58	65	72	89
75	33	48	61	71	76	98
76	35	50	65	74	82	108
77	39	54	69	78	85	117
78	43	61	78	89	98	130
79	46	71	89	100	110	145
80	50	78	98	113	123	158
81	54	85	110	124	136	171
82	58	93	119	136	147	186
83	63	102	130	150	162	201
84	69	111	143	164	177	216
85	74	123	154	178	190	230
86	80	132	167	191	204	247
87	85	141	178	206	219	262
88	97	156	199	229	243	292
89	106	173	219	253	269	321

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC
and 5% 10-Year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

NTQ
"Double Care"
100% APOC +
10-Yr IR
5% Compound

Issue Age	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$6	$8	$8	$10	$11
50-54	5	8	8	10	10	13
55	6	8	10	11	11	16
56	6	8	11	11	13	16
57	6	10	11	13	13	18
58	6	10	11	13	15	19
59	8	10	13	15	16	19
60	8	11	15	15	16	21
61	8	11	15	16	18	23
62	8	13	16	18	19	24
63	10	13	16	18	19	24
64	10	15	18	19	21	26
65	10	15	19	21	23	27
66	10	16	19	23	24	29
67	11	18	21	23	26	31
68	13	19	24	27	29	36
69	15	23	29	32	34	40
70	16	26	32	36	39	45
71	19	29	36	40	44	50
72	21	31	39	45	48	53
73	23	34	42	48	52	61
74	24	36	45	52	57	68
75	27	39	48	55	60	74
76	29	40	52	58	63	81
77	31	44	55	61	68	87
78	34	50	63	73	79	102
79	39	58	73	82	90	115
80	42	65	82	94	102	129
81	45	71	90	103	113	142
82	48	79	100	115	124	157
83	55	87	111	128	137	170
84	60	95	123	141	150	184
85	65	105	132	152	163	199
86	69	113	144	165	176	212
87	74	121	155	178	189	226
88	82	136	173	199	210	252
89	90	149	189	218	233	278

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% 10-Year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

Issue Age	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$6	$7	$9	$9	$11	$13
50-54	6	9	9	11	11	15
55	7	9	11	13	13	19
56	7	9	13	13	15	19
57	7	11	13	15	15	20
58	7	11	13	15	17	22
59	9	11	15	17	19	22
60	9	13	17	17	19	24
61	9	13	17	19	20	26
62	9	15	19	20	22	28
63	11	15	19	20	22	28
64	11	17	20	22	24	30
65	11	17	22	24	26	32
66	11	19	22	26	28	33
67	13	20	24	26	30	35
68	15	22	28	32	33	41
69	17	26	33	37	39	46
70	19	30	37	41	45	52
71	22	33	41	46	50	58
72	24	35	45	52	56	61
73	26	39	48	56	59	71
74	28	41	52	59	65	78
75	32	45	56	63	69	85
76	33	46	59	67	72	93
77	35	50	63	71	78	100
78	39	58	72	84	91	117
79	45	67	84	95	104	132
80	48	74	95	108	117	149
81	52	82	104	119	130	164
82	56	91	115	132	143	180
83	63	100	128	147	158	195
84	69	110	141	162	173	212
85	74	121	152	175	188	229
86	80	130	165	190	203	243
87	85	139	178	204	217	260
88	95	156	199	229	242	290
89	104	171	217	251	268	320

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

LONG TERM CARE INSURANCE POLICY
POLICY FORM TNQ-LTC-2000-VA
ALTERNATIVE PLAN OF CARE RIDER TNQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $0.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Preferred Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

TQ
Level

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Standard Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	18	26	33	37	39	46
50-54	21	29	36	40	43	51
55	24	33	41	45	47	60
56	25	35	43	47	49	62
57	26	36	45	48	51	66
58	29	40	49	54	56	71
59	31	44	54	60	62	77
60	33	47	59	64	68	83
61	36	52	63	70	74	90
62	38	55	68	75	79	95
63	43	62	77	85	90	106
64	46	69	85	94	100	116
65	51	76	93	104	110	128
66	54	83	101	113	120	138
67	59	90	109	122	130	150
68	66	101	124	138	147	167
69	72	113	138	154	163	185
70	81	124	153	170	181	202
71	87	135	167	186	198	221
72	95	146	181	202	214	239
73	109	166	206	230	243	274
74	123	185	230	259	273	308
75	137	205	254	288	301	343
76	151	224	279	316	330	377
77	166	244	304	344	359	412
78	183	276	344	389	407	468
79	201	307	384	434	455	523
80	219	338	423	478	504	580
81	237	370	470	523	552	636
82	255	401	504	567	600	691
83	282	447	560	637	677	768
84	309	493	616	707	753	846
85	337	539	673	777	829	923
86	365	585	730	848	905	1001
87	391	631	787	918	981	1078
88	436	703	875	1021	1091	1198
89	480	774	964	1125	1203	1321

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	21	30	38	43	45	53
50-54	24	33	41	46	49	59
55	28	38	47	52	54	69
56	29	40	49	54	56	71
57	30	41	52	55	59	76
58	33	46	56	62	64	82
59	36	51	62	69	71	89
60	38	54	68	74	78	95
61	41	60	72	81	85	104
62	44	63	78	86	91	109
63	49	71	89	98	104	122
64	53	79	98	108	115	133
65	59	87	107	120	127	147
66	62	95	116	130	138	159
67	68	104	125	140	150	173
68	76	116	143	159	169	192
69	83	130	159	177	187	213
70	93	143	176	196	208	232
71	100	155	192	214	228	254
72	109	168	208	232	246	275
73	125	191	237	265	279	315
74	141	213	265	298	314	354
75	158	236	292	331	346	394
76	174	258	321	363	380	434
77	191	281	350	396	413	474
78	210	317	396	447	468	538
79	231	353	442	499	523	601
80	252	389	486	550	580	667
81	273	426	532	601	635	731
82	293	461	580	652	690	795
83	324	514	644	733	779	883
84	355	567	708	813	866	973
85	388	620	774	894	953	1061
86	420	673	840	975	1041	1151
87	450	726	905	1056	1128	1240
88	501	808	1006	1174	1255	1378
89	552	890	1109	1294	1383	1519

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

TQ Lifetime Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	35	51	62	68	72	95
50-54	38	55	68	74	79	105
55	47	67	84	93	99	130
56	51	70	90	99	106	139
57	54	74	95	105	112	147
58	58	81	102	112	120	158
59	61	86	108	118	127	167
60	64	92	115	125	135	177
61	68	98	121	133	141	186
62	72	104	128	140	150	197
63	74	109	135	147	158	207
64	76	115	141	155	167	217
65	78	121	148	163	175	228
66	81	127	155	171	184	238
67	83	132	162	179	192	250
68	94	148	183	204	219	275
69	106	163	204	229	246	301
70	117	179	224	253	273	328
71	129	196	245	277	299	353
72	140	210	266	302	325	380
73	156	230	290	330	357	427
74	173	250	314	359	386	473
75	187	269	338	386	417	520
76	204	289	362	415	449	567
77	219	307	386	444	478	613
78	239	350	442	505	544	684
79	261	392	496	566	608	757
80	282	434	550	627	674	828
81	302	476	604	689	738	899
82	323	518	659	750	803	971
83	354	570	726	827	882	1051
84	385	623	792	905	960	1132
85	416	675	859	982	1040	1212
86	447	728	926	1060	1118	1293
87	478	781	992	1137	1197	1373
88	532	868	1104	1265	1332	1527
89	587	957	1216	1394	1467	1684

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	40	59	71	78	83	109
50-54	44	63	78	85	91	121
55	54	77	97	107	114	150
56	59	81	104	114	122	160
57	62	85	109	121	129	169
58	67	93	117	129	138	182
59	70	99	124	136	146	192
60	74	106	132	144	155	204
61	78	113	139	153	162	214
62	83	120	147	161	173	227
63	85	125	155	169	182	238
64	87	132	162	178	192	250
65	90	139	170	187	201	262
66	93	146	178	197	212	274
67	95	152	186	206	221	288
68	108	170	210	235	252	316
69	122	187	235	263	283	346
70	135	206	258	291	314	377
71	148	225	282	319	344	406
72	161	242	306	347	374	437
73	179	265	334	380	411	491
74	199	288	361	413	444	544
75	215	309	389	444	480	598
76	235	332	416	477	516	652
77	252	353	444	511	550	705
78	275	403	508	581	626	787
79	300	451	570	651	699	871
80	324	499	633	721	775	952
81	347	547	695	792	849	1034
82	371	596	758	863	923	1117
83	407	656	835	951	1014	1209
84	443	716	911	1041	1104	1302
85	478	776	988	1129	1162	1394
86	514	837	1065	1219	1286	1487
87	550	898	1141	1308	1377	1579
88	612	998	1270	1455	1532	1756
89	675	1101	1398	1603	1687	1937

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

TQ 10-Year Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	25	36	44	48	52	67
50-54	28	39	48	53	56	72
55	35	47	58	63	68	86
56	37	51	61	67	71	91
57	39	53	64	70	75	95
58	41	58	69	76	82	104
59	44	61	75	82	87	112
60	47	66	81	87	94	121
61	49	70	86	93	101	129
62	52	74	91	99	107	137
63	54	79	98	107	115	146
64	56	85	105	115	123	155
65	59	91	112	123	131	164
66	61	97	118	130	139	174
67	63	102	125	138	147	184
68	76	120	147	164	176	213
69	90	138	170	191	204	243
70	102	155	193	217	232	273
71	115	174	215	243	261	302
72	128	191	238	269	289	332
73	143	209	261	297	317	370
74	158	229	285	323	346	409
75	173	247	308	351	374	449
76	187	266	331	377	403	488
77	202	284	354	405	431	527
78	224	328	412	469	500	610
79	246	371	468	534	570	692
80	269	415	524	598	641	775
81	291	459	582	662	710	858
82	313	503	638	727	780	942
83	345	558	707	807	861	1026
84	378	612	777	888	944	1111
85	411	666	846	968	1027	1195
86	443	721	915	1049	1109	1280
87	475	775	986	1130	1191	1364
88	529	863	1096	1257	1325	1518
89	582	951	1208	1385	1459	1672

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	29	41	51	55	60	77
50-54	32	45	55	61	64	83
55	40	54	67	72	78	99
56	43	59	70	77	82	105
57	45	61	74	81	86	109
58	47	67	79	87	94	120
59	51	70	86	94	100	129
60	54	76	93	100	108	139
61	56	81	99	107	116	148
62	60	85	105	114	123	158
63	62	91	113	123	132	168
64	64	98	121	132	141	178
65	68	105	129	141	151	189
66	70	112	136	150	160	200
67	72	117	144	159	169	212
68	87	138	169	189	202	245
69	104	159	196	220	235	279
70	117	178	222	250	267	314
71	132	200	247	279	300	347
72	147	220	274	309	332	382
73	164	240	300	342	365	426
74	182	263	328	371	398	470
75	199	284	354	404	430	516
76	215	308	381	434	463	561
77	232	327	407	466	496	606
78	258	377	474	539	575	702
79	283	427	538	614	656	796
80	309	477	603	688	737	891
81	335	528	669	761	817	987
82	360	578	734	836	897	1083
83	397	642	813	928	990	1180
84	435	704	894	1021	1086	1278
85	473	766	973	1113	1181	1374
86	509	829	1052	1206	1275	1472
87	546	891	1134	1300	1370	1569
88	608	992	1260	1446	1524	1746
89	669	1094	1389	1593	1678	1923

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Level Benefit
Post-RS Proposed Rates: 0% Increase

TQ
100%
APOC

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Annual Premiums per $10 of Daily Benefit
Level Benefit
Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	25	37	46	52	55	66
50-54	28	40	51	56	60	71
55	32	45	58	63	68	84
56	35	47	60	67	70	87
57	36	48	62	69	72	92
58	39	54	69	76	82	100
59	43	60	76	84	90	109
60	45	64	82	91	98	117
61	48	70	89	99	106	125
62	52	76	95	106	114	135
63	58	85	107	118	128	148
64	63	94	118	131	140	162
65	68	104	129	145	154	176
66	74	113	140	158	168	189
67	79	122	152	170	182	202
68	90	137	170	191	204	225
69	99	152	190	212	227	250
70	108	167	208	233	248	273
71	118	182	227	254	270	296
72	128	197	246	275	293	319
73	144	219	273	306	327	367
74	159	239	300	337	360	415
75	175	261	328	368	393	463
76	190	283	354	399	426	512
77	206	304	382	430	459	560
78	230	346	435	491	523	636
79	254	389	488	551	589	711
80	278	431	542	611	653	787
81	302	473	595	670	720	863
82	327	515	647	731	782	937
83	362	574	720	821	881	1043
84	398	634	792	912	980	1148
85	432	692	866	1003	1079	1252
86	468	752	938	1093	1178	1357
87	504	811	1011	1183	1277	1462
88	560	902	1125	1317	1420	1626
89	618	994	1240	1450	1565	1792

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	29	43	53	60	63	76
50-54	32	46	59	64	69	82
55	37	52	67	72	78	97
56	40	54	69	77	81	100
57	41	55	71	79	83	106
58	45	62	79	87	94	115
59	49	69	87	97	104	125
60	52	74	94	105	113	135
61	55	81	102	114	122	144
62	60	87	109	122	131	155
63	67	98	123	136	147	170
64	72	108	136	151	161	186
65	78	120	148	167	177	202
66	85	130	161	182	193	217
67	91	140	175	196	209	232
68	104	158	196	220	235	259
69	114	175	219	244	261	288
70	124	192	239	268	285	314
71	136	209	261	292	311	340
72	147	227	283	316	337	367
73	166	252	314	352	376	422
74	183	275	345	388	414	477
75	201	300	377	423	452	532
76	219	325	407	459	490	589
77	237	350	439	495	528	644
78	265	398	500	565	601	731
79	292	447	561	634	677	818
80	320	496	623	703	751	905
81	347	544	684	771	826	992
82	376	592	744	841	899	1078
83	416	660	828	944	1013	1199
84	458	729	911	1049	1127	1320
85	497	796	996	1153	1241	1440
86	538	865	1079	1257	1355	1561
87	580	933	1163	1360	1469	1681
88	644	1037	1294	1515	1633	1870
89	711	1143	1426	1668	1800	2061

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Post-RS Proposed Rates: 0% Increase	TQ 100% APOC + Lifetime IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	48	69	87	95	104	133
50-54	52	75	95	104	113	146
55	66	91	116	128	137	184
56	70	97	123	135	145	196
57	75	101	130	143	153	208
58	79	109	140	153	166	222
59	84	117	150	164	177	236
60	89	125	160	175	190	248
61	94	133	169	185	201	262
62	99	141	179	196	214	275
63	104	153	193	212	230	296
64	109	164	206	227	246	315
65	114	176	220	243	261	335
66	118	187	233	258	277	354
67	124	198	247	273	293	374
68	137	215	269	300	324	400
69	150	232	292	329	354	427
70	163	250	315	357	384	453
71	176	267	337	384	415	481
72	189	284	360	412	445	507
73	206	304	385	440	478	573
74	222	324	411	469	513	638
75	239	344	436	498	546	704
76	255	363	461	527	580	769
77	273	383	486	555	614	835
78	301	439	559	638	700	932
79	329	496	630	720	787	1028
80	358	552	703	802	873	1124
81	386	608	774	883	959	1220
82	415	665	846	965	1047	1317
83	454	733	932	1065	1149	1426
84	495	799	1018	1165	1251	1534
85	534	867	1103	1265	1354	1643
86	574	935	1188	1365	1457	1753
87	613	1002	1274	1465	1559	1862
88	682	1114	1417	1631	1734	2071
89	752	1228	1562	1796	1911	2283

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	55	79	100	109	120	153
50-54	60	86	109	120	130	168
55	76	105	133	147	158	212
56	81	112	141	155	167	225
57	86	116	150	164	176	239
58	91	125	161	176	191	255
59	97	135	173	189	204	271
60	102	144	184	201	219	285
61	108	153	194	213	231	301
62	114	162	206	225	246	316
63	120	176	222	244	265	340
64	125	189	237	261	283	362
65	131	202	253	279	300	385
66	136	215	268	297	319	407
67	143	228	284	314	337	430
68	158	247	309	345	373	460
69	173	267	336	378	407	491
70	187	288	362	411	442	521
71	202	307	388	442	477	553
72	217	327	414	474	512	583
73	237	350	443	506	550	659
74	255	373	473	539	590	734
75	275	396	501	573	628	810
76	293	417	530	606	667	884
77	314	440	559	638	706	960
78	346	505	643	734	805	1072
79	378	570	725	828	905	1182
80	412	635	808	922	1004	1293
81	444	699	890	1015	1103	1403
82	477	765	973	1110	1204	1515
83	522	843	1072	1225	1321	1640
84	569	919	1171	1340	1439	1764
85	614	997	1268	1455	1557	1889
86	660	1075	1366	1570	1676	2016
87	705	1152	1465	1685	1793	2141
88	784	1281	1630	1876	1994	2382
89	865	1412	1796	2065	2198	2625

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Post-RS Proposed Rates: 0% Increase	TQ 100% APOC + 10-Year IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Post-RS Proposed Rates: 0% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	35	49	62	68	74	86
50-54	38	66	68	75	81	94
55	47	66	83	91	99	116
56	51	69	87	97	105	122
57	54	72	92	102	110	129
58	58	78	99	110	118	139
59	61	84	106	117	128	150
60	64	90	114	125	136	160
61	68	95	121	133	144	169
62	71	101	128	140	153	179
63	74	109	137	151	163	193
64	77	116	146	161	174	206
65	81	124	154	171	185	220
66	84	131	163	182	196	233
67	86	139	173	192	206	247
68	104	162	202	227	244	291
69	121	186	233	262	282	336
70	138	209	263	297	320	381
71	154	233	293	332	358	426
72	171	256	323	367	396	470
73	187	276	348	396	427	506
74	204	296	373	423	458	542
75	220	315	397	451	489	576
76	236	335	421	478	520	612
77	252	354	445	506	551	646
78	282	413	521	592	644	761
79	312	470	596	679	737	876
80	342	529	670	765	829	990
81	371	587	745	850	922	1105
82	403	645	821	936	1014	1218
83	444	715	910	1041	1121	1350
84	485	785	999	1144	1228	1482
85	527	856	1088	1249	1336	1615
86	568	926	1178	1352	1443	1747
87	610	996	1266	1457	1550	1879
88	679	1107	1409	1620	1724	2088
89	748	1220	1553	1786	1900	2302

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	40	56	71	78	85	99
50-54	44	62	78	86	93	109
55	54	76	95	105	114	133
56	59	79	100	112	121	140
57	62	83	106	117	127	148
58	67	90	114	127	136	160
59	70	97	122	135	147	171
60	74	104	131	144	156	183
61	78	109	139	153	166	194
62	82	116	147	161	176	206
63	85	125	158	174	187	222
64	89	133	168	185	200	237
65	93	143	177	197	213	253
66	97	151	187	209	225	268
67	99	160	199	221	237	286
68	120	186	232	261	281	335
69	139	214	268	301	324	386
70	159	240	302	342	368	438
71	177	268	337	382	412	490
72	197	294	371	422	455	541
73	215	317	400	455	491	582
74	235	340	429	486	527	622
75	253	362	457	519	562	662
76	271	385	484	550	598	703
77	290	407	512	582	634	744
78	324	475	599	681	741	876
79	359	541	685	781	848	1007
80	393	608	771	880	953	1139
81	427	675	857	978	1060	1271
82	463	742	944	1076	1166	1401
83	511	822	1047	1197	1289	1553
84	558	903	1149	1316	1412	1704
85	606	984	1251	1436	1536	1857
86	653	1065	1355	1555	1659	2009
87	702	1145	1456	1676	1783	2161
88	781	1273	1620	1863	1983	2402
89	860	1403	1786	2054	2185	2647

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

TAX QUALIFIED LONG TERM CARE INSURANCE POLICY
POLICY FORM TQ-LTC-2000 (VA)
TAX QUALIFIED ALTERNATIVE PLAN OF CARE RIDER TQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

TQ
Level

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	21	30	37	41	44	52
50-54	23	32	40	45	48	57
55	27	37	46	50	53	67
56	28	39	48	53	55	70
57	30	40	50	54	57	73
58	32	45	55	61	63	80
59	35	49	61	67	70	86
60	37	53	66	72	76	93
61	40	58	71	79	82	100
62	43	62	76	84	89	107
63	48	70	86	95	100	118
64	52	77	95	106	112	130
65	57	85	104	116	124	143
66	61	93	113	126	134	155
67	66	100	122	137	146	167
68	73	113	139	155	165	187
69	81	126	155	173	183	207
70	90	139	171	191	202	227
71	98	151	187	209	222	247
72	107	164	202	227	240	268
73	122	185	231	258	272	307
74	138	207	258	290	305	345
75	153	229	285	322	337	384
76	169	251	313	354	370	422
77	185	273	340	385	402	461
78	205	309	385	435	456	524
79	225	344	430	486	510	586
80	245	379	474	536	564	649
81	265	415	527	586	618	712
82	286	450	564	635	672	774
83	316	501	627	714	759	860
84	346	553	690	792	844	948
85	377	604	753	871	929	1034
86	408	656	818	949	1014	1121
87	438	707	881	1028	1099	1207
88	488	787	980	1144	1222	1342
89	537	867	1079	1260	1347	1480

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	23	33	43	48	50	59
50-54	27	37	46	52	55	66
55	31	43	53	58	61	77
56	32	45	55	61	63	80
57	33	46	58	62	66	85
58	37	52	63	70	72	91
59	40	57	70	77	80	99
60	43	61	76	82	88	107
61	46	67	81	90	95	116
62	49	71	88	97	102	122
63	55	80	99	109	116	137
64	59	89	109	121	129	149
65	66	98	120	134	142	165
66	70	107	130	146	155	178
67	76	116	140	157	167	193
68	85	130	160	178	189	215
69	93	146	178	198	210	238
70	104	160	197	219	233	260
71	112	174	215	240	255	285
72	122	188	233	260	276	308
73	140	214	265	296	313	353
74	158	238	296	334	352	397
75	176	264	327	371	388	442
76	194	289	359	407	425	486
77	214	314	392	443	462	531
78	236	355	443	501	524	603
79	259	395	495	559	586	674
80	282	435	545	616	649	747
81	305	477	596	674	711	819
82	328	516	649	730	773	890
83	363	576	721	820	872	989
84	398	635	793	911	970	1090
85	434	694	867	1001	1068	1189
86	470	753	940	1092	1166	1289
87	504	813	1014	1182	1264	1388
88	562	905	1127	1315	1405	1543
89	618	997	1242	1449	1549	1701

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

TQ Lifetime Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	39	57	70	76	81	107
50-54	43	62	76	82	89	117
55	53	75	94	104	111	146
56	57	79	100	111	118	156
57	61	82	107	117	125	165
58	64	90	115	125	134	176
59	68	97	121	133	142	187
60	72	103	129	140	151	198
61	76	109	135	149	158	209
62	81	116	143	157	167	220
63	82	122	151	165	176	232
64	85	129	158	174	187	243
65	88	135	166	183	196	255
66	90	142	174	192	206	267
67	93	148	182	201	215	279
68	106	166	205	228	245	308
69	118	183	228	256	276	337
70	131	201	251	283	305	367
71	144	219	274	310	335	395
72	157	236	298	339	365	425
73	175	258	325	370	399	478
74	193	279	352	402	433	529
75	210	301	379	433	468	582
76	228	323	406	465	502	635
77	245	344	433	497	536	687
78	268	392	495	565	609	766
79	292	439	555	634	681	848
80	316	486	616	702	755	927
81	339	533	676	772	827	1007
82	362	580	738	840	899	1087
83	397	639	813	926	988	1177
84	431	698	887	1014	1075	1267
85	466	756	962	1100	1164	1358
86	501	815	1037	1188	1252	1448
87	536	875	1112	1274	1341	1538
88	596	972	1236	1417	1492	1710
89	657	1072	1361	1561	1643	1886

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	45	66	80	88	93	122
50-54	49	71	88	95	102	135
55	61	86	108	120	128	167
56	66	90	116	128	137	179
57	70	95	122	135	144	189
58	75	104	131	144	155	204
59	79	111	139	152	164	215
60	82	118	148	161	174	228
61	88	126	156	171	182	240
62	93	134	165	180	193	254
63	95	140	174	189	204	267
64	98	148	182	200	215	279
65	100	156	191	210	225	294
66	104	164	200	220	237	307
67	107	170	209	231	247	322
68	121	191	236	263	282	354
69	137	210	263	295	317	388
70	151	231	289	326	352	422
71	166	252	316	357	385	455
72	180	270	343	389	419	489
73	201	296	374	425	460	550
74	223	322	404	462	497	609
75	241	346	435	497	537	670
76	263	372	466	535	578	730
77	282	395	497	572	616	790
78	308	451	569	650	701	881
79	336	505	639	729	783	975
80	363	559	708	808	868	1066
81	389	613	778	887	951	1158
82	416	667	849	966	1034	1251
83	456	734	935	1065	1136	1354
84	496	802	1020	1166	1236	1458
85	536	869	1106	1265	1301	1561
86	576	938	1193	1365	1440	1665
87	616	1006	1278	1464	1542	1768
88	685	1118	1422	1629	1716	1967
89	756	1233	1566	1795	1889	2169

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

TQ 10-Year Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	28	40	49	54	58	75
50-54	31	44	54	59	63	81
55	39	53	64	71	76	97
56	41	57	68	75	80	102
57	44	59	72	79	84	107
58	46	64	77	85	91	116
59	49	68	84	91	98	125
60	53	73	90	98	106	135
61	55	79	97	104	113	144
62	58	82	102	111	120	153
63	61	89	109	120	129	164
64	63	95	117	129	138	174
65	66	102	125	138	147	184
66	68	108	133	146	156	194
67	71	115	140	155	165	206
68	85	134	165	184	197	238
69	100	155	191	214	228	272
70	115	174	216	243	260	305
71	129	194	241	272	292	339
72	143	214	267	301	323	372
73	160	234	292	332	355	415
74	176	256	319	362	388	459
75	193	277	345	393	419	502
76	210	298	371	422	451	546
77	227	318	397	453	483	590
78	251	367	461	526	560	683
79	276	416	524	598	639	775
80	301	465	587	670	717	868
81	326	514	652	742	795	961
82	350	563	715	814	873	1055
83	386	625	792	904	965	1149
84	424	685	871	994	1057	1244
85	460	746	948	1084	1150	1338
86	496	808	1025	1175	1242	1434
87	532	868	1104	1266	1334	1528
88	592	966	1227	1408	1484	1700
89	652	1065	1352	1551	1634	1873

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	32	46	57	62	67	86
50-54	36	50	62	68	72	93
55	45	61	75	81	88	111
56	48	66	79	86	91	117
57	50	68	82	90	97	122
58	53	75	89	98	106	134
59	57	79	97	106	112	144
60	61	85	104	112	121	156
61	63	90	111	120	130	166
62	67	95	117	128	138	176
63	70	102	126	138	148	188
64	72	109	135	148	158	200
65	76	117	144	158	169	211
66	79	125	152	167	179	224
67	81	131	161	178	189	237
68	98	155	189	211	227	274
69	116	178	219	246	263	313
70	131	200	249	279	299	352
71	148	224	277	313	336	389
72	165	246	307	346	372	428
73	184	269	336	383	408	477
74	204	295	367	416	446	527
75	223	318	397	452	482	578
76	241	345	426	486	519	629
77	260	366	456	522	555	679
78	289	422	531	604	644	786
79	317	478	603	688	734	891
80	346	535	675	770	826	998
81	375	591	750	853	914	1105
82	403	648	822	936	1005	1213
83	444	719	911	1039	1109	1321
84	487	788	1001	1144	1216	1431
85	529	858	1090	1247	1323	1539
86	571	929	1179	1351	1428	1649
87	612	998	1270	1455	1534	1757
88	681	1112	1412	1619	1707	1955
89	750	1225	1556	1784	1879	2154

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Level Benefit
Pre-RS Proposed Rates Step I: 12% Increase

TQ
100%
APOC

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Annual Premiums per $10 of Daily Benefit
Level Benefit
Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	28	41	52	58	62	73
50-54	31	45	57	63	67	80
55	36	50	64	71	76	94
56	39	53	67	75	79	98
57	40	54	70	77	81	103
58	44	61	77	85	91	112
59	48	67	85	94	100	122
60	50	72	91	102	109	131
61	54	79	99	111	118	140
62	58	85	107	118	128	151
63	64	95	120	133	143	166
64	71	106	133	147	157	182
65	76	116	144	162	173	197
66	82	126	157	176	188	211
67	89	137	170	191	204	227
68	100	153	191	214	228	252
69	111	170	213	237	254	279
70	121	187	233	261	278	305
71	133	204	254	285	303	331
72	143	220	276	308	328	357
73	161	245	305	343	366	411
74	178	268	336	377	403	465
75	196	292	367	412	440	519
76	213	317	397	447	477	573
77	231	340	428	482	514	627
78	258	388	487	550	586	712
79	285	435	546	617	659	796
80	312	483	607	684	732	881
81	339	529	666	751	806	966
82	366	577	725	819	876	1050
83	406	643	806	920	987	1168
84	446	710	887	1021	1097	1285
85	484	775	970	1123	1208	1403
86	524	842	1051	1224	1319	1520
87	564	908	1132	1325	1430	1637
88	627	1010	1260	1475	1591	1821
89	692	1113	1388	1624	1753	2007

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	32	48	59	67	71	85
50-54	36	52	66	72	77	91
55	41	58	75	81	88	108
56	45	61	77	86	90	112
57	46	62	80	89	93	118
58	50	70	89	98	106	129
59	55	77	98	108	116	140
60	58	82	106	117	126	151
61	62	90	115	128	137	161
62	67	98	122	137	147	174
63	75	109	138	152	165	191
64	81	121	152	169	180	209
65	88	134	166	187	198	227
66	95	146	180	204	216	243
67	102	157	196	219	234	260
68	116	176	219	246	263	290
69	128	196	245	273	292	322
70	139	215	268	300	319	352
71	152	234	292	327	348	381
72	165	254	317	354	377	411
73	185	282	352	394	421	473
74	205	308	386	434	464	535
75	225	336	422	474	506	596
76	245	365	456	514	549	659
77	265	392	492	554	591	721
78	296	446	560	632	674	819
79	327	501	629	710	759	916
80	358	555	698	787	841	1014
81	389	609	766	863	925	1112
82	421	663	833	942	1007	1207
83	466	739	927	1057	1135	1343
84	513	817	1020	1175	1262	1479
85	556	891	1115	1292	1390	1613
86	603	969	1208	1408	1517	1748
87	649	1045	1302	1524	1645	1883
88	721	1162	1449	1696	1829	2094
89	796	1280	1597	1868	2016	2308

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Pre-RS Proposed Rates Step I: 12% Increase	TQ 100% APOC + Lifetime IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	54	77	98	107	116	149
50-54	58	84	107	116	126	164
55	73	102	130	143	153	206
56	79	108	138	151	162	219
57	84	113	146	160	171	233
58	89	122	157	171	185	249
59	94	131	167	184	198	264
60	99	140	179	196	213	278
61	106	149	189	207	225	294
62	111	158	201	219	240	308
63	116	171	216	237	258	331
64	122	184	231	254	276	353
65	128	197	246	272	292	375
66	133	210	261	289	310	397
67	139	222	277	305	328	419
68	153	241	301	336	363	448
69	167	260	327	368	397	478
70	183	279	353	399	430	507
71	197	299	377	430	465	538
72	211	318	403	461	498	568
73	231	340	431	493	536	641
74	249	363	460	526	574	715
75	268	385	488	558	612	788
76	286	407	516	590	649	862
77	305	429	545	622	688	935
78	337	492	626	715	784	1043
79	368	555	706	806	881	1151
80	401	618	787	898	978	1258
81	433	681	867	989	1074	1367
82	465	744	948	1081	1172	1475
83	509	820	1043	1193	1287	1597
84	554	895	1140	1305	1401	1718
85	598	971	1235	1417	1516	1841
86	643	1047	1331	1529	1632	1963
87	687	1122	1427	1641	1747	2085
88	764	1248	1587	1826	1942	2320
89	842	1376	1749	2012	2141	2557

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	62	89	112	122	134	171
50-54	67	97	122	134	146	188
55	85	117	149	165	176	237
56	90	125	158	174	187	252
57	97	130	167	184	197	268
58	102	140	180	197	214	286
59	108	151	193	211	228	304
60	115	161	206	225	245	319
61	121	171	218	238	259	337
62	128	182	231	252	276	354
63	134	197	249	273	296	381
64	140	211	265	292	317	406
65	147	227	283	313	336	431
66	152	241	300	332	357	456
67	160	255	318	352	377	482
68	176	277	346	386	417	515
69	193	299	376	424	456	550
70	210	322	406	460	495	583
71	227	344	434	495	535	620
72	243	366	464	531	573	653
73	265	392	496	567	616	738
74	286	417	529	604	661	822
75	308	443	562	641	703	907
76	328	468	594	679	747	990
77	352	493	626	715	791	1075
78	388	565	720	822	902	1200
79	424	639	811	927	1014	1324
80	461	711	905	1033	1124	1448
81	497	783	997	1137	1235	1571
82	535	857	1090	1243	1349	1696
83	585	944	1200	1372	1480	1837
84	638	1029	1311	1501	1611	1976
85	688	1117	1421	1629	1744	2116
86	739	1204	1530	1758	1877	2258
87	790	1291	1641	1887	2008	2398
88	878	1435	1825	2101	2233	2667
89	969	1582	2012	2313	2461	2941

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Pre-RS Proposed Rates Step I: 12% Increase	TQ 100% APOC + 10-Year IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Pre-RS Proposed Rates Step I: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	39	55	70	76	82	97
50-54	43	73	76	84	90	106
55	53	73	93	102	111	130
56	57	77	98	108	117	137
57	61	81	103	115	124	144
58	64	88	111	124	133	156
59	68	94	118	131	143	167
60	72	100	128	140	152	179
61	76	107	135	149	161	189
62	80	113	143	157	171	201
63	82	122	153	169	183	216
64	86	130	164	180	194	231
65	90	139	173	192	207	246
66	94	147	183	204	219	261
67	97	156	193	215	231	277
68	116	182	227	254	273	326
69	135	209	261	294	316	376
70	155	234	295	332	358	426
71	173	261	328	372	401	477
72	192	287	362	411	443	527
73	210	309	390	443	478	567
74	228	331	417	474	513	607
75	246	353	444	505	547	645
76	264	375	471	536	582	685
77	282	397	498	567	617	724
78	316	462	583	663	721	853
79	349	527	667	760	826	981
80	383	592	751	857	929	1109
81	416	657	835	952	1033	1238
82	451	723	920	1048	1136	1364
83	497	801	1019	1166	1256	1512
84	544	880	1119	1282	1376	1660
85	590	958	1218	1399	1497	1808
86	636	1037	1319	1515	1616	1956
87	683	1115	1418	1632	1736	2105
88	760	1240	1578	1815	1931	2339
89	837	1367	1739	2000	2128	2579

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	45	63	80	88	95	111
50-54	49	70	88	97	104	122
55	61	85	107	117	128	149
56	66	89	112	125	135	157
57	70	93	118	131	142	166
58	75	100	128	142	152	179
59	79	108	137	151	165	192
60	82	116	147	161	175	205
61	88	122	156	171	185	218
62	91	130	165	180	197	231
63	95	140	176	194	210	249
64	99	149	188	207	224	265
65	104	160	198	220	238	283
66	108	169	210	234	252	300
67	111	179	223	247	265	321
68	134	209	260	292	314	375
69	156	240	300	337	363	433
70	178	269	339	383	412	491
71	198	300	377	428	461	549
72	220	330	416	473	510	605
73	241	355	448	510	550	652
74	263	381	480	545	590	697
75	283	406	511	581	630	742
76	304	431	542	616	670	787
77	325	456	573	652	710	833
78	363	532	671	762	829	981
79	402	605	768	875	949	1128
80	440	681	863	985	1068	1275
81	478	756	960	1095	1188	1423
82	519	831	1057	1206	1306	1569
83	572	921	1172	1341	1444	1739
84	625	1011	1287	1473	1582	1909
85	679	1103	1401	1609	1721	2080
86	732	1193	1517	1741	1859	2250
87	786	1283	1631	1877	1996	2420
88	875	1426	1815	2087	2221	2691
89	963	1571	2000	2300	2447	2965

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

TAX QUALIFIED LONG TERM CARE INSURANCE POLICY
POLICY FORM TQ-LTC-2000 (VA)
TAX QUALIFIED ALTERNATIVE PLAN OF CARE RIDER TQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

TQ
Level

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	23	33	42	46	49	58
50-54	26	36	45	50	53	63
55	30	42	52	56	59	75
56	32	43	53	59	62	78
57	33	45	56	61	63	82
58	36	50	62	68	71	89
59	39	55	68	75	78	97
60	42	59	74	81	85	104
61	45	65	79	88	92	113
62	48	69	85	94	100	120
63	53	78	97	107	113	133
64	58	87	107	118	126	146
65	63	95	117	130	138	160
66	68	104	127	141	150	173
67	74	113	137	153	163	188
68	82	127	156	173	185	209
69	91	141	173	193	205	232
70	101	156	192	213	226	254
71	110	169	209	234	248	277
72	120	183	226	254	268	300
73	137	208	258	289	304	343
74	154	232	289	325	342	387
75	172	257	319	361	378	430
76	189	281	351	397	414	473
77	208	306	381	431	450	516
78	229	346	431	488	511	587
79	252	385	482	544	571	656
80	274	424	531	600	632	727
81	297	465	590	656	692	798
82	320	503	632	711	753	867
83	353	561	703	799	850	964
84	388	619	773	887	945	1062
85	423	677	844	975	1040	1158
86	457	734	916	1063	1135	1255
87	490	792	987	1151	1231	1352
88	547	881	1098	1281	1369	1503
89	602	971	1209	1411	1509	1658

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	26	38	48	53	56	66
50-54	30	42	52	58	62	74
55	35	48	59	65	68	87
56	36	50	62	68	71	89
57	38	52	65	69	74	95
58	42	58	71	78	81	102
59	45	63	78	87	89	111
60	48	68	85	92	98	120
61	52	75	91	101	107	130
62	55	79	98	108	114	137
63	62	89	111	123	130	153
64	66	100	123	136	144	167
65	74	110	134	150	159	185
66	78	120	146	163	173	199
67	85	130	157	176	188	216
68	95	146	179	199	212	241
69	104	163	199	222	235	267
70	117	179	221	245	261	291
71	126	195	241	268	286	319
72	137	211	261	291	309	345
73	157	239	297	332	351	395
74	177	267	332	374	394	444
75	198	296	366	415	434	495
76	218	323	402	456	476	544
77	239	352	439	496	518	594
78	264	398	496	561	587	675
79	290	443	554	626	656	754
80	316	488	610	690	727	837
81	342	534	668	754	796	917
82	368	578	727	818	866	997
83	407	645	808	919	977	1108
84	446	711	889	1020	1086	1220
85	486	778	971	1121	1196	1331
86	527	844	1053	1223	1306	1444
87	564	910	1135	1324	1415	1555
88	629	1014	1262	1473	1574	1728
89	692	1117	1391	1623	1735	1906

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

TQ Lifetime Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	43	63	78	85	91	120
50-54	48	69	85	92	100	131
55	59	84	105	117	124	163
56	63	88	113	124	133	175
57	68	92	120	131	140	185
58	72	101	128	140	150	198
59	76	108	136	149	159	209
60	81	115	144	157	169	222
61	85	123	151	167	177	234
62	91	130	160	176	188	247
63	92	137	169	185	198	260
64	95	144	177	195	209	273
65	98	151	186	205	219	286
66	101	159	195	215	231	299
67	104	166	203	225	241	313
68	118	186	229	255	274	345
69	133	205	255	287	309	378
70	147	225	281	317	342	411
71	162	245	307	348	375	443
72	176	264	333	379	408	476
73	196	289	364	414	447	535
74	216	313	394	450	485	593
75	235	338	424	485	524	652
76	255	362	454	521	563	711
77	274	385	485	557	600	769
78	300	439	554	633	682	858
79	327	492	622	710	763	949
80	353	544	690	786	845	1039
81	379	597	757	864	926	1128
82	405	649	827	941	1007	1218
83	444	716	910	1037	1106	1318
84	483	782	994	1135	1205	1419
85	522	847	1078	1232	1304	1520
86	561	913	1161	1330	1402	1621
87	600	979	1245	1427	1502	1722
88	668	1089	1385	1587	1670	1916
89	736	1200	1525	1748	1841	2112

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	50	74	89	98	104	137
50-54	55	79	98	107	114	151
55	68	97	121	134	143	188
56	74	101	130	143	153	201
57	78	107	137	151	162	212
58	84	117	147	162	173	228
59	88	124	156	170	183	241
60	92	133	166	180	195	255
61	98	141	175	192	203	268
62	104	150	185	202	216	284
63	107	157	195	212	228	299
64	110	166	203	224	241	313
65	113	175	213	235	252	329
66	117	183	224	247	265	343
67	120	190	234	258	277	361
68	136	213	264	294	316	397
69	153	235	294	330	355	434
70	169	258	323	365	394	473
71	186	283	353	400	431	509
72	202	303	384	436	469	548
73	225	332	418	476	515	616
74	250	361	453	518	557	682
75	270	388	488	557	602	750
76	294	417	522	599	648	818
77	316	443	557	640	690	884
78	345	505	638	728	785	987
79	377	565	716	816	877	1092
80	407	626	793	904	972	1194
81	436	687	871	994	1065	1297
82	466	747	951	1082	1158	1401
83	511	822	1047	1193	1272	1516
84	555	899	1143	1306	1385	1633
85	600	974	1239	1417	1457	1748
86	645	1050	1336	1529	1613	1865
87	690	1127	1431	1640	1727	1981
88	767	1252	1593	1825	1921	2203
89	847	1381	1754	2011	2116	2429

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

TQ 10-Year Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	32	45	55	61	65	84
50-54	35	49	61	66	71	91
55	43	59	72	79	85	108
56	46	63	76	84	89	114
57	49	66	81	88	94	120
58	52	72	87	95	102	130
59	55	76	94	102	110	140
60	59	82	101	110	118	151
61	62	88	108	117	127	162
62	65	92	114	124	134	172
63	68	100	123	134	144	183
64	71	107	131	144	154	195
65	74	114	140	154	164	206
66	76	121	149	163	175	218
67	79	128	157	173	185	231
68	95	150	185	206	221	267
69	113	173	213	239	255	304
70	128	195	242	273	291	342
71	144	218	270	304	327	379
72	160	239	299	338	362	417
73	179	263	327	372	398	465
74	198	287	358	405	434	514
75	216	310	387	440	469	563
76	235	333	415	473	505	612
77	254	356	444	508	541	661
78	281	411	516	589	628	765
79	309	466	587	669	716	868
80	338	521	658	750	804	972
81	365	576	730	831	890	1076
82	392	630	801	912	978	1181
83	433	700	887	1013	1080	1287
84	475	767	975	1114	1184	1394
85	515	835	1062	1215	1288	1499
86	555	904	1148	1316	1391	1606
87	596	972	1236	1418	1494	1711
88	664	1082	1375	1577	1662	1904
89	730	1193	1515	1737	1831	2097

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	36	52	63	69	75	97
50-54	40	56	69	76	81	104
55	50	68	84	91	98	124
56	53	74	88	97	102	131
57	56	76	92	101	108	137
58	59	84	100	110	118	150
59	63	88	108	118	126	162
60	68	95	117	126	136	175
61	71	101	124	134	146	186
62	75	107	131	143	154	198
63	78	114	141	154	166	211
64	81	123	151	166	177	224
65	85	131	162	177	189	237
66	88	140	170	188	201	251
67	91	147	180	199	212	265
68	110	173	212	237	254	307
69	130	199	245	276	294	351
70	147	224	278	313	335	394
71	166	251	310	351	377	436
72	185	276	343	388	417	479
73	206	301	377	428	457	534
74	228	330	411	466	499	590
75	250	356	444	506	540	648
76	270	387	477	544	581	704
77	291	410	511	584	622	760
78	323	473	594	677	721	880
79	355	535	675	770	822	998
80	388	599	756	863	925	1118
81	420	662	840	955	1024	1238
82	452	726	920	1049	1125	1359
83	498	805	1020	1164	1242	1480
84	545	883	1121	1281	1362	1603
85	593	961	1220	1396	1482	1724
86	639	1040	1320	1513	1600	1846
87	685	1118	1422	1630	1718	1968
88	763	1245	1581	1813	1911	2190
89	840	1372	1743	1998	2105	2412

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Level Benefit
Pre-RS Proposed Rates Step II: 12% Increase

TQ
100%
APOC

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Annual Premiums per $10 of Daily Benefit
Level Benefit
Pre-RS Proposed Rates Step II: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	32	46	58	65	69	82
50-54	35	50	63	71	75	89
55	40	56	72	79	85	105
56	43	59	75	84	88	110
57	45	61	78	87	91	115
58	49	68	87	95	102	126
59	53	75	95	105	113	137
60	56	81	102	114	123	147
61	61	88	111	124	133	157
62	65	95	120	133	143	169
63	72	107	134	149	160	186
64	79	118	149	164	176	203
65	85	130	162	182	193	221
66	92	141	176	198	211	237
67	100	153	190	213	228	254
68	113	172	213	239	255	283
69	124	190	238	265	284	313
70	136	209	261	293	312	342
71	149	228	284	319	339	371
72	160	247	309	345	368	400
73	180	274	342	384	410	460
74	199	300	377	423	452	521
75	219	327	411	462	493	581
76	238	355	444	501	534	642
77	258	381	479	540	576	703
78	289	434	545	616	656	798
79	319	488	612	691	739	892
80	349	541	679	766	819	987
81	379	593	746	841	903	1082
82	410	646	812	917	981	1176
83	454	720	903	1030	1105	1308
84	499	795	994	1144	1229	1440
85	542	868	1086	1258	1353	1571
86	587	943	1177	1370	1477	1702
87	632	1017	1268	1484	1601	1833
88	703	1131	1411	1652	1782	2040
89	775	1246	1555	1819	1963	2248

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	36	53	66	75	79	95
50-54	40	58	74	81	87	102
55	46	65	84	91	98	121
56	50	68	87	97	101	126
57	52	69	89	100	104	133
58	56	78	100	110	118	144
59	62	87	110	121	130	157
60	65	92	118	131	141	169
61	69	101	128	143	153	180
62	75	110	137	153	164	195
63	84	123	154	170	185	213
64	91	136	170	189	202	234
65	98	150	186	209	222	254
66	107	163	202	228	242	273
67	114	176	219	245	263	291
68	130	198	245	276	294	325
69	143	219	274	306	327	361
70	156	241	300	336	358	394
71	170	263	327	366	389	427
72	185	284	355	397	423	460
73	208	316	394	441	472	529
74	229	345	433	486	519	599
75	252	377	473	531	567	668
76	274	408	511	576	615	739
77	297	439	551	620	662	808
78	332	499	628	708	754	917
79	366	561	704	795	850	1026
80	401	622	782	881	942	1135
81	436	682	858	967	1036	1245
82	472	743	933	1055	1128	1352
83	522	828	1039	1184	1271	1505
84	574	915	1143	1316	1414	1656
85	623	998	1249	1447	1557	1806
86	675	1085	1353	1577	1699	1958
87	727	1170	1458	1707	1842	2109
88	808	1301	1623	1900	2048	2346
89	892	1434	1789	2092	2258	2585

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Pre-RS Proposed Rates Step II: 12% Increase	TQ 100% APOC + Lifetime IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Pre-RS Proposed Rates Step II: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	61	87	110	120	130	167
50-54	65	94	120	130	141	183
55	82	114	146	160	172	231
56	88	121	154	169	182	245
57	94	127	163	179	192	261
58	100	137	176	192	208	278
59	105	147	188	206	222	296
60	111	157	201	219	238	312
61	118	167	212	232	252	329
62	124	177	225	245	268	345
63	130	192	242	265	289	371
64	137	206	258	284	309	395
65	143	221	276	304	327	420
66	149	235	293	323	348	444
67	156	248	310	342	368	469
68	172	270	338	377	407	502
69	188	291	366	413	444	535
70	205	313	395	447	482	568
71	221	335	423	482	521	603
72	237	356	452	516	558	636
73	258	381	483	553	600	718
74	278	407	515	589	643	801
75	300	431	547	625	685	883
76	320	456	578	661	727	965
77	342	480	610	697	770	1047
78	378	551	701	801	879	1168
79	413	622	791	903	987	1290
80	449	692	881	1005	1095	1409
81	485	763	971	1108	1203	1531
82	521	834	1062	1210	1313	1652
83	570	919	1168	1336	1441	1789
84	620	1003	1277	1461	1570	1924
85	669	1088	1383	1587	1698	2061
86	720	1173	1490	1712	1828	2198
87	769	1256	1598	1838	1956	2336
88	855	1398	1777	2046	2175	2598
89	943	1541	1959	2253	2398	2863

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	69	100	126	137	150	192
50-54	75	108	137	150	163	211
55	95	131	167	185	198	265
56	101	140	177	195	209	283
57	108	146	188	206	221	300
58	114	157	202	221	239	320
59	121	169	216	237	255	340
60	128	180	231	252	274	358
61	136	192	244	267	290	378
62	143	203	258	283	309	397
63	150	221	278	306	332	427
64	157	237	297	327	355	454
65	164	254	317	351	377	483
66	170	270	336	372	400	511
67	179	286	356	394	423	540
68	198	310	388	433	467	577
69	216	335	421	475	511	616
70	235	361	454	515	554	653
71	254	385	486	554	599	694
72	273	410	519	594	642	731
73	297	439	555	635	690	827
74	320	467	593	677	740	920
75	345	496	629	718	788	1016
76	368	524	665	760	837	1109
77	394	553	701	801	886	1205
78	434	633	806	920	1010	1344
79	475	716	909	1039	1135	1483
80	516	796	1014	1157	1259	1621
81	557	877	1117	1274	1383	1760
82	599	959	1220	1392	1510	1900
83	655	1057	1344	1536	1658	2057
84	714	1153	1469	1681	1805	2213
85	770	1251	1591	1825	1953	2370
86	828	1349	1714	1969	2102	2529
87	884	1445	1838	2113	2249	2686
88	984	1607	2044	2353	2501	2988
89	1085	1771	2253	2591	2757	3293

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
and with 5%, 10-Year Compounded Inflation Rider
Annual Premiums Per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

TQ
100% APOC
+
10-Year IR
5% Compound

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
and with 5%, 10-Year Compounded Inflation Rider
Annual Premiums Per $10 of Daily Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step II: 12% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	43	62	78	85	92	108
50-54	48	82	85	94	101	118
55	59	82	104	114	124	146
56	63	87	110	121	131	153
57	68	91	115	128	138	162
58	72	98	124	138	149	175
59	76	105	133	147	160	188
60	81	113	143	157	170	201
61	85	120	151	167	180	212
62	89	127	160	176	192	225
63	92	137	172	189	205	242
64	97	146	183	202	218	258
65	101	156	193	215	232	276
66	105	164	205	228	245	293
67	108	175	216	241	258	310
68	130	203	254	284	306	365
69	151	234	293	329	353	421
70	173	263	330	372	401	477
71	193	293	368	417	449	534
72	215	322	405	460	496	590
73	235	346	437	496	535	635
74	255	371	467	531	574	679
75	276	395	498	565	613	723
76	296	420	528	600	652	767
77	316	444	558	635	691	811
78	353	518	653	743	808	955
79	391	590	747	851	925	1099
80	428	664	841	959	1040	1242
81	466	736	935	1066	1157	1386
82	505	809	1030	1174	1272	1528
83	557	897	1141	1306	1406	1694
84	609	985	1254	1435	1541	1859
85	661	1073	1365	1567	1676	2025
86	713	1161	1477	1696	1810	2191
87	765	1249	1588	1828	1945	2357
88	851	1389	1767	2033	2162	2620
89	938	1531	1947	2240	2383	2888

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	50	71	89	98	107	124
50-54	55	78	98	108	117	137
55	68	95	120	131	143	167
56	74	100	126	140	151	176
57	78	104	133	147	159	186
58	84	113	143	159	170	201
59	88	121	153	169	185	215
60	92	130	164	180	196	229
61	98	137	175	192	208	244
62	102	146	185	202	221	258
63	107	157	198	218	235	278
64	111	167	211	232	251	297
65	117	179	222	247	267	317
66	121	189	235	263	283	336
67	124	201	250	277	297	359
68	150	234	291	327	352	420
69	175	268	336	378	407	485
70	199	301	379	428	462	550
71	222	336	423	479	516	615
72	247	369	466	529	571	678
73	270	398	502	571	616	730
74	294	427	538	610	661	780
75	317	454	573	651	705	831
76	340	483	607	690	750	881
77	364	511	642	730	795	933
78	407	596	752	854	929	1099
79	450	678	860	979	1063	1264
80	493	763	967	1104	1196	1428
81	535	847	1075	1226	1330	1594
82	581	930	1184	1350	1463	1757
83	640	1031	1313	1502	1617	1947
84	700	1132	1441	1650	1771	2138
85	760	1235	1570	1802	1927	2330
86	819	1336	1699	1950	2082	2520
87	880	1437	1826	2102	2236	2711
88	979	1597	2033	2337	2487	3014
89	1079	1760	2240	2576	2741	3321

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

TAX QUALIFIED LONG TERM CARE INSURANCE POLICY
POLICY FORM TQ-LTC-2000 (VA)
TAX QUALIFIED ALTERNATIVE PLAN OF CARE RIDER TQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

TQ
Level

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	26	37	47	52	55	65
50-54	29	40	50	57	60	71
55	34	47	58	63	66	84
56	36	48	60	66	69	87
57	37	50	63	68	71	92
58	40	57	69	76	79	100
59	44	61	76	84	87	108
60	47	66	82	90	95	116
61	50	73	89	99	103	126
62	53	78	95	105	111	134
63	60	87	108	120	126	149
64	65	97	120	132	141	163
65	71	107	131	145	155	179
66	76	116	142	158	168	194
67	82	126	153	171	183	210
68	92	142	174	194	207	234
69	102	158	194	216	229	260
70	113	174	215	239	254	284
71	123	189	234	262	278	310
72	134	205	254	284	301	336
73	153	233	289	323	341	385
74	173	260	323	364	383	433
75	192	288	357	404	423	481
76	212	315	393	444	464	530
77	233	343	427	483	504	578
78	257	388	483	546	572	658
79	283	431	540	609	640	735
80	307	475	595	672	708	814
81	333	520	661	735	776	893
82	359	564	708	797	843	971
83	396	628	787	895	952	1079
84	435	693	866	994	1058	1189
85	473	758	945	1092	1165	1297
86	512	822	1026	1191	1272	1406
87	549	887	1105	1289	1378	1514
88	612	987	1230	1435	1533	1684
89	674	1087	1354	1580	1690	1856

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	29	42	53	60	63	74
50-54	34	47	58	65	69	82
55	39	53	66	73	76	97
56	40	57	69	76	79	100
57	42	58	73	78	82	107
58	47	65	79	87	90	115
59	50	71	87	97	100	124
60	53	76	95	103	110	134
61	58	84	102	113	120	145
62	61	89	110	121	128	153
63	69	100	124	137	145	171
64	74	111	137	152	162	187
65	82	123	150	168	178	207
66	87	134	163	183	194	223
67	95	145	176	197	210	242
68	107	163	200	223	238	270
69	116	183	223	249	263	299
70	131	200	247	275	292	326
71	141	218	270	301	320	357
72	153	236	292	326	346	386
73	176	268	333	372	393	443
74	199	299	372	418	441	498
75	221	331	410	465	486	554
76	244	362	451	511	533	609
77	268	394	491	556	580	666
78	296	446	556	628	658	756
79	325	496	620	701	735	845
80	354	546	683	772	814	937
81	383	598	748	845	892	1028
82	412	648	814	916	969	1116
83	456	722	905	1029	1094	1241
84	499	797	995	1142	1217	1367
85	544	871	1087	1255	1339	1491
86	590	945	1179	1370	1462	1617
87	632	1019	1272	1483	1585	1742
88	704	1136	1414	1650	1763	1936
89	776	1251	1558	1818	1944	2134

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

TQ Lifetime Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	48	71	87	95	102	134
50-54	53	78	95	103	111	147
55	66	94	118	131	139	183
56	71	99	126	139	149	195
57	76	103	134	147	157	207
58	81	113	144	157	168	221
59	86	121	152	166	178	234
60	90	129	162	176	189	249
61	95	137	170	187	199	262
62	102	145	179	197	210	276
63	103	153	189	207	221	291
64	107	162	199	218	234	305
65	110	170	208	229	246	320
66	113	178	218	241	259	334
67	116	186	228	252	270	351
68	132	208	257	286	307	386
69	149	229	286	322	346	423
70	165	252	315	355	383	460
71	181	275	344	389	420	496
72	197	296	373	425	457	533
73	220	323	407	464	501	599
74	242	351	441	504	543	664
75	263	378	475	543	586	730
76	286	406	509	583	630	797
77	307	431	543	624	672	861
78	336	491	620	709	764	961
79	367	551	696	795	855	1063
80	396	609	772	881	947	1163
81	425	669	848	968	1037	1263
82	454	727	926	1053	1128	1364
83	498	801	1019	1162	1239	1477
84	541	876	1113	1272	1349	1590
85	585	948	1207	1380	1461	1703
86	628	1023	1301	1490	1570	1816
87	672	1097	1394	1598	1682	1929
88	748	1220	1551	1777	1871	2146
89	824	1344	1708	1958	2062	2365

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	57	82	100	110	116	153
50-54	61	89	110	120	128	170
55	76	108	136	150	160	210
56	82	113	145	160	171	225
57	87	120	153	170	181	238
58	94	131	165	181	194	255
59	99	139	174	191	205	270
60	103	149	186	202	218	286
61	110	158	195	215	228	301
62	116	168	207	226	242	318
63	120	176	218	238	255	334
64	123	186	228	250	270	351
65	126	195	239	263	283	368
66	131	205	250	276	297	385
67	134	213	262	289	310	404
68	152	239	296	330	354	444
69	171	263	330	370	397	486
70	189	289	362	409	441	530
71	208	317	396	448	483	570
72	226	339	430	488	525	614
73	252	372	469	533	577	690
74	280	404	507	580	624	764
75	302	435	546	624	674	840
76	330	467	585	671	725	916
77	354	496	624	717	772	990
78	386	565	714	816	879	1105
79	422	633	801	914	982	1223
80	456	701	889	1013	1089	1338
81	488	769	976	1113	1192	1452
82	522	837	1065	1212	1297	1569
83	572	921	1173	1336	1425	1698
84	622	1007	1280	1462	1551	1829
85	672	1091	1388	1587	1632	1958
86	722	1176	1496	1713	1806	2089
87	772	1262	1603	1837	1934	2218
88	860	1402	1784	2044	2152	2467
89	948	1546	1965	2252	2370	2721

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

TQ 10-Year Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	36	50	61	68	73	94
50-54	39	55	68	74	79	102
55	48	66	81	89	95	121
56	52	71	86	94	100	128
57	55	74	90	99	105	134
58	58	81	97	107	115	145
59	61	86	105	115	123	157
60	66	92	113	123	132	170
61	69	99	121	131	142	181
62	73	103	128	139	150	192
63	76	111	137	150	162	205
64	79	120	147	162	173	218
65	82	128	157	173	184	231
66	86	136	166	183	195	244
67	89	144	176	194	207	259
68	107	168	207	231	247	299
69	126	194	239	268	286	341
70	144	218	271	305	326	383
71	162	244	302	341	367	425
72	179	268	334	378	406	467
73	200	294	367	417	446	520
74	221	322	401	454	486	575
75	242	347	433	493	525	630
76	263	373	465	530	565	685
77	284	399	498	569	606	740
78	315	460	578	659	703	856
79	346	522	658	750	801	973
80	378	583	737	840	900	1089
81	409	645	818	931	997	1205
82	439	706	897	1021	1095	1323
83	485	784	994	1134	1210	1441
84	532	860	1092	1247	1326	1561
85	577	935	1189	1360	1443	1679
86	622	1013	1286	1473	1558	1798
87	667	1089	1385	1588	1674	1916
88	743	1212	1540	1766	1861	2133
89	818	1336	1696	1945	2050	2349

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	40	58	71	78	84	108
50-54	45	63	78	86	90	116
55	57	76	94	102	110	139
56	60	82	99	108	115	147
57	63	86	103	113	121	153
58	66	94	111	123	132	168
59	71	99	121	132	141	181
60	76	107	131	141	152	195
61	79	113	139	150	163	208
62	84	120	147	160	173	221
63	87	128	158	173	186	236
64	90	137	170	186	199	250
65	95	147	181	199	212	265
66	99	157	191	210	225	281
67	102	165	202	223	238	297
68	123	194	238	265	284	344
69	145	223	275	309	330	393
70	165	250	312	351	375	441
71	186	281	347	393	422	488
72	207	309	385	435	467	536
73	231	338	422	480	512	598
74	255	370	460	522	559	661
75	280	399	498	567	604	725
76	302	433	535	609	651	788
77	326	459	572	654	696	851
78	362	530	666	758	808	986
79	397	599	756	863	921	1118
80	435	671	847	966	1036	1252
81	470	742	940	1070	1147	1386
82	506	813	1031	1175	1260	1522
83	557	902	1142	1304	1391	1658
84	611	989	1255	1435	1525	1795
85	664	1076	1367	1564	1659	1931
86	716	1165	1478	1695	1792	2068
87	767	1252	1593	1826	1924	2204
88	855	1394	1771	2031	2141	2453
89	940	1536	1952	2238	2357	2701

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Level Benefit
Pre-RS Proposed Rates Step III: 12% Increase

TQ
100%
APOC

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Annual Premiums per $10 of Daily Benefit
Level Benefit
Pre-RS Proposed Rates Step III: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	36	52	65	73	78	92
50-54	39	57	71	79	84	100
55	45	63	81	89	95	118
56	48	66	84	94	99	123
57	50	68	87	97	102	129
58	55	76	97	107	115	141
59	60	84	107	118	126	153
60	63	90	115	128	137	165
61	68	99	124	139	149	176
62	73	107	134	149	160	189
63	81	120	150	166	179	208
64	89	132	166	184	197	228
65	95	145	181	204	216	247
66	103	158	197	221	236	265
67	111	171	213	239	255	284
68	126	192	239	268	286	317
69	139	213	267	297	318	351
70	152	234	292	328	349	383
71	166	255	318	357	380	415
72	179	276	346	386	412	448
73	202	307	383	430	459	515
74	223	336	422	473	506	583
75	246	367	460	517	553	651
76	267	397	498	561	598	719
77	289	427	536	604	645	787
78	323	486	611	690	735	893
79	357	546	685	774	827	998
80	391	606	761	858	918	1105
81	425	664	835	942	1011	1212
82	459	724	910	1028	1099	1317
83	509	806	1011	1154	1238	1465
84	559	890	1113	1281	1377	1612
85	607	973	1217	1409	1515	1759
86	658	1057	1318	1535	1654	1906
87	708	1139	1420	1663	1793	2054
88	787	1267	1580	1850	1995	2285
89	868	1396	1742	2037	2199	2517

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	40	60	74	84	89	107
50-54	45	65	82	90	97	115
55	52	73	94	102	110	136
56	57	76	97	108	113	141
57	58	78	100	111	116	149
58	63	87	111	123	132	162
59	69	97	123	136	145	176
60	73	103	132	147	158	189
61	78	113	144	160	171	202
62	84	123	153	171	184	218
63	94	137	173	191	207	239
64	102	152	191	212	226	262
65	110	168	208	234	249	284
66	120	183	226	255	271	305
67	128	197	246	275	294	326
68	145	221	275	309	330	364
69	160	246	307	343	367	404
70	174	270	336	376	401	441
71	191	294	367	410	436	478
72	207	318	397	444	473	515
73	233	354	441	494	528	593
74	257	386	485	544	582	671
75	283	422	530	595	635	748
76	307	457	572	645	688	827
77	333	491	617	695	742	905
78	372	559	703	793	845	1028
79	410	628	788	890	952	1149
80	449	696	876	987	1055	1272
81	488	764	961	1082	1160	1394
82	528	832	1045	1181	1263	1514
83	585	927	1163	1326	1423	1685
84	643	1024	1280	1473	1583	1855
85	698	1118	1399	1621	1743	2023
86	756	1215	1515	1766	1903	2192
87	814	1310	1633	1911	2063	2362
88	905	1457	1818	2128	2294	2627
89	998	1606	2003	2343	2529	2895

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
and with 5% Compound Lifetime Inflation Rider
Annual Premiums Per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

TQ
100% APOC
+
Lifetime IR
5% Compound

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
and with 5% Compound Lifetime Inflation Rider
Annual Premiums Per $10 of Daily Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates Step III: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	68	97	123	134	145	187
50-54	73	105	134	145	158	205
55	92	128	163	179	192	259
56	99	136	173	189	204	275
57	105	142	183	200	215	292
58	111	153	197	215	233	312
59	118	165	210	231	249	331
60	124	176	225	246	267	349
61	132	187	238	260	283	368
62	139	199	252	275	301	386
63	145	215	271	297	323	415
64	153	231	289	318	346	443
65	160	247	309	341	367	470
66	166	263	328	362	389	498
67	174	278	347	383	412	525
68	192	302	378	422	456	562
69	210	326	410	462	498	599
70	229	351	443	501	540	637
71	247	375	473	540	583	675
72	265	399	506	578	625	713
73	289	427	541	619	672	805
74	312	456	577	659	721	897
75	336	483	612	700	767	989
76	359	511	648	740	814	1081
77	383	538	683	780	863	1173
78	423	617	785	897	984	1309
79	462	696	885	1011	1105	1444
80	502	776	987	1126	1226	1579
81	543	855	1087	1241	1347	1714
82	583	934	1189	1356	1470	1850
83	638	1029	1309	1496	1614	2003
84	695	1123	1430	1637	1758	2155
85	750	1218	1549	1777	1902	2309
86	806	1314	1669	1918	2047	2462
87	861	1407	1790	2058	2191	2616
88	958	1566	1991	2291	2436	2910
89	1057	1726	2194	2524	2685	3207

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	78	111	141	153	168	215
50-54	84	121	153	168	183	236
55	107	147	187	207	221	297
56	113	157	199	218	234	317
57	121	163	210	231	247	336
58	128	176	226	247	268	359
59	136	189	242	265	286	381
60	144	202	259	283	307	401
61	152	215	273	299	325	423
62	160	228	289	317	346	444
63	168	247	312	343	372	478
64	176	265	333	367	397	509
65	184	284	355	393	422	541
66	191	302	376	417	448	572
67	200	320	399	441	473	604
68	221	347	435	485	523	646
69	242	375	472	532	572	690
70	263	404	509	577	620	732
71	284	431	544	620	671	777
72	305	459	582	666	719	819
73	333	491	622	711	772	926
74	359	523	664	758	829	1031
75	386	556	704	805	882	1137
76	412	586	745	851	937	1242
77	441	619	785	897	992	1349
78	486	709	903	1031	1131	1506
79	532	801	1018	1163	1272	1661
80	578	892	1136	1296	1410	1816
81	624	982	1251	1427	1549	1971
82	671	1074	1367	1559	1692	2128
83	734	1184	1506	1721	1856	2304
84	800	1291	1645	1882	2021	2478
85	863	1401	1782	2044	2188	2655
86	927	1511	1919	2205	2354	2832
87	990	1619	2058	2367	2519	3008
88	1102	1800	2289	2635	2802	3346
89	1215	1984	2524	2902	3088	3689

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Pre-RS Proposed Rates Step III: 12% Increase	TQ 100% APOC + 10-Year IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Pre-RS Proposed Rates Step III: 12% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	48	69	87	95	103	121
50-54	53	92	95	105	113	132
55	66	92	116	128	139	163
56	71	97	123	136	147	171
57	76	102	129	144	155	181
58	81	110	139	155	166	195
59	86	118	149	165	179	210
60	90	126	160	176	191	225
61	95	134	170	187	202	238
62	100	142	179	197	215	252
63	103	153	192	212	229	271
64	108	163	205	226	244	289
65	113	174	216	241	260	309
66	118	184	229	255	275	328
67	121	195	242	270	289	347
68	145	228	284	318	343	409
69	170	262	328	368	396	472
70	194	294	370	417	449	535
71	216	328	412	467	502	598
72	241	360	454	515	556	661
73	263	388	490	556	599	711
74	286	415	523	595	643	761
75	309	443	557	633	687	809
76	331	470	591	672	730	860
77	354	498	625	711	774	908
78	396	580	732	832	905	1070
79	438	661	837	953	1036	1231
80	480	743	942	1074	1165	1391
81	522	824	1047	1194	1296	1553
82	565	906	1154	1315	1425	1711
83	624	1005	1278	1462	1575	1897
84	682	1104	1404	1608	1726	2083
85	740	1202	1528	1755	1877	2268
86	798	1301	1654	1900	2028	2454
87	856	1399	1779	2047	2178	2640
88	953	1556	1979	2276	2422	2934
89	1050	1714	2181	2509	2669	3235

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	57	79	100	110	120	139
50-54	61	87	110	121	131	153
55	76	107	134	147	160	187
56	82	111	141	157	170	197
57	87	116	149	165	178	208
58	94	126	160	178	191	225
59	99	136	171	189	207	241
60	103	145	184	202	220	257
61	110	153	195	215	233	273
62	115	163	207	226	247	289
63	120	176	221	244	263	312
64	124	187	236	260	281	333
65	131	200	249	276	299	355
66	136	212	263	294	317	376
67	139	225	280	310	333	402
68	168	262	326	367	394	470
69	195	301	376	423	456	543
70	223	338	425	480	517	616
71	249	376	473	536	578	688
72	276	414	522	593	640	759
73	302	446	562	640	690	818
74	330	478	603	683	740	874
75	355	509	641	729	790	931
76	381	541	680	772	840	987
77	407	572	719	818	890	1045
78	456	667	842	956	1040	1231
79	504	759	963	1097	1191	1415
80	553	855	1082	1236	1339	1600
81	599	948	1204	1373	1490	1785
82	651	1042	1326	1512	1638	1968
83	717	1155	1470	1682	1811	2181
84	784	1268	1614	1848	1984	2394
85	851	1383	1758	2018	2159	2609
86	918	1496	1903	2184	2331	2823
87	986	1609	2045	2354	2504	3036
88	1097	1789	2276	2617	2785	3375
89	1209	1971	2509	2886	3070	3719

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

TAX QUALIFIED LONG TERM CARE INSURANCE POLICY
POLICY FORM TQ-LTC-2000 (VA)
TAX QUALIFIED ALTERNATIVE PLAN OF CARE RIDER TQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	All forms provided with this filing have previously been approved. They are provided as support documents to assist with evaluation of this rate increase request.
Attachment(s):	2012 VA Compliance Certification.pdf
Item Status:	Received & Acknowledged
Status Date:	02/19/2014

Satisfied - Item:	Cover letter
Comments:	
Attachment(s):	VA Cover Letter.pdf
Item Status:	Received & Acknowledged
Status Date:	02/19/2014

Satisfied - Item:	Authorization letter
Comments:	
Attachment(s):	LTC Rate Incr Authorization2014.pdf
Item Status:	Received & Acknowledged
Status Date:	02/13/2015

Satisfied - Item:	Policy holder communications
Comments:	Previously approved policyholder communication forms related to rate increase implementation.
Attachment(s):	LTC-CNFB-PaidUp2010-VA.pdf LTC-EndCovApp10-VA.pdf LTC-PolChg10-VA.pdf
Item Status:	Received & Acknowledged
Status Date:	05/20/2015

Satisfied - Item:	Response to objections of 7/12/2012
Comments:	Point by point response and data for objections as of 7/12/2012
Attachment(s):	VA_QuestionsResponse.pdf
Item Status:	Received & Acknowledged
Status Date:	02/19/2014

Satisfied - Item:	Requested Rate Manual
Comments:	

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Attachment(s):	TPM VA LTC Rate Manual 2012 w example.pdf
Item Status:	Received & Acknowledged
Status Date:	02/19/2014

Satisfied - Item:	TPM VA LTC Annual Prem Calc 2012
Comments:	
Attachment(s):	VALTC2012 Rate Manual Exhibit 1Print.xlsx
Item Status:	Received & Acknowledged
Status Date:	02/19/2014

Satisfied - Item:	Response to Objections of 5/16/2013
Comments:	Response and supporting files for 5/16/2013.
Attachment(s):	Response to 5.16.2013 objection.pdf TPMA2E Terminations with duration To Upload.xlsx TPMA2E Claims revised.pdf Exhibit_III-VI_VA_projections_revised.pdf
Item Status:	Received & Acknowledged
Status Date:	02/19/2014

Satisfied - Item:	Response to Objections of 8/02/2013
Comments:	Response and supporting files for objections posted on 8/02/2013.
Attachment(s):	Revised A2E with duration 8.20.13 to upload.xlsx Exhibit V-VI Pre RS Policies LR Projections.pdf Response to 8.02.2013 Objection.pdf
Item Status:	Received & Acknowledged
Status Date:	02/19/2014

Satisfied - Item:	Response to Objections of 12/24/2013
Comments:	
Attachment(s):	TPM LTC VA 122413 Objection Response.pdf
Item Status:	Received & Acknowledged
Status Date:	02/19/2014

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Exhibits I and III-VI updated to reflect experience through 6/30/12. Note exhibits VII provided for background information, forms were previously approved. Other changes made per reviewer request - see question and answer support document.

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Attachment(s):	Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf 2010 LTC Rate Increase Benefit Change Options - VA (incl CBUL w data) (Document) w_data-VA.pdf New Cert Pages _LTC_ with Reduced Daily Benefit _Document_-VA w_data.pdf Teachers Protective LTC CNFB PaidUp Endorsement-VA w_data.pdf Sample Notification Letter TPM Updated v2.pdf LTC RI Act Memo VA 2014 5.7.2015.pdf
Item Status:	Received & Acknowledged
Status Date:	05/20/2015

Satisfied - Item:	Updated Actuarial Memorandum
Comments:	
Attachment(s):	LTC RI Act Memo VA 2014 06 02.pdf
Item Status:	Received & Acknowledged
Status Date:	02/13/2015

Satisfied - Item:	Endorsements
Comments:	Endorsements from SERFF Tracking #: LWEL-125996939
Attachment(s):	2010 LTC Rate Increase Benefit Change Options - VA (incl CBUL w data) (Document) w_data-VA.pdf New Cert Pages _LTC_ with Reduced Daily Benefit _Document_-VA w_data.pdf Teachers Protective LTC CNFB PaidUp Endorsement-VA w_data.pdf
Item Status:	Received & Acknowledged
Status Date:	02/13/2015

Satisfied - Item:	Sample Notification Letter
Comments:	
Attachment(s):	Sample Notification Letter TPM Updated v2.pdf
Item Status:	Received & Acknowledged
Status Date:	04/21/2015

Satisfied - Item:	Response to Objection of 02.19.2014
Comments:	This objection response has been moved from the note to reviewer to supporting documentation per request of reviewer.
Attachment(s):	Objection Response 02.19.2014.pdf
Item Status:	Received & Acknowledged
Status Date:	02/13/2015

Satisfied - Item:	Response to Objection of 04.03.2014
Comments:	This objection response has been moved from the note to reviewer to supporting documentation per request of reviewer.

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Attachment(s):	Objection Response 05.08.2014.pdf
Item Status:	Received & Acknowledged
Status Date:	02/13/2015

Satisfied - Item:	H880 EC Approval
Comments:	
Attachment(s):	VA 8800 Approval.pdf
Item Status:	Received & Acknowledged
Status Date:	02/13/2015

Satisfied - Item:	Justification and Rate Increase Summary
Comments:	
Attachment(s):	Justification for Rate Increase Attachment.pdf
Item Status:	Received & Acknowledged
Status Date:	02/13/2015

Satisfied - Item:	Response to Objection posted on November 6, 2014
Comments:	
Attachment(s):	TPM VA Projection Original Assumptions 12.10.2014.xlsx
Item Status:	Received & Acknowledged
Status Date:	02/13/2015

Satisfied - Item:	Response to Objection posted on February 13, 2014
Comments:	
Attachment(s):	LTC RI Act Memo VA 02.16.2015.pdf TPM VA Projection Pre RS 20130930 02.16.2015.xlsx
Item Status:	Received & Acknowledged
Status Date:	04/21/2015

Satisfied - Item:	Updated Rate Filing Authorization Letter
Comments:	
Attachment(s):	LTC Rate INCr Authorization.pdf
Item Status:	Received & Acknowledged
Status Date:	04/21/2015

Satisfied - Item:	Endorsements
Comments:	Endorsements, Readability Certifications, and VA Compliance Certification.

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Attachment(s):	LTC-EndCovgApp30-VA_Options Letter excl CBUL (Document)-VA.PDF Readability Cert- TPM.pdf VA Compliance certification 03.31.2015.pdf VA_LTCHC_VarChgEnd (Endorsement_Variable Benefit Change).pdf
Item Status:	Received & Acknowledged
Status Date:	05/20/2015

Satisfied - Item:	Statement of Variability for New Endorsements
Comments:	
Attachment(s):	Statement of Variability-VA-2015.pdf Statement of Variability-Form No. LTC-EndCovgApp30-VA.PDF
Item Status:	Received & Acknowledged
Status Date:	04/22/2015

Satisfied - Item:	Updated Readability Certifications
Comments:	
Attachment(s):	Readability Cert- TPM.pdf
Item Status:	Received & Acknowledged
Status Date:	05/20/2015

SERFF Tracking #:	LWEL-128450811	**State Tracking #:**	LWEL-128450811	**Company Tracking #:**	02541206-2

State:	Virginia	**Filing Company:**	Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	TPM LTC VA		
Project Name/Number:	0254201206 VA/0254201206		

Attachment VALTC2012 Rate Manual Exhibit 1Print.xlsx is not a PDF document and cannot be reproduced here.

Attachment TPMA2E Terminations with duration To Upload.xlsx is not a PDF document and cannot be reproduced here.

Attachment Revised A2E with duration 8.20.13 to upload.xlsx is not a PDF document and cannot be reproduced here.

Attachment TPM VA Projection Original Assumptions 12.10.2014.xlsx is not a PDF document and cannot be reproduced here.

Attachment TPM VA Projection Pre RS 20130930 02.16.2015.xlsx is not a PDF document and cannot be reproduced here.

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.
Gregory S. Wilson, F.C.A.S.
Steven D. Bryson, F.S.A.
Bonnie S. Albritton, F.S.A.
Brian D. Rankin, F.S.A.
Wesley R. Campbell, F.S.A.
Jacqueline B. Lee, F.S.A.
Robert E. Gove, A.S.A.
J. Finn Knox-Seith, A.S.A.
Brian C. Stentz, A.S.A.
Jay W. Fuller, A.S.A.
Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)

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.

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

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

April 16, 2012

Teachers Protective Mutual Insurance Company
NAIC #: 69353, FEIN #: 23-1395696
Long Term Care Policy Form Series: 8800, 8810, 9606, 9610, 2000, & 4000

Virginia Certification of Compliance

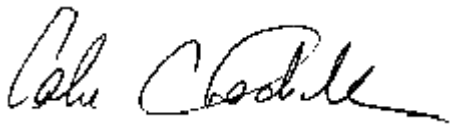
Form Numbers:

- **LTC- EndCovgApp10-VA**
- **LTC-PolChg10-VA**
- **LTC-CNFB- PaidUp2010-VA**

Dear Sir or Madam:

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.

Sincerely,



Cabe W. Chadick, F.S.A., M.A.A.A.
Consulting Actuary

LEWIS & ELLIS, INC.
Actuaries & Consultants

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.

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

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

September 14, 2012

Re: Rate Increase Filing Submission
Teachers Protective Mutual Insurance Company
NAIC #: 69353, FEIN #: 23-1395696
Long Term Care Policy Form Series: 8800, 8810, 9606, 9610, 2000, & 4000

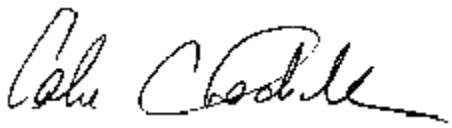
Dear Sir or Madam:

The enclosed actuarial memorandum is being submitted on behalf of Teachers Protective Mutual Life Insurance Company with regard to rate increases on the above policy forms and associated riders. In Virginia, we are proposing an increase of 40% for policies issued before October 2003 to be applied to the above policy series.

There are 425 existing policies on the above listed forms in Virginia as of 6/30/12. This rate increase request applies to the 409 policies issued before October 1, 2003. The company is no longer selling these forms. The rate increase is requested to bring premiums up to the level of expected claims and insure sufficient funding for future benefits.

Should you have further questions regarding this filing or require additional information do not hesitate to contact me by email at cchadick@lewisellis.com or by telephone at (972) 850-0850 collect.

Sincerely,



Cabe W. Chadick, F.S.A., M.A.A.A.
Consulting Actuary

Enclosures

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
116-118 North Prince Street, P.O. Box 597
Lancaster, PA 17608-0597
717-394-7156 FAX 717-394-7024

D. EDWARD YOUNG
PRESIDENT & CEO

February 12, 2014

To Whom It May Concern:

I hereby authorize the actuarial consulting firm Lewis & Ellis, Inc. to file rate increase memorandums for long term care policies on behalf of Teachers Protective Mutual Life Insurance Company.

This authorization is to be in effect from February 12, 2014 to February 11, 2015.

Sincerely,

D. Edward Young

D. Edward Young
President & CEO

August 25, 2010

ENDORSEMENT

To be attached to and made a part of Policy No. **«H123456»**

Issued upon the election of **«John» «Doe»**

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Lancaster, Pennsylvania

By this Endorsement **Under the Contingent Non-Forfeiture Benefit, the Policy is Paid Up with a Maximum Daily Benefit of $«180» per day, payable for a shortened Benefit Period of «73» Days.**

The Lifetime Maximum Benefit Amount is $«13,140.00», effective upon the date shown below.

The required premium under this policy is hereby **Decreased** to **$ 0.00** .

This Endorsement is effective as of **«November 01, 2010»** .

Secretary

President

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122
Fax (717) 394-7024

November 12, 2010

«Mr.» «John» «Doe»
«123 Main Street»
«Anytown, VA 12345»

Re: Policy(s) «H123456»

Dear «Mr.» «Doe»,

Thank you for your recent inquiry regarding your «Long Term Care» policy number «H123456».

You have expressed an interest in possibly adjusting your policy benefits in order to offset the upcoming premium rate increase. Several options are shown below for your review. If you choose to adjust your benefits, please check the appropriate box and return your signed and dated request in the enclosed envelope. Your benefits will remain *unchanged* if we are not notified in writing of your request.

If you have any questions regarding this matter, please feel free to contact us.

Sincerely,

<Representative>
LTC Customer Service Team

cc: «John Smith, Agent»

Current Policy Benefits	
Daily Benefit	**$«100»**
Benefit Period	**«24» Months**
Elimination Period	**«0» Days**
Inflation Protection	**«Lifetime»**
Current Premium	**$«127.50» «Monthly»**
Premium Effective «11/01/2010»	**$«146.63» «Monthly»**

☐ **Reduce Daily Benefit Amount** from **$«100»/Day** to **$«86»/Day.** The premium for this option will be **$«127.56» «Monthly»** effective «11/01/2010»**.**

☐ **Reduce Benefit Period** from **«24» Months** to **«12» Months.** The premium for this option will be **$«94.82» «Monthly»** effective «11/01/2010».

☐ **Increase Elimination Period** from:
☐ **«0» Days** to **«20» Days.** The premium for this option will be **$«140.76» «Monthly»** effective «11/01/2010».
☐ **«0» Days** to **«60» Days.** The premium for this option will be **$«134.16» «Monthly»** effective «11/01/2010».

☐ **Remove «Lifetime» Inflation Rider** and freeze *current* Daily Benefit at attained amount of **$«180»/Day.** The premium for this option will be **$«125.00» «Monthly»** effective «11/01/2010».

☐ **Convert my policy to Paid-Up status** with a shortened Benefit Period of **«73-Days»** and a **Daily Benefit** of **$«180»/Day.** The **Lifetime Maximum Benefit Amount** will be ***$«13,140.00»** effective «11/01/2010». If this option is chosen, there will be no additional premiums due for this policy.

**Your Lifetime Maximum Benefit Amount is equal to 100% of the sum of all premiums paid to date for this policy.*

Date _____ Policyholder Signature(s)_____

August 25, 2010

ENDORSEMENT

To be attached to and made a part of Policy No. **«H123456»**

Issued upon the election of **«John» «Doe»**

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Lancaster, Pennsylvania

By this Endorsement **Agrees to reduce the original Daily Benefit Amount from $«100» per day to $«86» per day effective on the date shown below.**

The required premium under this policy is **$«126.10» «Monthly».**

This Endorsement is effective as of **«November 01, 2010»,** it expires concurrently with the policy to which it is attached, unless changed by subsequent endorsement and is subject to all the provisions, conditions and limitations of said policy.

Secretary **President**

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.
Gregory S. Wilson, F.C.A.S.
Steven D. Bryson, F.S.A.
Bonnie S. Albritton, F.S.A.
Brian D. Rankin, F.S.A.
Wesley R. Campbell, F.S.A.
Jacqueline B. Lee, F.S.A.
Robert E. Gove, A.S.A.
J. Finn Knox-Seith, A.S.A.
Brian C. Stentz, A.S.A.
Jay W. Fuller, A.S.A.
Sujaritha Tansen, A.S.A.
Josh A. Hammerquist, A.S.A.
Xiaoxiao (Lisa) Jiang, A.S.A.
Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)

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.

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

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

September 17, 2012

Mr. Ed Whyte
Life & Health Division
Virginia Bureau of Insurance

Re: Teachers Protective Mutual Insurance Company
NAIC #: 69353, FEIN #: 23-1395696
Long Term Care Policy Form Series: 8800, 8810, 9606, 9610, 2000, & 4000
Serff Tracking # LWEL-128450811

Dear Mr. Ed Whyte,

This is in response to your objection letter dated 07/19/2012.

We address each of your questions below.

1) *The company states that it is proposing an increase of 25% that will be applied to base policies and riders issued before October 1, 2003, and an increase of 10% is being requested for policies issued after October 1, 2003. Please identify the number of policies issued before and after October 1, 2003; and, submit separate actuarial memorandums and supporting documentation for each that complies with 14VAC5-200-150 for those issued before October 1, 2003 and 14VAC5-200-153 for those issued after October 1, 2003*

   We have adjusted our memorandums and supporting document to comply with this request. As of 06/30/2012 there were 425 policies in force in Virginia, 409 issued before 10/1/2003 and 16 issued after 10/1/2003. Rate increase requested is being changed to 40% for policies issued before 10/1/2003. At this time no rate increase is being requested for policies issued after 10/1/2003.

2) *Please ensure that the supporting documentation provides detailed justification for all assumptions used to support the proposed rate increase.*

We believe that the filed actuarial memorandum and responses to questions below provide the required detail. Please refer to response for question 3.

3) *Please include an explanation of the reserve basis and justification for the reserve levels provided.*

At the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. While we were not able to establish that the TPM's LTC block had credible data from which to solely produce expected LTC claim costs, we were able to use other LTC claims data sources (e.g. SOA LTC Intercompany study) with which to produce a revised valuation morbidity basis. After performing the study and in consultation with the Department, a new valuation morbidity basis was established for the Company's contract reserves and pending claim reserves. This revised valuation morbidity basis is the basis for the projected claim costs as well as projected contract reserves (a.k.a. active life reserves ("ALR")).

4) *Please provide an actual to expected analysis based on the original assumptions and projections.*

See attached exhibit showing actual to expected loss ratios and actual to expected termination rates. The A2E on loss ratios compares claims to what would have been projected for the policies in-force at any given time, not claims which would have occurred if lapses had matched assumptions.

5) *Please provide the anticipated loss ratio where the numerator is equal to the anticipated incurred claims less the policy reserves, and the denominator is equal to the anticipated earned premium.*

Loss ratios can be found in exhibits III - VI. The requested anticipated loss ratios are below. Calculations are based on a 25 year projection, calculated as requested. Loss ratios shown both without and with requested rate increase.

Policies (exhibit)	without rate increase	with rate increase
All policies		
Nationwide (III)	70.5%	63.4%
Virginia (III VA)	68.5%	56.2%
Nationwide using VA rates (VI)	77.5%	58.9%
Pre rate stabilization policies		
Nationwide (IV)	71.4%	64.0%
Virginia (IV VA)	68.4%	55.7%

6) *Please state the lifetime loss ratio anticipated in the original filing and, if applicable, an explanation why the current projected loss ratio is less than the originally anticipated.*

Teachers Protective is requesting an increase on policies issued before the effective date of Virginia's rate stabilization of October 1, 2003. These forms had a 60% anticipated lifetime loss ratio when originally filed. As previously mentioned in this response, the

reason for the increase in the anticipated lifetime loss ratio has been caused by key assumptions (e.g. claims costs and policy termination rates) deteriorating worse than previously assumed.

As can be seen on exhibit III-VA the anticipated lifetime loss ratio for this product is 79.0% after the proposed rate increase. This is considerably higher than the originally anticipated 60% loss ratio.

7) *Please re-state the nationwide experience using the Virginia approved rates.*

Please see exhibit VI. Note nationwide projection does not reflect lapses which would be induced by applying the proposed rate increase in other states. Likewise anti-selection due to those lapses is also not projected.

8) *For each form to which the rate filing applies, including riders, please list separately in the Rate/Rule Schedule section of the filing, stating the amount of the proposed rate increase and attaching its proposed rate schedule.*

Please see updated exhibit I, also included in Rate/Rule Schedule section in SERFF.

9) *Please provide a comparison of the differences in the assumptions used in the original filing with those actually experienced, those included in the prior filing, and those included in this filing.*

Assumptions in current filing are the same as those in the prior filing. Since the assumptions in this filing are based on the 2005 study referred to in the response to comment 3, we will use the current filing as the comparison of assumptions actually experienced. Please see the attached exhibit that compares the assumptions in a sampling of some of the original filings vs. the actual assumptions experienced.

10) *Please provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium had been charged (collected) since the forms introduction.*

Restating premium to the proposed rates since inception yields a lifetime loss ratio of 74.3% as shown in exhibit V-VA.

11) *Please advise in what states the company has requested rate increases on this block, how the rate changes requested in Virginia compare with those requested in other states, and the current status of the reviews in other states.*

Full rate history is shown on pages 3-4 of the actuarial memorandum. Current total average rate relative to originally filed rates by state is shown below. Note policies were not all issued at the original rate.

State	Pre Stabilization	Post Stabilization
PA:	1.65	1.71
OH:	1.43	1.47
VA:	1.47	1.27

Additional 10% rate increase has been approved for all policies in PA to be implemented January 2013. Following approval of this rate increase and implementation of the PA rate increase, factors will be:

State	Pre Stabilization	Post Stabilization
PA:	1.81	1.88
OH:	1.43	1.47
VA:	2.05	1.27

12) *Please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as projected.*

There are no margins included in the proposed rates.

13) *Please ensure that the filing includes sufficient detail or documentation so that any projections can be recreated.*

We added issue age to the seriatim listing in Exhibit I. Together with assumptions shown in attached exhibit, sufficient detail has been provided.

14) *Is the intent of the company to not request any further rate increases if the proposed rate increase is approved and the experience develops as projected? If not, please explain.*

While the company desires no future rate increases, the company cannot stipulate that there will be no need for future rate increases.

15) *What steps has the company taken to minimize rate increases on this block of business?*

Company has cut expenses and are providing policy holders options to avoid the rate increase. Options reduce anti-selection inherent in shock lapses and reduce risk exposure for the modified policies.

16) *Upon approval, does the company intend to provide a 30-day or 60-day notice of increase to insureds?*

Company intends to provide a 60-day notice.

17) *Upon resubmission, please update the filing to include the Implementation Date. This is necessary for eventual final disposition.*

Filing updated for 11/1/2012 effective date.

18) *Forms LTC-CNFB-PaidUp2010-VA, LTC-PolCHG10-VA and LTC-EndCovgApp10-VA are included in the submission under Supporting Documentation. Please advise the Virginia approval dates and SERFF Tracking Numbers of the approved submissions. If the forms have not been approved for use in Virginia, please include the forms on the Form Schedule.*

These three forms were approved on 12/17/2010. See SERFF tracking number LWEL-125996939.

19) *Forms QH-9606-LTC-APC and SH-9696-LTC-APC are included in the submission under Supporting Documentation. Please advise the Virginia approval dates and SERFF Tracking Numbers or state submission numbers of the approved submissions. If the forms*

have not been approved for use in Virginia, please include the forms on the Form Schedule.

These forms were provided to assist state reviewers to understand benefits covered. These are the original forms for the majority of the policies impacted by the requested rate increase. Company is no longer selling this product in Virginia.

Do not have SERFF tracking numbers or state submission numbers for these forms, however approval dates are listed below for forms to which rate increase applies.

The approval dates for each form in Virginia is listed below:

Form	Approval Date
8800	11/9/1993
8810	11/9/1993
9606	10/25/1997
9610	10/28/1997
2000	4/26/2002

20) *Please update the experience exhibits to completely include experience data through the most recent available date, or at least through 12/31/2011.*

Exhibits updated using experience as of 6/30/2012.

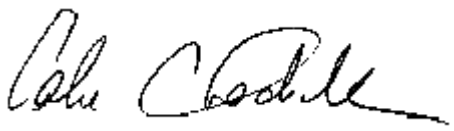
21) *Please provide support for the claim projection trend assumption of 0% per annum through the end of the proposed rating period.*

Claim size trend is appropriate for medical coverage for which bill/claim size increases over time. Because this is LTC coverage with a daily benefit limit smaller than the typical daily claim, the claim assumption assumes claim size is the full daily benefit. There is no expectation of claim frequency or duration increasing by calendar year. Thus no explicit calendar year trend, though claims trend upward due to population aging.

22) *Please identify the SERFF tracking number of the prior rate increase.*

Prior rate increase was in SERFF tracking number LWEL-125996939.

Sincerely,



Cabe W. Chadick, F.S.A., M.A.A.A.
Consulting Actuary

Enclosures

Actual to Expected Claims, through 06/30/2012

Summary **Nationwide** **Virginia**

Year	Original Claim Expectation	Exhibit III Claims	A2E Loss Ratio	Original Claim Expectation	Exhibit III-OH Claims	A2E Loss Ratio
1995	22,394	9,309	41.6%	0	0	
1996	70,524	46,188	65.5%	1,457	46,188	3170.2%
1997	135,650	97,025	71.5%	3,983	0	0.0%
1998	327,463	404,431	123.5%	34,529	20,195	58.5%
1999	624,620	652,608	104.5%	90,779	310,142	341.6%
2000	986,373	1,282,588	130.0%	184,738	480,911	260.3%
2001	1,397,185	3,196,325	228.8%	260,705	633,475	243.0%
2002	1,787,491	2,115,133	118.3%	345,041	760,617	220.4%
2003	2,156,625	4,241,615	196.7%	442,978	795,300	179.5%
2004	2,483,768	3,869,839	155.8%	526,832	987,267	187.4%
2005	2,852,770	4,377,785	153.5%	597,708	1,327,871	222.2%
2006	3,253,465	4,010,337	123.3%	669,160	380,461	56.9%
2007	3,677,759	4,912,507	133.6%	766,784	1,129,369	147.3%
2008	4,539,348	5,284,133	116.4%	990,614	1,215,343	122.7%
2009	6,126,084	5,767,648	94.1%	1,263,880	2,049,236	162.1%
2010	8,909,239	4,755,494	53.4%	1,728,625	1,370,666	79.3%
2011	12,330,963	6,592,746	53.5%	2,432,132	1,464,926	60.2%
2012	3,946,127	2,616,276	66.3%	807,014	586,227	72.6%
sum	55,627,848	54,231,986	97.5%	11,146,960	13,558,193	121.6%
PV	69,641,341	72,434,090	104.0%	13,875,108	18,129,254	130.7%

Actual to Expected Policy Terminations, through 06/30/2012

	Nationwide			Virginia		
Year	Actual Terminations	Original/Pricing Expected Rate	A2E	Actual Terminations	Original/Pricing Expected Rate	A2E
1995	17	20	86.8%	-	0	0.0%
1996	52	48	108.3%	3	2	164.0%
1997	88	126	69.8%	2	3	77.3%
1998	196	362	54.1%	7	26	27.2%
1999	267	654	40.8%	40	83	47.9%
2000	345	871	39.6%	53	115	46.0%
2001	659	865	76.2%	40	119	33.7%
2002	629	756	83.2%	80	118	67.7%
2003	406	683	59.4%	72	108	66.9%
2004	301	613	49.1%	25	95	26.3%
2005	507	531	95.5%	25	85	29.5%
2006	307	454	67.6%	33	78	42.5%
2007	217	401	54.1%	50	70	71.7%
2008	206	361	57.0%	33	62	53.4%
2009	236	336	70.2%	32	58	55.0%
2010	191	319	59.9%	24	56	42.6%
2011	241	307	78.6%	55	55	100.7%
2012	94	147	64.1%	14	26	54.5%
sum	4,959	7,854	63.1%	588	1,158	50.8%

* note actual lapse rates include shock lapses due to prior rate increases.

\0254Wo1206_VA_RateIncrease\FilingNumber3\DataProcessing\A2Es\[LapseA2E_exhibit.xlsx]A2E

Actual to Expected Premium Terminations, through 06/30/2012

	Nationwide			Virginia		
Year	Actual Terminations	Original/Pricing Expected Rate	A2E	Actual Terminations	Original/Pricing Expected Rate	A2E
1995	16,113	20,681	77.9%	-	292	0.0%
1996	60,310	58,943	102.3%	3,607	2,085	173.0%
1997	107,736	177,108	60.8%	3,940	3,733	105.6%
1998	254,715	670,755	38.0%	12,792	71,514	17.9%
1999	307,353	1,359,435	22.6%	63,477	218,605	29.0%
2000	349,090	1,910,208	18.3%	72,814	326,297	22.3%
2001	1,033,876	1,979,725	52.2%	95,328	353,275	27.0%
2002	1,105,317	1,792,805	61.7%	182,267	356,983	51.1%
2003	726,243	1,638,880	44.3%	176,448	322,821	54.7%
2004	518,961	1,484,500	35.0%	61,584	287,024	21.5%
2005	967,469	1,315,959	73.5%	66,178	258,211	25.6%
2006	632,276	1,150,441	55.0%	82,153	238,325	34.5%
2007	494,734	1,027,885	48.1%	145,352	216,319	67.2%
2008	467,150	933,392	50.0%	92,882	192,700	48.2%
2009	529,064	879,163	60.2%	79,472	183,698	43.3%
2010	436,988	838,100	52.1%	80,316	179,123	44.8%
2011	526,644	811,934	64.9%	101,834	175,008	58.2%
2012	225,448	391,960	57.5%	47,116	85,004	55.4%
sum	8,759,487	18,441,871	47.5%	1,367,561	3,471,017	39.4%

* note actual lapse rates include shock lapses due to prior rate increases.

\0254Wo1206_VA_RateIncrease\FilingNumber3\DataProcessing\A2Es\[LapseA2E_exhibit.xlsx]A2E

Assumptions	Current Filing - All Plans	H880-EC
Renewability Clause	guaranteed renewable for life	guaranteed renewable for life
Lapses	See Lapses sheet	See Lapses sheet
Mortality	sex distinct 1983 GAM table	included in lapses
Marketing Method	agents and brokers	agents
Underwriting	medical underwriting	health questions and 6 months waiting period for pre-existing conditions
Issue Age Range	18+	18-89
Average Annual Premium	See Current Actuarial Memorandum	1385
Active Life Reserves Method	1 FPT	1 PT
ALR Valuation Rate	4.5% to 5%	5%
ALR Mortality	sex distinct 1983 GAM table	1980 CSO
Trend Assumption	0%	0%
Lifetime Loss Ratio	70.4% with Rate increase, 67.1% without	60%
Interest Rate	5%	6%
Morbidity	SOA LTC Intercompany study	The Report of the Long Term Care Experience Committee of the SOA on 1985 National Nursing Home Survey Utilization Data Table 2.C and adjustments from Table 7.B.3.b and NCHS Advancedata Series, Number 133; the percentage of non-institutionalized elderly persons who reported receiving help with two or more personal care activities
Margin for Profit and Contingencies	None	0%-4%
Expenses and Commissions	Same as original filings	87% of first year premium and 33% of renewal premiums

Assumptions	Current Filing - All Plans	H881-HC
Renewability Clause	guaranteed renewable for life	guaranteed renewable for life
Lapses	See Lapses sheet	See Lapses sheet
Mortality	sex distinct 1983 GAM table	included in lapses
Marketing Method	agents and brokers	agents
Underwriting	medical underwriting	health questions and 6 months waiting period for pre-existing conditions
Issue Age Range	18+	18-89
Average Annual Premium	See Current Actuarial Memorandum	1201
Active Life Reserves Method	1 FPT	1 PT
ALR Valuation Rate	4.5% to 5%	5%
ALR Mortality	sex distinct 1983 GAM table	1980 CSO
Trend Assumption	0%	0%
Lifetime Loss Ratio	70.4% with Rate increase, 67.1% without	60%
Interest Rate	5%	6%
Morbidity	SOA LTC Intercompany study	NCHS Advancedata Series, Number 133; the percentage of non-institutionalized elderly persons who reported receiving help with two or more personal care activities
Margin for Profit and Contingencies	None	0%-2%
Expenses and Commissions	Same as original filings	90% of first year premium and 34% of renewal premiums

Assumptions	Current Filing - All Plans	QH-9606-LTC-APC
Renewability Clause	guaranteed renewable for life	guaranteed renewable for life
Lapses	See Lapses sheet	See Lapses sheet
Mortality	sex distinct 1983 GAM table	90% of 1983 Male GAM Table
Marketing Method	agents and brokers	agents
Underwriting	medical underwriting	non-med app, telephone interviews with paramed for age 80+ and with policies with a benefit period of 5+ years; pre-existing conditions require a 6 month waiting period
Issue Age Range	18+	18-89
Average Annual Premium	See Current Actuarial Memorandum	1874
Active Life Reserves Method	1 FPT	1 PT
ALR Valuation Rate	4.5% to 5%	4.50%
ALR Mortality	sex distinct 1983 GAM table	1980 CSO
Trend Assumption	0%	0%
Lifetime Loss Ratio	70.4% with Rate increase, 67.1% without	60%
Interest Rate	5%	5%
Morbidity	SOA LTC Intercompany study	Intercompany Long Term Care experience published by the SOA (Jan 1995) and the 1985 Nursing Home Survey
Margin for Profit and Contingencies	None	4%
Expenses and Commissions	Same as original filings	Comm 50-60% 1st year & 10-17% renewal Admin Exp $200 for 1st year & $40 for renewal Misc 5.25%

Assumptions	Current Filing - All Plans	SH-9606-LTC-APC
Renewability Clause	guaranteed renewable for life	guaranteed renewable for life
Lapses	See Lapses sheet	See Lapses sheet
Mortality	sex distinct 1983 GAM table	90% of 1983 Male GAM Table
Marketing Method	agents and brokers	agents
Underwriting	medical underwriting	non-med app, telephone interviews with paramed for age 80+ and with policies with a benefit period of 5+ years; pre-existing conditions require a 6 month waiting period
Issue Age Range	18+	18-89
Average Annual Premium	See Current Actuarial Memorandum	94
Active Life Reserves Method	1 FPT	1 PT
ALR Valuation Rate	4.5% to 5%	4.50%
ALR Mortality	sex distinct 1983 GAM table	1980 CSO
Trend Assumption	0%	0%
Lifetime Loss Ratio	70.4% with Rate increase, 67.1% without	at least 60%
Interest Rate	5%	5%
Morbidity	SOA LTC Intercompany study	Intercompany Long Term Care experience published by the SOA (Jan 1995) and the 1985 Nursing Home Survey
Margin for Profit and Contingencies	None	4%
Expenses and Commissions	Same as original filings	Comm 50-60% 1st year & 10-17% renewal Admin Exp $10 for 1st year & $1 for renewal Misc 5.25%

Assumptions	Current Filing - All Plans	QH-9610-HCP
Renewability Clause	guaranteed renewable for life	guaranteed renewable for life
Lapses	See Lapses sheet	See Lapses sheet
Mortality	sex distinct 1983 GAM table	90% of 1983 Male GAM Table
Marketing Method	agents and brokers	agents
Underwriting	medical underwriting	non-med app, telephone interviews with paramed for age 80+ and with policies with a benefit period of 5+ years; pre-existing conditions require a 6 month waiting period
Issue Age Range	18+	18-89
Average Annual Premium	See Current Actuarial Memorandum	910
Active Life Reserves Method	1 FPT	1 PT
ALR Valuation Rate	4.5% to 5%	4.50%
ALR Mortality	sex distinct 1983 GAM table	1980 CSO
Trend Assumption	0%	0%
Lifetime Loss Ratio	70.4% with Rate increase, 67.1% without	at least 60%
Interest Rate	5%	5%
Morbidity	SOA LTC Intercompany study	SOA Long Term Care Insurance Valuations Method Task Force (April 1995) and other intercompany insurance data
Margin for Profit and Contingencies	None	4%
Expenses and Commissions	Same as original filings	Comm 50-60% 1st year & 10-17% renewal Admin Exp $200 for 1st year & $40 for renewal Misc 5.25%

Assumptions	Current Filing - All Plans	SH-9610-HCP
Renewability Clause	guaranteed renewable for life	guaranteed renewable for life
Lapses	See Lapses sheet	See Lapses sheet
Mortality	sex distinct 1983 GAM table	90% of 1983 Male GAM Table
Marketing Method	agents and brokers	agents
Underwriting	medical underwriting	non-med app, telephone interviews with paramed for age 80+ and with policies with a benefit period of 5+ years; pre-existing conditions require a 6 month waiting period
Issue Age Range	18+	18-89
Average Annual Premium	See Current Actuarial Memorandum	68
Active Life Reserves Method	1 FPT	1 PT
ALR Valuation Rate	4.5% to 5%	4.50%
ALR Mortality	sex distinct 1983 GAM table	1980 CSO
Trend Assumption	0%	0%
Lifetime Loss Ratio	70.4% with Rate increase, 67.1% without	at least 60%
Interest Rate	5%	5%
Morbidity	SOA LTC Intercompany study	SOA Long Term Care Insurance Valuations Method Task Force (April 1995) and other intercompany insurance data
Margin for Profit and Contingencies	None	4%
Expenses and Commissions	Same as original filings	Comm 50-60% 1st year & 10-17% renewal Admin Exp $10 for 1st year & $1 for renewal Misc 5.25%

Assumptions	Current Filing - All Plans	TNQ-LTC-2000(VA)
Renewability Clause	guaranteed renewable for life	guaranteed renewable for life
Lapses	See Lapses sheet	See Lapses sheet
Mortality	sex distinct 1983 GAM table	80% of 1983 Male GAM Table
Marketing Method	agents and brokers	agents
Underwriting	medical underwriting	non-med app, telephone interviews with paramed for age 80+ and with policies with a benefit period of 5+ years; pre-existing conditions require a 6 month waiting period
Issue Age Range	18+	18-89
Average Annual Premium	See Current Actuarial Memorandum	232
Active Life Reserves Method	1 FPT	1 PT
ALR Valuation Rate	4.5% to 5%	4.50%
ALR Mortality	sex distinct 1983 GAM table	1980 CSO
Trend Assumption	0%	0%
Lifetime Loss Ratio	70.4% with Rate increase, 67.1% without	at least 60%
Interest Rate	5%	5%
Morbidity	SOA LTC Intercompany study	Intercompany Long Term Care experience published by the SOA (January 2000) and other intercompany experience
Margin for Profit and Contingencies	None	4%
Expenses and Commissions	Same as original filings	Comm 50-60% 1st year & 10-17% renewal Admin Exp $200 for 1st year & $40 for renewal Misc 5%

Assumptions	Current Filing - All Plans	TQ-LTC-2000(VA)
Renewability Clause	guaranteed renewable for life	guaranteed renewable for life
Lapses	See Lapses sheet	See Lapses sheet
Mortality	sex distinct 1983 GAM table	80% of 1983 Male GAM Table
Marketing Method	agents and brokers	
Underwriting	medical underwriting	non-med app, telephone interviews with paramed for age 80+ and with policies with a benefit period of 5+ years; pre-existing conditions require a 6 month waiting period
Issue Age Range	18+	18-89
Average Annual Premium	See Current Actuarial Memorandum	2685
Active Life Reserves Method	1 FPT	1 PT
ALR Valuation Rate	4.5% to 5%	4.50%
ALR Mortality	sex distinct 1983 GAM table	1980 CSO
Trend Assumption	0%	0%
Lifetime Loss Ratio	70.4% with Rate increase, 67.1% without	at least 60%
Interest Rate	5%	5%
Morbidity	SOA LTC Intercompany study	Intercompany Long Term Care experience published by the SOA (January 2000) and other intercompany experience
Margin for Profit and Contingencies	None	4%
Expenses and Commissions	Same as original filings	Comm 50-60% 1st year & 10-17% renewal Admin Exp $200 for 1st year & $40 for renewal Misc 5%

Lapse Rate Assumptions

Current Filing

	Issue Age								
Duration	47	52	57	62	67	72	77	82	87
1	11.4%	11.4%	11.4%	11.4%	11.4%	14.1%	14.1%	14.8%	14.8%
2	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.1%	8.1%
3	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.1%	7.1%
4	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
5	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
6	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
7	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
8	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
9	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
10+	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%

Lapse Rate Assumptions

	H880-EC & H881-HC			
	52	62	72	82
1	25.0%	25.0%	25.0%	25.0%
2	20.0%	20.0%	20.0%	20.0%
3	15.0%	15.0%	15.0%	15.0%
4	12.0%	12.0%	12.0%	15.7%
5	10.0%	10.0%	10.0%	15.8%
6	10.0%	10.0%	10.5%	15.8%
7	10.0%	10.0%	10.9%	15.8%
8	10.0%	10.0%	11.4%	15.8%
9	10.0%	10.0%	11.9%	15.9%
10	10.0%	10.0%	12.7%	17.3%
11	10.0%	10.0%	13.4%	18.7%
12	10.0%	10.0%	14.2%	20.1%
13	10.0%	10.0%	15.0%	21.6%
14	10.0%	10.0%	15.7%	23.0%
15	10.0%	10.0%	15.8%	24.2%
16	10.0%	10.5%	15.8%	25.4%
17	10.0%	10.9%	15.8%	26.7%
18	10.0%	11.4%	15.8%	27.9%
19	10.0%	11.9%	15.9%	29.1%
20	10.0%	12.7%	17.3%	31.7%
21	10.0%	13.4%	18.7%	34.4%
22	10.0%	14.2%	20.1%	37.4%
23	10.0%	15.0%	21.6%	40.7%
24	10.0%	15.7%	23.0%	44.3%
25	10.0%	15.8%	24.2%	48.2%
26	10.5%	15.8%	25.4%	52.4%
27	10.9%	15.8%	26.7%	56.9%
28	11.4%	15.8%	27.9%	61.9%
29	11.9%	15.9%	29.1%	100.0%
30	12.7%	17.3%	31.7%	100.0%

Lapse Rate Assumptions

QH-9606-LTC-APC, SH-9606-LTC-APC, QH-9610-HCP & SH-9610-HCP

Duration	Excludes Mortality
1	25.0%
2	18.0%
3	16.0%
4	14.0%
5	12.0%
6	10.0%
7	9.0%
8	8.0%
9	7.0%
10+	6.0%

TNQ-LTC-2000(VA) & TQ-LTC-2000(VA)

	62	67	72	77	82	87
1	12.0%	12.0%	14.8%	14.8%	17.3%	17.3%
2	11.0%	11.0%	11.0%	11.0%	12.0%	12.0%
3	10.0%	10.0%	10.0%	10.0%	11.0%	11.0%
4	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
5	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
6	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
7	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
8	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
9	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
10	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
11+	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%

June, 2002 9606 Series

	57	62	67	72	77	82
1	8.0%	8.0%	11.0%	15.0%	17.0%	20.0%
2	7.0%	7.0%	9.0%	12.5%	13.5%	17.5%
3	5.0%	5.0%	7.0%	10.0%	12.0%	15.0%
4	5.0%	5.0%	6.0%	8.0%	10.0%	12.0%
5	4.0%	4.0%	5.0%	6.0%	8.0%	10.0%
6	4.0%	4.0%	4.0%	5.0%	7.0%	8.0%
7	4.0%	4.0%	4.0%	4.0%	6.0%	6.0%
8	4.0%	4.0%	4.0%	4.0%	5.0%	5.0%
9	4.0%	4.0%	4.0%	4.0%	4.0%	5.0%
10+	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: 9606, 9610
With Optional Inflation Benefits – Rider Form Series 96-10IR & 96-LIR
Rating Manual

Policy Form Series QH-9606-LTC-APC (Tax Qualified Plan)
with SH-9606-LTC-APC (Non-Qualified Plan)

Annual Premiums per $10 of Daily Benefit
Level Benefit, 0 Day Elimination
Period

CURRENT RATES APPROVED AUGUST, 2010
POLICIES ISSUED PRIOR TO October, 2003

Issue Ages	12	24	36	48	60	Lifetime
18-49	34.39	53.82	65.78	76.25	86.71	119.60
50-54	37.38	59.80	73.26	85.22	95.68	133.06
55	43.36	62.79	80.73	89.70	95.68	133.06
56	47.84	67.28	85.22	92.69	98.67	133.06
57	48.59	68.77	88.21	97.18	103.16	133.06
58	48.59	76.25	95.23	107.64	113.62	139.04
59	48.59	77.74	95.23	110.78	124.09	149.50
60	54.42	85.51	108.84	122.44	133.06	159.97
61	54.42	85.51	108.84	122.44	137.99	168.94
62	54.42	85.51	108.84	122.44	137.99	180.90
63	54.42	85.51	108.84	122.44	137.99	192.41
64	54.42	85.51	108.84	122.44	137.99	192.41
65	92.69	139.04	171.03	192.41	206.31	231.73
66	93.29	141.88	171.03	192.41	209.90	239.05
67	93.29	141.88	171.03	192.41	209.90	239.05
68	93.29	141.88	171.03	192.41	209.90	239.05
69	93.29	141.88	171.03	192.41	209.90	239.05
70	123.12	182.74	219.28	246.22	271.23	309.70
71	152.29	224.63	270.31	302.68	329.34	378.82
72	163.89	244.88	293.86	327.76	357.90	410.64
73	185.31	278.90	335.04	379.97	411.78	471.67
74	206.43	314.31	377.53	429.61	466.80	531.89
75	230.23	346.84	423.14	478.58	515.78	589.44
76	251.16	373.75	462.65	524.75	557.64	648.05
77	271.76	402.16	502.32	565.11	599.50	704.03
78	303.49	454.41	547.43	624.37	680.23	772.86
79	334.88	487.66	591.13	658.39	740.26	836.72
80	366.28	519.21	632.68	716.93	790.86	895.74
81	396.18	560.48	684.26	771.95	857.91	973.10
82	427.57	601.74	735.84	832.12	926.68	1050.47
83	467.94	653.32	804.61	912.93	1021.23	1146.75
84	508.30	710.06	869.94	995.45	1117.51	1241.30
85	548.67	761.63	935.27	1077.98	1212.08	1339.30
86	589.03	816.65	1002.33	1160.50	1308.36	1435.58
87	629.40	869.94	1069.37	1241.30	1404.63	1530.13
88	673.95	887.13	1090.00	1267.09	1430.42	1561.08
89	699.74	921.52	1132.99	1316.95	1488.87	1624.70

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series QH-9606-LTC-APC (Tax Qualified Plan)
with SH-9606-LTC-APC (Non-Qualified Plan)
with 9610-IR (10 Year Increasing Benefit)
Annual Premiums per $10 of Daily Benefit
Level Benefit, 0 Day Elimination
Period

CURRENT RATES APPROVED AUGUST, 2010
POLICIES ISSUED PRIOR TO October, 2003

Issue Ages	12	24	36	48	60	Lifetime
18-49	46.35	67.28	85.22	92.69	100.17	146.51
50-54	50.83	73.26	92.69	101.66	112.13	162.96
55	54.42	83.57	110.78	126.33	136.05	179.40
56	54.42	83.57	110.78	126.33	145.76	191.36
57	54.42	83.57	110.78	126.33	145.76	206.31
58	54.42	83.57	110.78	126.33	145.76	211.84
59	54.42	83.57	110.78	126.33	145.76	211.84
60	58.31	93.29	122.44	139.93	161.31	235.16
61	58.31	93.29	122.44	139.93	161.31	235.16
62	58.31	93.29	122.44	139.93	161.31	235.16
63	58.31	93.29	122.44	139.93	161.31	235.16
64	58.31	93.29	122.44	139.93	161.31	235.16
65	109.14	167.44	209.30	231.73	246.68	301.99
66	112.72	176.86	215.73	244.88	261.63	315.45
67	112.72	176.86	215.73	244.88	270.15	322.62
68	112.72	176.86	215.73	244.88	270.15	322.62
69	112.72	176.86	215.73	244.88	270.15	322.62
70	153.88	234.67	286.60	323.16	357.79	428.96
71	192.27	293.16	355.97	399.76	443.56	527.74
72	209.09	318.34	389.93	435.14	482.23	578.30
73	235.84	363.12	443.60	503.50	554.04	647.34
74	262.22	393.19	493.35	559.13	600.99	716.11
75	290.11	417.11	524.75	595.01	639.86	784.88
76	312.46	444.02	556.14	629.40	680.23	855.14
77	333.39	467.94	586.04	665.28	720.59	922.42
78	372.26	542.69	684.71	774.41	837.20	1041.21
79	411.13	613.95	757.78	871.82	955.31	1115.63
80	448.50	649.88	806.33	924.96	1036.71	1189.72
81	487.37	699.74	866.50	997.17	1120.95	1284.29
82	526.24	747.88	930.12	1065.94	1203.48	1377.13
83	574.08	804.61	1004.04	1160.50	1313.51	1483.72
84	620.43	866.50	1077.98	1249.90	1420.10	1588.59
85	668.27	924.96	1153.62	1344.45	1528.42	1694.58
86	714.61	985.14	1229.27	1433.85	1636.73	1800.06
87	762.45	1043.59	1303.19	1526.69	1743.32	1906.65
88	796.02	1064.22	1330.70	1557.64	1779.43	1944.48
89	828.68	1107.20	1380.56	1617.82	1849.91	2021.84

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series QH-9606-LTC-APC (Tax Qualified Plan)
with SH-9606-LTC-APC (Non-Qualified Plan)
with 96-LIR (Lifetime Increasing Benefit)
Annual Premiums per $10 of Daily Benefit
Level Benefit, 0 Day Elimination
Period

CURRENT RATES APPROVED AUGUST, 2010
POLICIES ISSUED PRIOR TO October, 2003

Issue Ages	12	24	36	48	60	Lifetime
18-49	64.29	94.19	119.60	137.54	158.47	219.77
50-54	71.76	101.66	133.06	152.49	177.91	245.18
55	82.23	127.08	162.96	177.91	191.36	255.65
56	83.57	132.16	171.93	189.87	204.82	275.08
57	83.57	132.16	172.97	198.24	216.78	294.52
58	83.57	132.16	172.97	198.24	230.23	309.47
59	83.57	132.16	172.97	198.24	231.28	318.73
60	93.29	145.76	192.41	219.62	254.60	339.37
61	93.29	145.76	192.41	219.62	254.60	353.72
62	93.29	145.76	192.41	219.62	254.60	353.72
63	93.29	145.76	192.41	219.62	254.60	353.72
64	93.29	145.76	192.41	219.62	254.60	353.72
65	147.71	237.11	289.58	326.51	351.33	415.91
66	147.71	237.11	289.58	326.51	357.60	415.91
67	147.71	237.11	289.58	326.51	357.60	415.91
68	147.71	237.11	289.58	326.51	357.60	415.91
69	147.71	237.11	289.58	326.51	357.60	415.91
70	188.51	292.38	357.79	400.11	440.51	517.43
71	226.54	344.55	420.70	472.11	521.59	614.88
72	243.00	369.21	452.09	506.71	557.58	661.18
73	267.66	405.15	503.50	567.15	627.04	735.60
74	293.85	430.56	544.18	620.43	672.75	809.00
75	316.94	455.98	577.07	656.31	714.61	881.41
76	337.87	481.39	609.96	693.68	759.46	952.81
77	360.30	506.81	639.86	729.56	801.32	1023.21
78	396.18	580.06	732.55	834.21	911.95	1096.67
79	433.55	645.53	796.38	917.41	1019.15	1168.25
80	469.43	679.11	838.99	964.51	1079.69	1236.15
81	506.81	723.81	897.45	1031.55	1158.77	1327.26
82	542.69	768.51	957.63	1098.61	1241.30	1416.66
83	587.54	828.68	1031.55	1191.45	1347.89	1521.54
84	632.39	887.13	1105.48	1280.85	1454.49	1626.41
85	677.24	945.59	1179.41	1371.96	1561.08	1729.57
86	722.09	1004.04	1251.61	1461.36	1667.67	1834.45
87	766.94	1062.50	1325.55	1554.20	1774.27	1939.31
88	809.77	1083.13	1351.33	1583.44	1810.38	1977.14
89	842.43	1126.11	1406.35	1647.04	1880.86	2056.22

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series QH-9610-HCP (Tax Qualified Plan)

Annual Premiums per $10 of Daily Benefit
Level Benefit, 0 Day Elimination
Period

CURRENT RATES APPROVED AUGUST, 2010
POLICIES ISSUED PRIOR TO October, 2003

Issue Ages	12	24	36	48	60	Lifetime
18-49	32.89	41.86	53.82	62.79	71.76	82.23
50-59	35.88	47.84	59.80	70.27	79.24	91.20
60-64	40.37	52.33	65.78	77.74	88.21	101.66
65-69	55.32	73.26	91.20	106.15	118.11	133.06
70	65.78	86.71	107.64	124.09	137.54	153.99
71	76.25	100.17	124.09	143.52	156.98	174.92
72	82.23	107.64	133.06	152.49	167.44	185.38
73	89.70	116.61	143.52	164.45	179.40	197.34
74	97.18	125.58	155.48	176.41	192.86	210.80
75	104.65	136.05	165.95	189.87	204.82	222.76
76	112.13	145.02	177.91	201.83	218.27	236.21
77	119.60	153.99	188.37	213.79	230.23	248.17
78	136.05	174.92	212.29	240.70	257.14	278.07
79	152.49	195.85	236.21	266.11	285.55	306.48
80	168.94	216.78	261.63	293.02	312.46	336.38
81	185.38	237.71	285.55	318.44	340.86	364.78
82	201.83	258.64	309.47	345.35	367.77	394.68
83	230.23	294.52	349.83	388.70	411.13	439.53
84	258.64	328.90	390.20	430.56	454.48	485.88
85	287.04	364.78	429.07	473.92	497.84	530.73
86	315.45	399.17	469.43	515.78	541.19	577.07
87	343.85	435.05	509.80	559.13	584.55	621.92
88	351.33	444.02	520.26	569.60	596.51	633.88
89	364.78	461.96	541.19	593.52	620.43	659.30

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series QH-9610-HCP (Tax Qualified Plan)
with 9610-IR (10 Year Increasing Benefit)

Annual Premiums per $10 of Daily Benefit
Level Benefit, 0 Day Elimination
Period

CURRENT RATES APPROVED AUGUST, 2010
POLICIES ISSUED PRIOR TO October, 2003

Issue Ages	12	24	36	48	60	Lifetime
18-49	35.88	46.35	59.80	73.26	83.72	100.17
50-59	40.37	50.83	67.28	80.73	92.69	112.13
60-64	44.85	56.81	74.75	89.70	103.16	124.09
65-69	68.77	91.20	116.61	136.05	152.49	179.40
70	83.72	110.63	140.53	162.96	180.90	212.29
71	100.17	130.07	164.45	189.87	210.80	243.69
72	107.64	140.53	176.41	203.32	225.75	260.13
73	116.61	152.49	189.87	218.27	242.19	276.58
74	125.58	162.96	203.32	233.22	257.14	291.53
75	134.55	174.92	218.27	249.67	273.59	307.97
76	143.52	185.38	231.73	264.62	288.54	322.92
77	153.99	197.34	245.18	281.06	304.98	337.87
78	173.42	222.76	275.08	313.95	339.37	373.75
79	192.86	246.68	303.49	345.35	373.75	409.63
80	212.29	272.09	331.89	378.24	409.63	445.51
81	231.73	296.01	361.79	411.13	444.02	481.39
82	251.16	321.43	390.20	444.02	478.40	517.27
83	282.56	361.79	436.54	491.86	527.74	569.60
84	315.45	402.16	482.89	541.19	578.57	620.43
85	348.34	441.03	529.23	590.53	627.90	671.26
86	379.73	481.39	575.58	638.37	677.24	723.58
87	412.62	521.76	621.92	687.70	726.57	774.41
88	421.59	532.22	633.88	701.16	740.03	789.36
89	438.04	554.65	659.30	729.56	769.93	820.76

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series SH-9610-HCP (Non Qualified Plan Supplement)

Annual Premiums per $10 of Daily Benefit
Level Benefit, 0 Day Elimination
Period

CURRENT RATES APPROVED AUGUST, 2010
POLICIES ISSUED PRIOR TO October, 2003

Issue Ages	12	24	36	48	60	Lifetime
18-49	2.99	2.99	4.49	4.49	5.98	5.98
50-59	2.99	2.99	4.49	5.98	5.98	7.48
60-64	2.99	4.49	4.49	5.98	5.98	7.48
65-69	4.49	5.98	7.48	7.48	8.97	10.47
70	4.49	5.98	7.48	8.97	10.47	11.96
71	5.98	7.48	8.97	10.47	11.96	13.46
72	5.98	7.48	10.47	11.96	11.96	13.46
73	7.48	8.97	10.47	11.96	13.46	14.95
74	7.48	8.97	11.96	13.46	14.95	16.45
75	7.48	10.47	11.96	13.46	14.95	16.45
76	8.97	10.47	13.46	14.95	16.45	17.94
77	8.97	11.96	13.46	16.45	17.94	17.94
78	10.47	13.46	16.45	17.94	19.44	20.93
79	11.96	14.95	17.94	19.44	20.93	22.43
80	11.96	16.45	19.44	22.43	23.92	25.42
81	13.46	17.94	20.93	23.92	25.42	26.91
82	14.95	19.44	23.92	25.42	26.91	29.90
83	17.94	22.43	26.91	28.41	31.40	32.89
84	19.44	25.42	29.90	32.89	34.39	35.88
85	20.93	26.91	32.89	35.88	37.38	40.37
86	23.92	29.90	35.88	38.87	40.37	43.36
87	25.42	32.89	38.87	41.86	43.36	46.35
88	26.91	32.89	38.87	43.36	44.85	47.84
89	26.91	34.39	40.37	44.85	46.35	49.34

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series SH-9610-HCP (Non Qualified Plan Supplement)
with 9610-IR (10 Year Increasing Benefit)

Annual Premiums per $10 of Daily Benefit
Level Benefit, 0 Day Elimination
Period

CURRENT RATES APPROVED AUGUST, 2010
POLICIES ISSUED PRIOR TO October, 2003

Issue Ages	12	24	36	48	60	Lifetime
18-49	2.99	2.99	4.49	5.98	5.98	7.48
50-59	2.99	4.49	4.49	5.98	7.48	8.97
60-64	2.99	4.49	5.98	5.98	7.48	8.97
65-69	4.49	7.48	8.97	10.47	11.96	13.46
70	5.98	8.97	10.47	11.96	13.46	16.45
71	7.48	10.47	11.96	13.46	16.45	17.94
72	7.48	10.47	13.46	14.95	16.45	19.44
73	8.97	11.96	14.95	16.45	17.94	20.93
74	8.97	11.96	14.95	17.94	19.44	22.43
75	10.47	13.46	16.45	19.44	20.93	22.43
76	10.47	13.46	17.94	19.44	20.93	23.92
77	11.96	14.95	17.94	20.93	22.43	25.42
78	13.46	16.45	20.93	23.92	25.42	28.41
79	14.95	17.94	22.43	25.42	28.41	31.40
80	16.45	20.93	25.42	28.41	31.40	32.89
81	17.94	22.43	26.91	31.40	32.89	35.88
82	19.44	23.92	29.90	32.89	35.88	38.87
83	20.93	26.91	32.89	37.38	40.37	43.36
84	23.92	29.90	35.88	40.37	43.36	46.35
85	25.42	32.89	40.37	44.85	46.35	50.83
86	28.41	35.88	43.36	47.84	50.83	53.82
87	31.40	38.87	46.35	50.83	53.82	58.31
88	31.40	40.37	47.84	52.33	55.32	59.80
89	32.89	41.86	49.34	55.32	58.31	61.30

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series QH-9610-HCP (Tax Qualified Plan)
with 96-LIR (Lifetime Increasing Benefit)

Annual Premiums per $10 of Daily Benefit
Level Benefit, 0 Day Elimination
Period

CURRENT RATES APPROVED AUGUST, 2010
POLICIES ISSUED PRIOR TO October, 2003

Issue Ages	12	24	36	48	60	Lifetime
18-49	4.49	5.98	7.48	8.97	10.47	11.96
50-59	4.49	5.98	7.48	8.97	10.47	11.96
60-64	4.49	7.48	8.97	10.47	11.96	13.46
65-69	7.48	8.97	11.96	13.46	14.95	17.94
70	7.48	10.47	13.46	14.95	16.45	19.44
71	8.97	11.96	14.95	16.45	19.44	20.93
72	8.97	11.96	14.95	17.94	19.44	22.43
73	10.47	13.46	16.45	17.94	20.93	23.92
74	10.47	13.46	16.45	19.44	20.93	23.92
75	10.47	14.95	17.94	20.93	22.43	25.42
76	11.96	14.95	19.44	20.93	23.92	25.42
77	11.96	16.45	19.44	22.43	23.92	26.91
78	13.46	17.94	22.43	25.42	26.91	29.90
79	14.95	19.44	23.92	26.91	29.90	32.89
80	16.45	20.93	25.42	29.90	31.40	34.39
81	17.94	22.43	28.41	31.40	34.39	37.38
82	19.44	25.42	29.90	34.39	37.38	40.37
83	22.43	28.41	34.39	37.38	40.37	43.36
84	23.92	31.40	37.38	41.86	44.85	47.84
85	26.91	34.39	40.37	44.85	47.84	50.83
86	28.41	37.38	43.36	49.34	52.33	55.32
87	31.40	40.37	47.84	52.33	55.32	59.80
88	31.40	40.37	47.84	53.82	56.81	59.80
89	32.89	41.86	50.83	55.32	58.31	62.79

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: 9606, 9610
With Optional Inflation Benefits – Rider Form Series 96-10IR & 96-LIR
Rating Factors

I. Substandard Rate Classifications (Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52%
Quarterly	26.5%
Monthly	9%
Monthly Bank Draft	8.5%

IV.

Elimination Period	Percentage Discount
20 days	4%
60 days	8.5%
100 days	12%
180 days	20%

V. Husband and Wife Discount

If husband and wife are insured on the same policy, a 10% discount is applied to the older insured.

VI. Formula:
Annual Premium = [Rate Manual Value] * [Daily Benefit Value] / 10 * [1 - Elimination Discount Factor] * [Underwriting Factor] * [1 - Spousal Discount Factor]

Example:

A $100-daily benefit, 20-day elimination period LTC policy with 10 years increasing benefit rider lasting 3 years on a standard 74-year old whose spouse is also on the policy currently pays:

Current Annual Premium = $493.35 * $100/$10 * (1 - 0.04) * 1.15 * (1- 0.10) = $4901.93

Dear Mr. Ed Whyte,

This is in response to your objection letter dated 05/16/2013.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments:
The information provided in the exhibit entitled "Actual to Expected Policy Terminations, through 6/30/2012" appears to be based on total terminations by calendar year. This does not provide sufficient detail to determine the appropriateness of the modified voluntary lapse and mortality assumptions. Please provide experience by policy duration. Also, please include the A/E ratio vs. the current total termination assumptions (voluntary lapse + mortality).

Response:
Please see the attached A2E Total Termination by Issue Age & Duration.xlsx.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments:
Please verify that the discount factors are being calculated correctly for periods prior to 2012 in the exhibits. It appears that the periods from 2012 and later are all being discounted (or accumulated) from the midpoint of the period to June 30, 2012. However, the earlier periods appear to be accumulating to Sep 30, 2012. Please revise the exhibits as appropriate.

Response:
Thank you for catching the inconsistency. We have modified the discount factors to accumulate to June 30, 2012. Due to the accumulating the historical data by an extra quarter, we have previously overstated the present value of historical premiums and claims; however, we still believe that the requested rate increase is justified as the impact of discounting issue changed the overall loss ratio by less than 0.02%. We have uploaded revised exhibits III-VI and Actual to Expected Claims along with this response.

	National		**Virginia**	
	Historical Premiums	Exhibit III Historical Claims	Historical Premiums	Exhibit III Historical Claims
Previous	$144,816,928	$72,431,669	$26,609,412	$18,128,648
Revised	$143,101,381	$71,585,655	$26,294,984	$17,916,061
Difference	-$1,715,547	-$846,014	-$314,428	-$212,587

Actual to Expected Claims, through 06/30/2012

Summary **Nationwide** **Virginia**

Year	Original Claim Expectation	Exhibit III Claims	A2E Loss Ratio	Original Claim Expectation	Exhibit III-OH Claims	A2E Loss Ratio
1995	22,394	9,309	41.6%	0	0	
1996	70,524	46,188	65.5%	1,457	46,188	3170.2%
1997	135,650	97,025	71.5%	3,983	0	0.0%
1998	327,463	404,431	123.5%	34,529	20,195	58.5%
1999	624,620	652,608	104.5%	90,779	310,142	341.6%
2000	986,373	1,282,588	130.0%	184,738	480,911	260.3%
2001	1,397,185	3,196,325	228.8%	260,705	633,475	243.0%
2002	1,787,491	2,115,133	118.3%	345,041	760,617	220.4%
2003	2,156,625	4,241,615	196.7%	442,978	795,300	179.5%
2004	2,483,768	3,869,839	155.8%	526,832	987,267	187.4%
2005	2,852,770	4,377,785	153.5%	597,708	1,327,871	222.2%
2006	3,253,465	4,010,337	123.3%	669,160	380,461	56.9%
2007	3,677,759	4,912,507	133.6%	766,784	1,129,369	147.3%
2008	4,539,348	5,284,133	116.4%	990,614	1,215,343	122.7%
2009	6,126,084	5,767,648	94.1%	1,263,880	2,049,236	162.1%
2010	8,909,239	4,755,494	53.4%	1,728,625	1,370,666	79.3%
2011	12,330,963	6,592,746	53.5%	2,432,132	1,464,926	60.2%
2012	3,946,127	2,616,276	66.3%	807,014	586,227	72.6%
sum	55,627,848	54,231,986	97.5%	11,146,960	13,558,193	121.6%
PV	68,843,176	71,585,655	104.0%	13,716,340	17,916,061	130.6%

Exhibit III
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase *Based on historical data through 06/30/12.*
(All policies including those issued prior to rate stabilization)
Nationwide Experience

			WITHOUT RATE INCREASE								WITH RATE INCREASE								ASSUMPTIONS														
																			Premium Factors				Claims Factors	Persistency Factors							Interest Factors	
	Beginning of Period	Ending of Period	Total Earned Premium	Rate Increase Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Total Earned Premium	Rate Increase Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(C')	(D')	(E')	(F')	(J')		(B)	(C')	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	86,576	0	9,309	0	9,309	10.8%	0	10.8%	86,576	0	9,309	0	9,309	10.8%	0	10.8%												17.00	2.2920
	Jan-96	Dec-96	280,021	0	46,188	0	46,188	16.5%	180,288	80.9%	280,021	0	46,188	0	46,188	16.5%	180,288	80.9%												16.00	2.1829
	Jan-97	Dec-97	692,718	0	97,025	0	97,025	14.0%	527,446	64.1%	692,718	0	97,025	0	97,025	14.0%	527,446	64.1%												15.00	2.0789
	Jan-98	Dec-98	2,154,207	0	404,431	0	404,431	18.8%	1,352,901	57.1%	2,154,207	0	404,431	0	404,431	18.8%	1,352,901	57.1%												14.00	1.9799
	Jan-99	Dec-99	4,171,810	0	652,608	0	652,608	15.6%	3,268,749	61.6%	4,171,810	0	652,608	0	652,608	15.6%	3,268,749	61.6%												13.00	1.8856
	Jan-00	Dec-00	6,029,902	0	1,282,588	0	1,282,588	21.3%	5,511,135	58.5%	6,029,902	0	1,282,588	0	1,282,588	21.3%	5,511,135	58.5%												12.00	1.7959
Past	Jan-01	Dec-01	7,539,539	0	3,196,325	0	3,196,325	42.4%	7,075,184	63.1%	7,539,539	0	3,196,325	0	3,196,325	42.4%	7,075,184	63.1%												11.00	1.7103
Experience	Jan-02	Dec-02	8,196,351	0	1,989,836	125,297	2,115,133	25.8%	9,112,016	50.7%	8,196,351	0	1,989,836	125,297	2,115,133	25.8%	9,112,016	50.7%												10.00	1.6289
	Jan-03	Dec-03	8,375,665	0	4,241,615	0	4,241,615	50.6%	12,817,500	94.9%	8,375,665	0	4,241,615	0	4,241,615	50.6%	12,817,500	94.9%												9.00	1.5513
	Jan-04	Dec-04	8,247,364	61,206	3,727,122	142,717	3,869,839	46.9%	16,804,429	95.3%	8,247,364	61,206	3,727,122	142,717	3,869,839	46.9%	16,804,429	96.0%												8.00	1.4775
	Jan-05	Dec-05	8,152,589	856,315	4,162,629	215,156	4,377,785	53.7%	19,700,376	89.2%	8,152,589	856,315	4,162,629	215,156	4,377,785	53.7%	19,700,376	99.7%												7.00	1.4071
	Jan-06	Dec-06	8,004,759	1,776,469	3,634,053	376,284	4,010,337	50.1%	22,224,019	81.6%	8,004,759	1,776,469	3,634,053	376,284	4,010,337	50.1%	22,224,019	104.9%												6.00	1.3401
	Jan-07	Dec-07	7,648,172	1,969,902	4,299,654	612,853	4,912,507	64.2%	24,461,061	93.5%	7,648,172	1,969,902	4,299,654	612,853	4,912,507	64.2%	24,461,061	125.9%												5.00	1.2763
	Jan-08	Dec-08	7,331,151	1,929,340	4,155,287	1,128,846	5,284,133	72.1%	26,769,760	103.6%	7,331,151	1,929,340	4,155,287	1,128,846	5,284,133	72.1%	26,769,760	140.6%												4.00	1.2155
	Jan-09	Dec-09	6,875,859	2,001,019	4,258,805	1,508,843	5,767,648	83.9%	28,384,403	107.4%	6,875,859	2,001,019	4,258,805	1,508,843	5,767,648	83.9%	28,384,403	151.4%												3.00	1.1576
	Jan-10	Dec-10	6,730,170	2,177,570	2,828,291	1,927,203	4,755,494	70.7%	30,018,232	94.9%	6,730,170	2,177,570	2,828,291	1,927,203	4,755,494	70.7%	30,018,232	140.3%												2.00	1.1025
	Jan-11	Dec-11	6,576,404	2,474,587	1,911,562	4,681,184	6,592,746	100.2%	30,785,609	111.9%	6,576,404	2,474,587	1,911,562	4,681,184	6,592,746	100.2%	30,785,609	179.4%												1.00	1.0500
	Jan-12	Jun-12	3,270,345	1,339,962	64,131	2,552,145	2,616,276	80.0%	31,325,952	96.5%	3,270,345	1,339,962	64,131	2,552,145	2,616,276	80.0%	31,325,952	163.5%												0.25	1.0123
	Jul-12	Jun-13	6,150,777	2,521,551			4,474,325	72.7%	31,241,166	71.4%	6,323,737	2,822,494			4,474,198	70.8%	31,047,915	119.8%	15.5%	12/1/2012	42.3%	6.6%	1.1000	0.0789	0.0008	0.0005	0.9203	0.9211	0.9211	-0.50	0.9759
	Jul-13	Jun-14	5,654,755	2,318,204			4,588,939	81.2%	32,219,538	98.5%	6,187,515	2,825,274			4,588,313	74.2%	31,636,175	154.0%				8.4%	1.1179	0.0825	0.0011	0.0007	0.9164	0.9175	0.9175	-1.50	0.9294
	Jul-14	Jun-15	5,176,659	2,122,205			4,691,448	90.6%	32,927,620	104.3%	5,865,043	2,413,768			4,690,808	80.0%	32,332,254	156.1%					1.1195	0.0868	0.0000	0.0000	0.9132	0.9132	0.9132	-2.50	0.8852
	Jul-15	Jun-16	4,717,542	1,933,987			4,770,584	101.1%	33,330,951	109.7%	5,344,873	2,199,691			4,769,934	89.2%	32,729,110	164.3%					1.1184	0.0908	0.0000	0.0000	0.9092	0.9092	0.9092	-3.50	0.8430
	Jul-16	Jun-17	4,279,072	1,754,233			4,830,712	112.9%	33,433,568	115.3%	4,848,096	1,995,242			4,830,053	99.6%	32,830,705	172.9%					1.1193	0.0953	0.0000	0.0000	0.9047	0.9047	0.9047	-4.50	0.8029
	Jul-17	Jun-18	3,862,379	1,583,407			4,853,939	125.7%	33,246,527	120.8%	4,375,992	1,800,946			4,853,277	110.9%	32,647,892	181.4%					1.1161	0.0997	0.0000	0.0000	0.9003	0.9003	0.9003	-5.50	0.7646
Future	Jul-18	Jun-19	3,468,713	1,422,021			4,856,306	140.0%	32,782,920	126.6%	3,929,977	1,617,388			4,855,644	123.6%	32,193,517	190.3%					1.1171	0.1044	0.0000	0.0000	0.8956	0.8956	0.8956	-6.50	0.7282
Experience	Jul-19	Jun-20	3,098,713	1,270,338			4,835,978	156.1%	32,053,128	132.5%	3,510,775	1,444,865			4,835,319	137.7%	31,477,762	199.4%					1.1179	0.1092	0.0000	0.0000	0.8908	0.8908	0.8908	-7.50	0.6936
	Jul-20	Jun-21	2,752,967	1,128,597			4,785,003	173.8%	31,081,161	138.5%	3,119,053	1,283,651			4,784,351	153.4%	30,524,187	208.7%					1.1171	0.1143	0.0000	0.0000	0.8857	0.8857	0.8857	-8.50	0.6605
	Jul-21	Jun-22	2,431,770	996,920			4,706,597	193.5%	29,882,276	144.2%	2,755,143	1,133,884			4,705,955	170.8%	29,347,776	217.7%					1.1170	0.1194	0.0000	0.0000	0.8806	0.8806	0.8806	-9.50	0.6291
	Jul-22	Jun-23	2,135,200	875,339			4,597,183	215.3%	28,488,136	150.0%	2,419,135	995,599			4,596,556	190.0%	27,979,613	226.8%					1.1161	0.1249	0.0000	0.0000	0.8751	0.8751	0.8751	-10.50	0.5991
	Jul-23	Jun-24	1,863,232	763,844			4,457,480	239.2%	26,909,695	154.5%	2,111,001	868,786			4,456,872	211.1%	26,430,449	234.1%					1.1148	0.1302	0.0000	0.0000	0.8698	0.8698	0.8698	-11.50	0.5706
	Jul-24	Jun-25	1,615,519	662,293			4,290,364	265.6%	25,193,291	159.3%	1,830,348	753,283			4,289,779	234.4%	24,745,760	241.9%					1.1141	0.1361	0.0000	0.0000	0.8639	0.8639	0.8639	-12.50	0.5434
	Jul-25	Jun-26	1,391,302	570,373			4,089,155	293.9%	23,364,138	162.4%	1,576,315	648,735			4,088,598	259.4%	22,950,300	247.2%					1.1108	0.1420	0.0000	0.0000	0.8580	0.8580	0.8580	-13.50	0.5175
	Jul-26	Jun-27	1,189,820	487,774			3,864,179	324.8%	21,464,118	165.1%	1,348,041	554,788			3,863,652	286.6%	21,085,186	251.9%					1.1093	0.1482	0.0000	0.0000	0.8518	0.8518	0.8518	-14.50	0.4929
	Jul-27	Jun-28	1,009,985	414,050			3,606,877	357.1%	19,527,861	165.4%	1,144,291	470,935			3,606,385	315.2%	19,184,416	253.3%					1.1042	0.1547	0.0000	0.0000	0.8453	0.8453	0.8453	-15.50	0.4694
	Jul-28	Jun-29	850,743	348,767			3,340,146	392.6%	17,595,802	165.5%	963,873	396,683			3,339,691	346.5%	17,287,682	254.4%					1.1040	0.1612	0.0000	0.0000	0.8388	0.8388	0.8388	-16.50	0.4471
	Jul-29	Jun-30	710,933	291,452			3,062,055	430.7%	15,700,170	164.1%	805,472	331,493			3,061,638	380.1%	15,426,608	253.3%					1.1019	0.1681	0.0000	0.0000	0.8319	0.8319	0.8319	-17.50	0.4258
	Jul-30	Jun-31	589,241	241,563			2,775,920	471.1%	13,868,555	160.3%	667,597	274,751			2,775,542	415.8%	13,628,286	248.8%					1.0988	0.1749	0.0000	0.0000	0.8251	0.8251	0.8251	-18.50	0.4055
	Jul-31	Jun-32	484,215	198,507			2,487,561	513.7%	12,125,010	153.7%	548,605	225,779			2,487,222	453.4%	11,916,332	240.2%					1.0958	0.1823	0.0000	0.0000	0.8177	0.8177	0.8177	-19.50	0.3862
	Jul-32	Jun-33	394,291	161,642			2,198,879	557.7%	10,490,191	143.1%	446,723	183,849			2,198,579	492.2%	10,311,041	225.7%					1.0912	0.1899	0.0000	0.0000	0.8101	0.8101	0.8101	-20.50	0.3678
	Jul-33	Jun-34	318,138	130,423			1,919,830	603.5%	8,985,682	130.5%	360,443	148,341			1,919,568	532.6%	8,833,608	208.5%					1.0874	0.1971	0.0000	0.0000	0.8029	0.8029	0.8029	-21.50	0.3503
	Jul-34	Jun-35	254,357	104,275			1,653,014	649.9%	7,628,635	116.4%	288,181	118,601			1,652,789	573.5%	7,500,869	188.7%					1.0826	0.2047	0.0000	0.0000	0.7953	0.7953	0.7953	-22.50	0.3336
	Jul-35	Jun-36	201,522	82,615			1,406,355	697.9%	6,423,727	100.0%	228,320	93,965			1,406,163	615.9%	6,317,436	165.8%					1.0790	0.2115	0.0000	0.0000	0.7885	0.7885	0.7885	-23.50	0.3177
	Jul-36	Jun-37	158,233	64,868			1,184,763	748.7%	5,372,201	84.2%	179,274	73,781			1,184,601	660.8%	5,284,517	143.8%					1.0786	0.2190	0.0000	0.0000	0.7810	0.7810	0.7810	-24.50	0.3026
Without Interest																																
Past			100,363,601	14,586,372	40,961,459		54,231,986	54.0%	31,325,952	85.2%	100,363,601	14,586,372	40,961,459		54,231,986	54.0%	31,325,952	85.2%														
Future			54,760,070	22,449,249			92,327,592	168.6%	(25,953,751)	121.2%	61,177,825	25,676,573			92,315,487	150.9%	(25,953,751)	108.5%														
Lifetime			155,123,671	37,035,621			146,559,578	94.5%	5,372,201	97.9%	161,541,426	40,262,945			146,547,473	90.7%	5,372,201	94.0%														
With Interest																																
Past			143,101,381	17,207,189			71,585,655	50.0%	46,162,311	82.3%	143,101,381	17,207,189			71,585,655	50.0%	46,162,311	82.3%														
Future			40,792,781	16,723,267			58,472,609	143.3%	(11,336,972)	115.5%	45,384,198	19,151,705			58,465,109	128.8%	(11,661,154)	103.1%														
Lifetime			183,894,162	33,930,456			130,058,264	70.7%	34,825,339	89.7%	188,485,579	36,358,894			130,050,764	69.0%	34,501,157	87.3%														
Anticipated Loss Ratio { (PV future claims - policy reserves + PV terminal policy reserve) / (PV future premium) }										70.5%								63.4%														
							Earned Premium	Factor																										
			Accumulated Initial				125,894,192	58.0%			73,018,631																						
			Accumulated Prior Rate Inc				17,207,189	85.0%			14,626,111																						
			PV Future Initial				26,232,493	58.0%			15,214,846																						
			PV Future Rate Inc				19,151,705	85.0%			16,278,949																						
											119,138,538	< Inc claims			130,050,764																	

Exhibit III VA
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase
(All policies including those issued prior to 10/01/2003)
Virginia Experience

Based on historical data through 06/30/12.

			WITHOUT RATE INCREASE								WITH RATE INCREASE								ASSUMPTIONS													
																			Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Total Earned Premium	Rate Increase Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Total Earned Premium	Rate Increase Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(C')	(D')	(E')	(F')	(J')		(B)	(C')	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%												17.00	2.2920
	Jan-96	Dec-96	5,422	0	46,188	0	46,188	851.9%	3,491	916.2%	5,422	0	46,188	0	46,188	851.9%	3,491	916.2%												16.00	2.1829
	Jan-97	Dec-97	13,710	0	0	0	0	0.0%	10,439	50.7%	13,710	0	0	0	0	0.0%	10,439	50.7%												15.00	2.0789
	Jan-98	Dec-98	221,912	0	20,195	0	20,195	9.1%	139,367	67.2%	221,912	0	20,195	0	20,195	9.1%	139,367	67.2%												14.00	1.9799
	Jan-99	Dec-99	569,069	0	310,142	0	310,142	54.5%	445,884	108.4%	569,069	0	310,142	0	310,142	54.5%	445,884	108.4%												13.00	1.8856
	Jan-00	Dec-00	1,043,847	0	480,911	0	480,911	46.1%	954,042	94.8%	1,043,847	0	480,911	0	480,911	46.1%	954,042	94.8%												12.00	1.7959
Past	Jan-01	Dec-01	1,293,557	0	633,475	0	633,475	49.0%	1,213,888	69.1%	1,293,557	0	633,475	0	633,475	49.0%	1,213,888	69.1%												11.00	1.7103
Experience	Jan-02	Dec-02	1,483,637	0	635,320	125,297	760,617	51.3%	1,318,942	58.3%	1,483,637	0	635,320	125,297	760,617	51.3%	1,318,942	58.3%												10.00	1.6289
	Jan-03	Dec-03	1,639,902	0	795,300	0	795,300	48.5%	1,924,280	85.4%	1,639,902	0	795,300	0	795,300	48.5%	1,924,280	85.4%												9.00	1.5513
	Jan-04	Dec-04	1,647,521	12,227	844,550	142,717	987,267	59.9%	2,625,070	102.5%	1,647,521	12,227	844,550	142,717	987,267	59.9%	2,625,070	102.5%												8.00	1.4775
	Jan-05	Dec-05	1,580,366	299,586	1,112,715	215,156	1,327,871	84.0%	3,468,466	137.4%	1,580,366	299,586	1,112,715	215,156	1,327,871	84.0%	3,468,466	137.4%												7.00	1.4071
	Jan-06	Dec-06	1,511,070	326,969	380,461	0	380,461	25.2%	3,947,270	56.9%	1,511,070	326,969	380,461	0	380,461	25.2%	3,947,270	56.9%												6.00	1.3401
	Jan-07	Dec-07	1,509,724	339,007	969,529	159,840	1,129,369	74.8%	4,115,862	86.0%	1,509,724	339,007	969,529	159,840	1,129,369	74.8%	4,115,862	86.0%												5.00	1.2763
	Jan-08	Dec-08	1,574,958	354,554	711,634	503,709	1,215,343	77.2%	4,414,081	96.1%	1,574,958	354,554	711,634	503,709	1,215,343	77.2%	4,414,081	96.1%												4.00	1.2155
	Jan-09	Dec-09	1,425,206	373,342	1,428,181	621,055	2,049,236	143.8%	4,804,942	171.2%	1,425,206	373,342	1,428,181	621,055	2,049,236	143.8%	4,804,942	171.2%												3.00	1.1576
	Jan-10	Dec-10	1,330,180	399,234	669,753	700,913	1,370,666	103.0%	5,098,927	125.1%	1,330,180	399,234	669,753	700,913	1,370,666	103.0%	5,098,927	125.1%												2.00	1.1025
	Jan-11	Dec-11	1,314,405	457,427	374,825	1,090,101	1,464,926	111.5%	5,025,254	105.8%	1,314,405	457,427	374,825	1,090,101	1,464,926	111.5%	5,025,254	105.8%												1.00	1.0500
	Jan-12	Jun-12	665,748	260,185	18,701	567,526	586,227	88.1%	5,189,698	112.8%	665,748	260,185	18,701	567,526	586,227	88.1%	5,189,698	112.8%												0.25	1.0123
	Jul-12	Jun-13	1,224,197	476,871			961,963	78.6%	5,189,698	78.6%	1,279,786	506,805			961,298	75.1%	5,031,694	62.8%	39.194%	11/1/2012	34.0%	13.3%	1.1000	0.0885	0.0300	0.0200	0.8816	0.9109	0.9115	-0.50	0.9759
	Jul-13	Jun-14	1,113,558	433,773			964,361	86.6%	5,265,332	93.4%	1,305,323	577,807			961,168	73.6%	4,803,426	56.1%				22.8%	1.1047	0.0925	0.0582	0.0388	0.8493	0.9053	0.9075	-1.50	0.9294
	Jul-14	Jun-15	1,008,354	392,792			962,183	95.4%	5,287,004	97.6%	1,267,542	400,943			958,997	75.7%	4,823,447	77.2%					1.1045	0.0967	0.0000	0.0000	0.9033	0.9033	0.9033	-2.50	0.8852
	Jul-15	Jun-16	908,814	354,017			956,643	105.3%	5,253,155	101.5%	1,142,417	361,364			953,475	83.5%	4,792,779	80.8%					1.1059	0.1010	0.0000	0.0000	0.8990	0.8990	0.8990	-3.50	0.8430
	Jul-16	Jun-17	815,098	317,512			943,567	115.8%	5,167,690	105.3%	1,024,612	324,101			940,443	91.8%	4,715,002	84.2%					1.1027	0.1055	0.0000	0.0000	0.8945	0.8945	0.8945	-4.50	0.8029
	Jul-17	Jun-18	727,320	283,318			925,104	127.2%	5,034,899	108.9%	914,271	289,198			922,041	100.8%	4,594,033	87.6%					1.1018	0.1101	0.0000	0.0000	0.8899	0.8899	0.8899	-5.50	0.7646
Future	Jul-18	Jun-19	645,531	251,459			902,405	139.8%	4,865,977	113.6%	811,459	256,677			899,417	110.8%	4,440,058	91.9%					1.1023	0.1150	0.0000	0.0000	0.8850	0.8850	0.8850	-6.50	0.7282
Experience	Jul-19	Jun-20	569,717	221,926			874,737	153.5%	4,654,029	116.3%	716,157	226,532			871,841	121.7%	4,246,804	94.8%					1.1017	0.1202	0.0000	0.0000	0.8798	0.8798	0.8798	-7.50	0.6936
	Jul-20	Jun-21	499,837	194,705			841,472	168.3%	4,413,954	120.3%	628,316	198,746			838,686	133.5%	4,027,837	98.6%					1.1000	0.1255	0.0000	0.0000	0.8745	0.8745	0.8745	-8.50	0.6605
	Jul-21	Jun-22	435,776	169,751			801,253	183.9%	4,145,082	122.2%	547,789	173,274			798,600	145.8%	3,782,562	101.0%					1.0960	0.1312	0.0000	0.0000	0.8688	0.8688	0.8688	-9.50	0.6291
	Jul-22	Jun-23	377,396	147,010			759,005	201.1%	3,859,333	125.4%	474,402	150,061			756,492	159.5%	3,521,850	104.5%					1.0978	0.1371	0.0000	0.0000	0.8629	0.8629	0.8629	-10.50	0.5991
	Jul-23	Jun-24	324,563	126,430			712,202	219.4%	3,555,175	125.7%	407,989	129,053			709,844	174.0%	3,244,323	106.0%					1.0953	0.1433	0.0000	0.0000	0.8567	0.8567	0.8567	-11.50	0.5706
	Jul-24	Jun-25	277,122	107,950			662,234	239.0%	3,244,440	126.8%	348,354	110,190			660,041	189.5%	2,960,758	108.1%					1.0933	0.1495	0.0000	0.0000	0.8505	0.8505	0.8505	-12.50	0.5434
	Jul-25	Jun-26	234,810	91,467			610,882	260.2%	2,933,349	127.7%	295,165	93,365			608,859	206.3%	2,676,831	110.1%					1.0935	0.1564	0.0000	0.0000	0.8436	0.8436	0.8436	-13.50	0.5175
	Jul-26	Jun-27	197,382	76,888			556,726	282.1%	2,629,516	128.1%	248,117	78,483			554,883	223.6%	2,399,510	111.9%					1.0887	0.1629	0.0000	0.0000	0.8371	0.8371	0.8371	-14.50	0.4929
	Jul-27	Jun-28	164,564	64,104			502,521	305.4%	2,334,078	125.8%	206,863	65,434			500,857	242.1%	2,129,841	111.8%					1.0878	0.1702	0.0000	0.0000	0.8298	0.8298	0.8298	-15.50	0.4694
	Jul-28	Jun-29	136,026	52,987			447,790	329.2%	2,052,453	122.2%	170,990	54,087			446,307	261.0%	1,872,761	110.7%					1.0830	0.1772	0.0000	0.0000	0.8228	0.8228	0.8228	-16.50	0.4471
	Jul-29	Jun-30	111,461	43,418			395,654	355.0%	1,788,143	117.8%	140,110	44,319			394,344	281.5%	1,631,474	109.2%					1.0837	0.1847	0.0000	0.0000	0.8153	0.8153	0.8153	-17.50	0.4258
	Jul-30	Jun-31	90,524	35,263			345,705	381.9%	1,547,132	115.7%	113,792	35,994			344,560	302.8%	1,411,432	109.4%					1.0810	0.1917	0.0000	0.0000	0.8083	0.8083	0.8083	-18.50	0.4055
	Jul-31	Jun-32	72,858	28,381			299,543	411.1%	1,328,655	111.3%	91,585	28,970			298,551	326.0%	1,211,959	108.2%					1.0823	0.1994	0.0000	0.0000	0.8006	0.8006	0.8006	-19.50	0.3862
	Jul-32	Jun-33	58,093	22,629			257,251	442.8%	1,131,021	102.6%	73,025	23,099			256,399	351.1%	1,031,529	104.0%					1.0826	0.2067	0.0000	0.0000	0.7933	0.7933	0.7933	-20.50	0.3678
	Jul-33	Jun-34	45,895	17,878			218,773	476.7%	955,396	94.0%	57,691	18,249			218,049	378.0%	871,207	100.1%					1.0821	0.2141	0.0000	0.0000	0.7859	0.7859	0.7859	-21.50	0.3503
	Jul-34	Jun-35	35,921	13,993			183,989	512.2%	802,228	85.8%	45,154	14,283			183,380	406.1%	731,402	96.5%					1.0801	0.2214	0.0000	0.0000	0.7786	0.7786	0.7786	-22.50	0.3336
	Jul-35	Jun-36	27,862	10,853			153,365	550.4%	670,662	78.2%	35,024	11,079			152,857	436.4%	611,335	93.6%					1.0800	0.2282	0.0000	0.0000	0.7718	0.7718	0.7718	-23.50	0.3177
	Jul-36	Jun-37	21,427	8,347			127,324	594.2%	559,003	73.1%	26,935	8,520			126,902	471.1%	509,449	92.9%					1.0846	0.2346	0.0000	0.0000	0.7654	0.7654	0.7654	-24.50	0.3026
Without Interest																															
Past			18,830,234	2,822,531	9,431,880		13,558,193	72.0%	5,189,698	99.6%	18,830,234	2,822,531	9,431,880		13,558,193	72.0%	5,189,698	99.6%													
Future			10,124,101	3,943,721			15,366,652	151.8%	(4,630,695)	106.0%	12,372,870	4,180,632			15,318,292	123.8%	(4,630,695)	86.4%													
Lifetime			28,954,335	6,766,251			28,924,845	99.9%	559,003	101.8%	31,203,105	7,003,163			28,876,485	92.5%	559,003	94.3%													
With Interest																															
Past			26,294,984	3,357,435			17,916,061	68.1%	7,629,645	97.2%	26,294,984	3,357,435			17,916,061	68.1%	7,629,645	97.2%													
Future			7,664,289	2,985,531			10,273,741	134.0%	(2,351,441)	103.4%	9,293,694	3,192,545			10,242,183	110.2%	(2,575,465)	82.5%													
Lifetime			33,959,273	6,342,965			28,189,802	83.0%	5,278,203	98.6%	35,588,679	6,549,980			28,158,244	79.1%	5,054,180	93.3%													
Anticipated Loss Ratio [(PV future claims - policy reserves + PV terminal policy reserve) / (PV future premium)]										68.5%								56.2%													
							Earned Premium	Factor																									
			Accumulated Initial				22,937,550	58.0%			13,303,779																					
			Accumulated Prior Rate Inc				3,357,435	85.0%			2,853,819																					
			PV Future Initial				6,101,149	58.0%			3,538,666																					
			PV Future Rate Inc				3,192,545	85.0%			2,713,663																					
											22,409,928	< Inc claims			28,158,244																

Exhibit IV
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase

Based on historical data through 06/30/12.

Nationwide Experience Pre Rate Stabilization issues

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS													
																		Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E')	(F')	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	86,576	9,309	0	9,309	10.8%	0	10.8%	86,576	9,309	0	9,309	10.8%	0	10.8%												17.00	2.2920
	Jan-96	Dec-96	280,021	46,188	0	46,188	16.5%	180,288	80.9%	280,021	46,188	0	46,188	16.5%	180,288	80.9%												16.00	2.1829
	Jan-97	Dec-97	692,718	97,025	0	97,025	14.0%	527,446	64.1%	692,718	97,025	0	97,025	14.0%	527,446	64.1%												15.00	2.0789
	Jan-98	Dec-98	2,154,207	404,431	0	404,431	18.8%	1,352,901	57.1%	2,154,207	404,431	0	404,431	18.8%	1,352,901	57.1%												14.00	1.9799
	Jan-99	Dec-99	4,171,810	652,608	0	652,608	15.6%	3,268,749	61.6%	4,171,810	652,608	0	652,608	15.6%	3,268,749	61.6%												13.00	1.8856
	Jan-00	Dec-00	6,029,902	1,282,588	0	1,282,588	21.3%	5,511,135	58.5%	6,029,902	1,282,588	0	1,282,588	21.3%	5,511,135	58.5%												12.00	1.7959
Past	Jan-01	Dec-01	7,539,539	3,196,325	0	3,196,325	42.4%	7,075,184	63.1%	7,539,539	3,196,325	0	3,196,325	42.4%	7,075,184	63.1%												11.00	1.7103
Experience	Jan-02	Dec-02	8,196,351	1,989,836	125,297	2,115,133	25.8%	9,112,016	50.7%	8,196,351	1,989,836	125,297	2,115,133	25.8%	9,112,016	50.7%												10.00	1.6289
	Jan-03	Dec-03	8,336,053	4,241,615	0	4,241,615	50.9%	12,859,866	95.8%	8,336,053	4,241,615	0	4,241,615	50.9%	12,859,866	95.8%												9.00	1.5513
	Jan-04	Dec-04	8,076,838	3,727,122	142,717	3,869,839	47.9%	16,851,418	97.3%	8,076,838	3,727,122	142,717	3,869,839	47.9%	16,851,418	97.3%												8.00	1.4775
	Jan-05	Dec-05	7,877,819	4,161,279	215,086	4,376,365	55.6%	19,652,478	91.1%	7,877,819	4,161,279	215,086	4,376,365	55.6%	19,652,478	91.1%												7.00	1.4071
	Jan-06	Dec-06	7,720,360	3,627,353	375,590	4,002,943	51.8%	22,049,252	82.9%	7,720,360	3,627,353	375,590	4,002,943	51.8%	22,049,252	82.9%												6.00	1.3401
	Jan-07	Dec-07	7,376,462	4,149,274	591,419	4,740,693	64.3%	24,189,126	93.3%	7,376,462	4,149,274	591,419	4,740,693	64.3%	24,189,126	93.3%												5.00	1.2763
	Jan-08	Dec-08	7,068,741	4,105,587	1,115,344	5,220,931	73.9%	26,379,535	104.8%	7,068,741	4,105,587	1,115,344	5,220,931	73.9%	26,379,535	104.8%												4.00	1.2155
	Jan-09	Dec-09	6,611,638	4,160,300	1,473,944	5,634,244	85.2%	27,899,873	108.2%	6,611,638	4,160,300	1,473,944	5,634,244	85.2%	27,899,873	108.2%												3.00	1.1576
	Jan-10	Dec-10	6,467,639	2,783,431	1,896,635	4,680,066	72.4%	29,447,794	96.3%	6,467,639	2,783,431	1,896,635	4,680,066	72.4%	29,447,794	96.3%												2.00	1.1025
	Jan-11	Dec-11	6,319,078	1,856,001	4,545,122	6,401,123	101.3%	30,138,953	112.2%	6,319,078	1,856,001	4,545,122	6,401,123	101.3%	30,138,953	112.2%												1.00	1.0500
	Jan-12	Jun-12	3,191,092	63,221	2,515,931	2,579,152	80.8%	30,653,053	118.6%	3,191,092	63,221	2,515,931	2,579,152	80.8%	30,653,053	118.6%												0.25	1.0123
	Jul-12	Jun-13	5,909,174			4,378,937	74.1%	30,493,408	71.4%	6,077,363			4,378,809	72.1%	30,300,157	66.2%	**15.9%**	11/30/2012	42.1%	0.0667	1.1000	0.0789	0.0063	0.0042	0.9147	0.9211	0.9211	-0.50	0.9759
	Jul-13	Jun-14	5,432,636			4,491,107	82.7%	31,403,177	99.4%	5,951,987			4,490,482	75.4%	30,819,814	84.2%				0.0861	1.1179	0.0825	0.0123	0.0082	0.9052	0.9174	0.9175	-1.50	0.9294
	Jul-14	Jun-15	4,973,319			4,591,431	92.3%	32,049,291	105.3%	5,645,179			4,590,791	81.3%	31,453,925	92.6%					1.1195	0.0868	0.0000	1.0000	0.9132	0.9132	0.9132	-2.50	0.8852
	Jul-15	Jun-16	4,532,236			4,668,880	103.0%	32,397,865	110.7%	5,144,509			4,668,229	90.7%	31,796,024	97.4%					1.1184	0.0908	0.0000	1.0000	0.9092	0.9092	0.9092	-3.50	0.8430
	Jul-16	Jun-17	4,110,990			4,727,726	115.0%	32,452,872	116.3%	4,666,355			4,727,067	101.3%	31,850,009	102.5%					1.1193	0.0953	0.0000	1.0000	0.9047	0.9047	0.9047	-4.50	0.8029
	Jul-17	Jun-18	3,710,664			4,750,458	128.0%	32,225,281	121.9%	4,211,948			4,749,796	112.8%	31,626,646	107.5%					1.1161	0.0997	0.0000	1.0000	0.9003	0.9003	0.9003	-5.50	0.7646
Future	Jul-18	Jun-19	3,332,461			4,752,774	142.6%	31,728,320	127.7%	3,782,653			4,752,112	125.6%	31,138,917	112.7%					1.1171	0.1044	0.0000	1.0000	0.8956	0.8956	0.8956	-6.50	0.7282
Experience	Jul-19	Jun-20	2,976,996			4,732,880	159.0%	30,972,675	133.6%	3,379,166			4,732,220	140.0%	30,397,309	118.1%					1.1179	0.1092	0.0000	1.0000	0.8908	0.8908	0.8908	-7.50	0.6936
	Jul-20	Jun-21	2,644,830			4,682,991	177.1%	29,982,639	139.6%	3,002,128			4,682,339	156.0%	29,425,665	123.6%					1.1171	0.1143	0.0000	1.0000	0.8857	0.8857	0.8857	-8.50	0.6605
	Jul-21	Jun-22	2,336,250			4,606,257	197.2%	28,772,820	145.4%	2,651,861			4,605,615	173.7%	28,238,320	128.9%					1.1170	0.1194	0.0000	1.0000	0.8806	0.8806	0.8806	-9.50	0.6291
	Jul-22	Jun-23	2,051,329			4,499,176	219.3%	27,374,435	151.2%	2,328,449			4,498,549	193.2%	26,865,912	134.3%					1.1161	0.1249	0.0000	1.0000	0.8751	0.8751	0.8751	-10.50	0.5991
	Jul-23	Jun-24	1,790,044			4,362,451	243.7%	25,798,450	155.7%	2,031,866			4,361,843	214.7%	25,319,204	138.5%					1.1148	0.1302	0.0000	1.0000	0.8698	0.8698	0.8698	-11.50	0.5706
	Jul-24	Jun-25	1,552,061			4,198,898	270.5%	24,091,154	160.5%	1,761,734			4,198,313	238.3%	23,643,623	143.2%					1.1141	0.1361	0.0000	1.0000	0.8639	0.8639	0.8639	-12.50	0.5434
	Jul-25	Jun-26	1,336,651			4,001,978	299.4%	22,277,426	163.7%	1,517,223			4,001,421	263.7%	21,863,588	146.4%					1.1108	0.1420	0.0000	1.0000	0.8580	0.8580	0.8580	-13.50	0.5175
	Jul-26	Jun-27	1,143,084			3,781,798	330.8%	20,398,398	166.5%	1,297,506			3,781,272	291.4%	20,019,466	149.3%					1.1093	0.1482	0.0000	1.0000	0.8518	0.8518	0.8518	-14.50	0.4929
	Jul-27	Jun-28	970,312			3,529,982	363.8%	18,488,061	166.9%	1,101,395			3,529,490	320.5%	18,144,616	150.2%					1.1042	0.1547	0.0000	1.0000	0.8453	0.8453	0.8453	-15.50	0.4694
	Jul-28	Jun-29	817,325			3,268,937	400.0%	16,586,517	167.3%	927,740			3,268,482	352.3%	16,278,397	151.1%					1.1040	0.1612	0.0000	1.0000	0.8388	0.8388	0.8388	-16.50	0.4471
	Jul-29	Jun-30	683,008			2,996,775	438.8%	14,726,205	166.4%	775,277			2,996,357	386.5%	14,452,643	151.0%					1.1019	0.1681	0.0000	1.0000	0.8319	0.8319	0.8319	-17.50	0.4258
	Jul-30	Jun-31	566,096			2,716,740	479.9%	12,934,015	163.3%	642,571			2,716,362	422.7%	12,693,746	149.0%					1.0988	0.1749	0.0000	1.0000	0.8251	0.8251	0.8251	-18.50	0.4055
	Jul-31	Jun-32	465,195			2,434,529	523.3%	11,233,428	157.8%	528,040			2,434,189	461.0%	11,024,750	144.9%					1.0958	0.1823	0.0000	1.0000	0.8177	0.8177	0.8177	-19.50	0.3862
	Jul-32	Jun-33	378,803			2,152,001	568.1%	9,643,856	148.5%	429,976			2,151,701	500.4%	9,464,706	137.6%					1.0912	0.1899	0.0000	1.0000	0.8101	0.8101	0.8101	-20.50	0.3678
	Jul-33	Jun-34	305,641			1,878,901	614.7%	8,186,347	137.9%	346,931			1,878,639	541.5%	8,034,273	129.2%					1.0874	0.1971	0.0000	1.0000	0.8029	0.8029	0.8029	-21.50	0.3503
	Jul-34	Jun-35	244,366			1,617,773	662.0%	6,877,794	126.5%	277,378			1,617,548	583.2%	6,750,028	120.2%					1.0826	0.2047	0.0000	1.0000	0.7953	0.7953	0.7953	-22.50	0.3336
	Jul-35	Jun-36	193,606			1,376,373	710.9%	5,721,763	113.8%	219,760			1,376,181	626.2%	5,615,472	109.9%					1.0790	0.2115	0.0000	1.0000	0.7885	0.7885	0.7885	-23.50	0.3177
	Jul-36	Jun-37	152,017			1,159,505	762.7%	4,720,157	103.9%	172,554			1,159,343	671.9%	4,632,473	102.2%					1.0786	0.2190	0.0000	1.0000	0.7810	0.7810	0.7810	-24.50	0.3026
Without Interest																														
Past			98,196,842	40,553,493		53,550,577	54.5%	30,653,053	85.7%	98,196,842	40,553,493		53,550,577	54.5%	30,653,053	85.7%													
Future			52,609,094			90,359,257	171.8%	(25,932,896)	122.5%	58,871,548			90,347,152	153.5%	(26,020,580)	109.3%													
Lifetime			150,805,936			143,909,834	95.4%	4,720,157	98.6%	157,068,390			143,897,729	91.6%	4,632,473	94.6%													
With Interest																														
Past			140,408,768			70,801,268	50.4%	46,052,701	83.2%	140,408,768			70,801,268	50.4%	46,052,701	83.2%													
Future			39,190,440			57,226,030	146.0%	(11,529,584)	116.6%	43,670,457			57,218,529	131.0%	(11,853,766)	103.9%													
Lifetime			179,599,208			128,027,298	71.3%	34,523,116	90.5%	184,079,225			128,019,797	69.5%	34,198,935	88.1%													
Anticipated Loss Ratio [(PV future claims - policy reserves + PV terminal policy reserve) / (PV future premium)]									71.4%							64.0%													

Exhibit IV VA
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase

Based on historical data through 06/30/12.

Virginia Experience Pre Rate Stabilization issues

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS														
																	Premium Factors				Claims Factors	Persistency Factors							Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E')	(F')	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0.0%	0	0.0%												17.00	2.2920
	Jan-96	Dec-96	5,422	46,188	0	46,188	851.9%	3,491	916.2%	5,422	46,188	0	46,188	851.9%	3,491	916.2%												16.00	2.1829
	Jan-97	Dec-97	13,710	0	0	0	0.0%	10,439	50.7%	13,710	0	0	0	0.0%	10,439	50.7%												15.00	2.0789
	Jan-98	Dec-98	221,912	20,195	0	20,195	9.1%	139,367	67.2%	221,912	20,195	0	20,195	9.1%	139,367	67.2%												14.00	1.9799
	Jan-99	Dec-99	569,069	310,142	0	310,142	54.5%	445,884	108.4%	569,069	310,142	0	310,142	54.5%	445,884	108.4%												13.00	1.8856
	Jan-00	Dec-00	1,043,847	480,911	0	480,911	46.1%	954,042	94.8%	1,043,847	480,911	0	480,911	46.1%	954,042	94.8%												12.00	1.7959
Past	Jan-01	Dec-01	1,293,557	633,475	0	633,475	49.0%	1,213,888	69.1%	1,293,557	633,475	0	633,475	49.0%	1,213,888	69.1%												11.00	1.7103
Experience	Jan-02	Dec-02	1,483,637	635,320	125,297	760,617	51.3%	1,318,942	58.3%	1,483,637	635,320	125,297	760,617	51.3%	1,318,942	58.3%												10.00	1.6289
	Jan-03	Dec-03	1,637,061	795,300	0	795,300	48.6%	1,926,207	85.7%	1,637,061	795,300	0	795,300	48.6%	1,926,207	85.7%												9.00	1.5513
	Jan-04	Dec-04	1,626,778	844,550	142,717	987,267	60.7%	2,633,153	104.1%	1,626,778	844,550	142,717	987,267	60.7%	2,633,153	104.1%												8.00	1.4775
	Jan-05	Dec-05	1,544,586	1,112,715	215,156	1,327,871	86.0%	3,462,135	139.6%	1,544,586	1,112,715	215,156	1,327,871	86.0%	3,462,135	139.6%												7.00	1.4071
	Jan-06	Dec-06	1,475,314	380,461	0	380,461	25.8%	3,917,926	56.7%	1,475,314	380,461	0	380,461	25.8%	3,917,926	56.7%												6.00	1.3401
	Jan-07	Dec-07	1,476,239	928,649	153,101	1,081,750	73.3%	4,075,355	83.9%	1,476,239	928,649	153,101	1,081,750	73.3%	4,075,355	83.9%												5.00	1.2763
	Jan-08	Dec-08	1,544,399	711,634	503,709	1,215,343	78.7%	4,359,014	97.1%	1,544,399	711,634	503,709	1,215,343	78.7%	4,359,014	97.1%												4.00	1.2155
	Jan-09	Dec-09	1,395,303	1,428,181	621,055	2,049,236	146.9%	4,737,319	174.0%	1,395,303	1,428,181	621,055	2,049,236	146.9%	4,737,319	174.0%												3.00	1.1576
	Jan-10	Dec-10	1,300,277	669,753	700,913	1,370,666	105.4%	5,017,006	126.9%	1,300,277	669,753	700,913	1,370,666	105.4%	5,017,006	126.9%												2.00	1.1025
	Jan-11	Dec-11	1,285,192	363,845	1,058,168	1,422,013	110.6%	4,931,413	104.0%	1,285,192	363,845	1,058,168	1,422,013	110.6%	4,931,413	104.0%												1.00	1.0500
	Jan-12	Jun-12	657,139	18,701	567,526	586,227	89.2%	5,092,533	100.7%	657,139	18,701	567,526	586,227	89.2%	5,092,533	100.7%												0.25	1.0123
	Jul-12	Jun-13	1,199,545			941,896	78.5%	5,086,335	78.0%	1,255,134			941,231	75.0%	4,928,331	61.9%	**40.0%**	11/1/2012	34.0%	0.1359	1.1000	0.0885	0.0311	0.0207	0.8805	0.9109	0.9115	-0.50	0.9759
	Jul-13	Jun-14	1,091,134			944,244	86.5%	5,157,266	93.0%	1,282,899			941,051	73.4%	4,695,360	55.2%				0.2325	1.1047	0.0925	0.0604	0.0403	0.8471	0.9051	0.9075	-1.50	0.9294
	Jul-14	Jun-15	988,048			942,111	95.4%	5,175,701	97.2%	1,247,237			938,925	75.3%	4,712,144	76.6%					1.1045	0.0967	0.0000	0.0000	0.9033	0.9033	0.9033	-2.50	0.8852
	Jul-15	Jun-16	890,513			936,687	105.2%	5,140,179	101.2%	1,124,116			933,519	83.0%	4,679,803	80.2%					1.1059	0.1010	0.0000	0.0000	0.8990	0.8990	0.8990	-3.50	0.8430
	Jul-16	Jun-17	798,684			923,884	115.7%	5,054,340	104.9%	1,008,198			920,759	91.3%	4,601,652	83.6%					1.1027	0.1055	0.0000	0.0000	0.8945	0.8945	0.8945	-4.50	0.8029
	Jul-17	Jun-18	712,673			905,806	127.1%	4,922,352	108.6%	899,624			902,743	100.3%	4,481,486	87.0%					1.1018	0.1101	0.0000	0.0000	0.8899	0.8899	0.8899	-5.50	0.7646
Future	Jul-18	Jun-19	632,531			883,580	139.7%	4,755,462	113.3%	798,459			880,592	110.3%	4,329,543	91.3%					1.1023	0.1150	0.0000	0.0000	0.8850	0.8850	0.8850	-6.50	0.7282
Experience	Jul-19	Jun-20	558,244			856,490	153.4%	4,546,743	116.0%	704,685			853,593	121.1%	4,139,518	94.2%					1.1017	0.1202	0.0000	0.0000	0.8798	0.8798	0.8798	-7.50	0.6936
	Jul-20	Jun-21	489,772			823,918	168.2%	4,311,067	120.1%	618,250			821,132	132.8%	3,924,950	98.1%					1.1000	0.1255	0.0000	0.0000	0.8745	0.8745	0.8745	-8.50	0.6605
	Jul-21	Jun-22	427,001			784,538	183.7%	4,047,605	122.0%	539,013			781,885	145.1%	3,685,085	100.6%					1.0960	0.1312	0.0000	0.0000	0.8688	0.8688	0.8688	-9.50	0.6291
	Jul-22	Jun-23	369,796			743,172	201.0%	3,768,054	125.4%	466,803			740,659	158.7%	3,430,571	104.1%					1.0978	0.1371	0.0000	0.0000	0.8629	0.8629	0.8629	-10.50	0.5991
	Jul-23	Jun-24	318,027			697,345	219.3%	3,470,719	125.8%	401,453			694,987	173.1%	3,159,867	105.7%					1.0953	0.1433	0.0000	0.0000	0.8567	0.8567	0.8567	-11.50	0.5706
	Jul-24	Jun-25	271,541			648,419	238.8%	3,167,360	127.1%	342,773			646,227	188.5%	2,883,678	108.0%					1.0933	0.1495	0.0000	0.0000	0.8505	0.8505	0.8505	-12.50	0.5434
	Jul-25	Jun-26	230,081			598,139	260.0%	2,864,072	128.2%	290,437			596,116	205.2%	2,607,554	110.2%					1.0935	0.1564	0.0000	0.0000	0.8436	0.8436	0.8436	-13.50	0.5175
	Jul-26	Jun-27	193,407			545,112	281.8%	2,568,063	128.8%	244,143			543,269	222.5%	2,338,057	112.1%					1.0887	0.1629	0.0000	0.0000	0.8371	0.8371	0.8371	-14.50	0.4929
	Jul-27	Jun-28	161,250			492,038	305.1%	2,280,337	126.7%	203,549			490,374	240.9%	2,076,100	112.2%					1.0878	0.1702	0.0000	0.0000	0.8298	0.8298	0.8298	-15.50	0.4694
	Jul-28	Jun-29	133,286			438,449	329.0%	2,006,293	123.3%	168,250			436,966	259.7%	1,826,601	111.4%					1.0830	0.1772	0.0000	0.0000	0.8228	0.8228	0.8228	-16.50	0.4471
	Jul-29	Jun-30	109,216			387,400	354.7%	1,749,241	119.3%	137,866			386,090	280.0%	1,592,572	110.3%					1.0837	0.1847	0.0000	0.0000	0.8153	0.8153	0.8153	-17.50	0.4258
	Jul-30	Jun-31	88,701			338,493	381.6%	1,515,114	117.7%	111,970			337,349	301.3%	1,379,414	110.9%					1.0810	0.1917	0.0000	0.0000	0.8083	0.8083	0.8083	-18.50	0.4055
	Jul-31	Jun-32	71,390			293,294	410.8%	1,302,931	113.6%	90,118			292,303	324.4%	1,186,235	110.0%					1.0823	0.1994	0.0000	0.0000	0.8006	0.8006	0.8006	-19.50	0.3862
	Jul-32	Jun-33	56,923			251,885	442.5%	1,110,851	105.1%	71,855			251,033	349.4%	1,011,359	106.0%					1.0826	0.2067	0.0000	0.0000	0.7933	0.7933	0.7933	-20.50	0.3678
	Jul-33	Jun-34	44,970			214,209	476.3%	939,980	96.4%	56,767			213,485	376.1%	855,791	102.0%					1.0821	0.2141	0.0000	0.0000	0.7859	0.7859	0.7859	-21.50	0.3503
	Jul-34	Jun-35	35,198			180,151	511.8%	790,784	87.9%	44,431			179,542	404.1%	719,958	98.4%					1.0801	0.2214	0.0000	0.0000	0.7786	0.7786	0.7786	-22.50	0.3336
	Jul-35	Jun-36	27,301			150,166	550.0%	662,400	79.8%	34,463			149,658	434.3%	603,073	95.1%					1.0800	0.2282	0.0000	0.0000	0.7718	0.7718	0.7718	-23.50	0.3177
	Jul-36	Jun-37	20,996			124,668	593.8%	553,280	74.1%	26,503			124,246	468.8%	503,726	93.9%					1.0846	0.2346	0.0000	0.0000	0.7654	0.7654	0.7654	-24.50	0.3026
Without Interest																															
Past			18,573,440	9,380,020		13,467,661	72.5%	5,092,533	99.9%	18,573,440	9,380,020		13,467,661	72.5%	5,092,533	99.9%													
Future			9,920,227			15,046,095	151.7%	(4,539,253)	105.9%	12,168,996			14,997,735	123.2%	(4,588,807)	85.5%													
Lifetime			28,493,667			28,513,756	100.1%	553,280	102.0%	30,742,436			28,465,396	92.6%	503,726	94.2%													
With Interest																															
Past			25,974,811			17,810,226	68.6%	7,425,840	97.2%	25,974,811			17,810,226	68.6%	7,425,840	97.2%													
Future			7,509,949			10,059,425	133.9%	(2,314,151)	103.1%	9,139,355			10,027,867	109.7%	(2,538,174)	81.9%													
Lifetime			33,484,760			27,869,651	83.2%	5,111,689	98.5%	35,114,166			27,838,093	79.3%	4,887,665	93.2%													
Anticipated Loss Ratio [(PV future claims - policy reserves + PV terminal policy reserve) / (PV future premium)]									68.4%							55.7%														

Exhibit V (Current Rate Level)
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase *Based on historical data through 06/30/12.*
(All policies including those issued prior to rate stabilization)
Nationwide Experience

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS													
																		Premium Factors				Claims Factors	Persistency Factors							Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E')	(F')	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	142,656	9,309	0	9,309	6.5%	0	6.5%	156,921	9,309	0	9,309	5.9%	0	5.9%												17.00	2.2920
	Jan-96	Dec-96	459,248	46,188	0	46,188	10.1%	180,288	49.3%	506,789	46,188	0	46,188	9.1%	180,288	44.7%												16.00	2.1829
	Jan-97	Dec-97	1,135,699	97,025	0	97,025	8.5%	527,446	39.1%	1,253,176	97,025	0	97,025	7.7%	527,446	35.4%												15.00	2.0789
	Jan-98	Dec-98	3,494,343	404,431	0	404,431	11.6%	1,352,901	35.2%	3,931,574	404,431	0	404,431	10.3%	1,352,901	31.3%												14.00	1.9799
	Jan-99	Dec-99	6,745,448	652,608	0	652,608	9.7%	3,268,749	38.1%	7,653,688	652,608	0	652,608	8.5%	3,268,749	33.6%												13.00	1.8856
	Jan-00	Dec-00	9,699,199	1,282,588	0	1,282,588	13.2%	5,511,135	36.3%	11,097,404	1,282,588	0	1,282,588	11.6%	5,511,135	31.8%												12.00	1.7959
Past	Jan-01	Dec-01	12,135,159	3,196,325	0	3,196,325	26.3%	7,075,184	39.2%	13,882,726	3,196,325	0	3,196,325	23.0%	7,075,184	34.3%												11.00	1.7103
Experience	Jan-02	Dec-02	13,174,909	1,989,836	125,297	2,115,133	16.1%	9,112,016	31.5%	15,104,812	1,989,836	125,297	2,115,133	14.0%	9,112,016	27.5%												10.00	1.6289
	Jan-03	Dec-03	13,441,587	4,241,615	0	4,241,615	31.6%	12,817,500	59.1%	15,463,972	4,241,615	0	4,241,615	27.4%	12,817,500	51.4%												9.00	1.5513
	Jan-04	Dec-04	13,134,333	3,727,122	142,717	3,869,839	29.5%	16,804,429	59.8%	15,114,629	3,727,122	142,717	3,869,839	25.6%	16,804,429	52.0%												8.00	1.4775
	Jan-05	Dec-05	11,047,511	4,162,629	215,156	4,377,785	39.6%	19,700,376	65.8%	12,778,990	4,162,629	215,156	4,377,785	34.3%	19,700,376	56.9%												7.00	1.4071
	Jan-06	Dec-06	10,466,107	3,634,053	376,284	4,010,337	38.3%	22,224,019	62.4%	12,104,943	3,634,053	376,284	4,010,337	33.1%	22,224,019	54.0%												6.00	1.3401
	Jan-07	Dec-07	9,600,677	4,299,654	612,853	4,912,507	51.2%	24,461,061	74.5%	11,052,385	4,299,654	612,853	4,912,507	44.4%	24,461,061	64.7%												5.00	1.2763
	Jan-08	Dec-08	9,134,972	4,155,287	1,128,846	5,284,133	57.8%	26,769,760	83.1%	10,549,268	4,155,287	1,128,846	5,284,133	50.1%	26,769,760	72.0%												4.00	1.2155
	Jan-09	Dec-09	8,246,748	4,258,805	1,508,843	5,767,648	69.9%	28,384,403	89.5%	9,523,666	4,258,805	1,508,843	5,767,648	60.6%	28,384,403	77.5%												3.00	1.1576
	Jan-10	Dec-10	7,709,935	2,828,291	1,927,203	4,755,494	61.7%	30,018,232	82.9%	8,903,663	2,828,291	1,927,203	4,755,494	53.4%	30,018,232	71.8%												2.00	1.1025
	Jan-11	Dec-11	6,955,114	1,911,562	4,681,184	6,592,746	94.8%	30,785,609	105.8%	8,021,393	1,911,562	4,681,184	6,592,746	82.2%	30,785,609	91.8%												1.00	1.0500
	Jan-12	Jun-12	3,270,345	64,131	2,552,145	2,616,276	80.0%	31,325,952	96.5%	3,784,630	64,131	2,552,145	2,616,276	69.1%	31,325,952	83.4%												0.25	1.0123
	Jul-12	Jun-13	6,150,777			4,474,325	72.7%	31,325,952	72.7%	6,842,333			4,474,198	65.4%	31,047,915	61.3%	15.5%	12/1/2012	42.3%	6.6%	1.1000	0.0789	0.0008	0.0005	0.9203	0.9211	0.9211	-0.50	0.9759
	Jul-13	Jun-14	5,654,755			4,588,939	81.2%	31,241,166	79.7%	6,171,600			4,588,313	74.3%	31,636,175	83.9%				8.4%	1.1179	0.0825	0.0011	0.0007	0.9164	0.9175	0.9175	-1.50	0.9294
	Jul-14	Jun-15	5,176,659			4,691,448	90.6%	32,219,538	109.5%	5,837,325			4,690,808	80.4%	32,332,254	92.3%					1.1195	0.0868	0.0000	0.0000	0.9132	0.9132	0.9132	-2.50	0.8852
	Jul-15	Jun-16	4,717,542			4,770,584	101.1%	32,927,620	116.1%	5,317,944			4,769,934	89.7%	32,729,110	97.2%					1.1184	0.0908	0.0000	0.0000	0.9092	0.9092	0.9092	-3.50	0.8430
	Jul-16	Jun-17	4,279,072			4,830,712	112.9%	33,330,951	122.3%	4,822,147			4,830,053	100.2%	32,830,705	102.3%					1.1193	0.0953	0.0000	0.0000	0.9047	0.9047	0.9047	-4.50	0.8029
	Jul-17	Jun-18	3,862,379			4,853,939	125.7%	33,433,568	128.3%	4,351,188			4,853,277	111.5%	32,647,892	107.3%					1.1161	0.0997	0.0000	0.0000	0.9003	0.9003	0.9003	-5.50	0.7646
Future	Jul-18	Jun-19	3,468,713			4,856,306	140.0%	33,246,527	134.6%	3,906,444			4,855,644	124.3%	32,193,517	112.7%					1.1171	0.1044	0.0000	0.0000	0.8956	0.8956	0.8956	-6.50	0.7282
Experience	Jul-19	Jun-20	3,098,713			4,835,978	156.1%	32,782,920	141.1%	3,488,614			4,835,319	138.6%	31,477,762	118.1%					1.1179	0.1092	0.0000	0.0000	0.8908	0.8908	0.8908	-7.50	0.6936
	Jul-20	Jun-21	2,752,967			4,785,003	173.8%	32,053,128	147.3%	3,098,332			4,784,351	154.4%	30,524,187	123.6%					1.1171	0.1143	0.0000	0.0000	0.8857	0.8857	0.8857	-8.50	0.6605
	Jul-21	Jun-22	2,431,770			4,706,597	193.5%	31,081,161	153.6%	2,735,903			4,705,955	172.0%	29,347,776	129.0%					1.1170	0.1194	0.0000	0.0000	0.8806	0.8806	0.8806	-9.50	0.6291
	Jul-22	Jun-23	2,135,200			4,597,183	215.3%	29,882,276	159.2%	2,401,389			4,596,556	191.4%	27,979,613	134.4%					1.1161	0.1249	0.0000	0.0000	0.8751	0.8751	0.8751	-10.50	0.5991
	Jul-23	Jun-24	1,863,232			4,457,480	239.2%	28,488,136	164.4%	2,094,741			4,456,872	212.8%	26,430,449	138.8%					1.1148	0.1302	0.0000	0.0000	0.8698	0.8698	0.8698	-11.50	0.5706
	Jul-24	Jun-25	1,615,519			4,290,364	265.6%	26,909,695	167.9%	1,815,554			4,289,779	236.3%	24,745,760	143.5%					1.1141	0.1361	0.0000	0.0000	0.8639	0.8639	0.8639	-12.50	0.5434
	Jul-25	Jun-26	1,391,302			4,089,155	293.9%	25,193,291	170.5%	1,562,950			4,088,598	261.6%	22,950,300	146.7%					1.1108	0.1420	0.0000	0.0000	0.8580	0.8580	0.8580	-13.50	0.5175
	Jul-26	Jun-27	1,189,820			3,864,179	324.8%	23,364,138	171.0%	1,336,059			3,863,652	289.2%	21,085,186	149.6%					1.1093	0.1482	0.0000	0.0000	0.8518	0.8518	0.8518	-14.50	0.4929
	Jul-27	Jun-28	1,009,985			3,606,877	357.1%	21,464,118	169.0%	1,133,639			3,606,385	318.1%	19,184,416	150.5%					1.1042	0.1547	0.0000	0.0000	0.8453	0.8453	0.8453	-15.50	0.4694
	Jul-28	Jun-29	850,743			3,340,146	392.6%	19,527,861	165.0%	954,484			3,339,691	349.9%	17,287,682	151.2%					1.1040	0.1612	0.0000	0.0000	0.8388	0.8388	0.8388	-16.50	0.4471
	Jul-29	Jun-30	710,933			3,062,055	430.7%	17,595,802	158.9%	797,272			3,061,638	384.0%	15,426,608	150.6%					1.1019	0.1681	0.0000	0.0000	0.8319	0.8319	0.8319	-17.50	0.4258
	Jul-30	Jun-31	589,241			2,775,920	471.1%	15,700,170	149.4%	660,505			2,775,542	420.2%	13,628,286	148.0%					1.0988	0.1749	0.0000	0.0000	0.8251	0.8251	0.8251	-18.50	0.4055
	Jul-31	Jun-32	484,215			2,487,561	513.7%	13,868,555	135.5%	542,531			2,487,222	458.4%	11,916,332	142.9%					1.0958	0.1823	0.0000	0.0000	0.8177	0.8177	0.8177	-19.50	0.3862
	Jul-32	Jun-33	394,291			2,198,879	557.7%	12,125,010	115.5%	441,579			2,198,579	497.9%	10,311,041	134.4%					1.0912	0.1899	0.0000	0.0000	0.8101	0.8101	0.8101	-20.50	0.3678
	Jul-33	Jun-34	318,138			1,919,830	603.5%	10,490,191	89.6%	356,135			1,919,568	539.0%	8,833,608	124.1%					1.0874	0.1971	0.0000	0.0000	0.8029	0.8029	0.8029	-21.50	0.3503
	Jul-34	Jun-35	254,357			1,653,014	649.9%	8,985,682	58.4%	284,611			1,652,789	580.7%	7,500,869	112.5%					1.0826	0.2047	0.0000	0.0000	0.7953	0.7953	0.7953	-22.50	0.3336
	Jul-35	Jun-36	201,522			1,406,355	697.9%	7,628,635	24.5%	225,393			1,406,163	623.9%	6,317,436	98.8%					1.0790	0.2115	0.0000	0.0000	0.7885	0.7885	0.7885	-23.50	0.3177
	Jul-36	Jun-37	158,233			1,184,763	748.7%	6,423,727	-12.7%	176,900			1,184,601	669.6%	5,284,517	85.7%					1.0786	0.2190	0.0000	0.0000	0.7810	0.7810	0.7810	-24.50	0.3026
Without Interest																													
Past			139,993,989	40,961,459		54,231,986	38.7%	31,325,952	61.1%	160,884,630	40,961,459		54,231,986	33.7%	31,325,952	53.2%													
Future			54,760,070			92,327,592	168.6%	(24,902,225)	123.1%	61,355,574			92,315,487	150.5%	(26,041,435)	108.0%													
Lifetime			194,754,059			146,559,578	75.3%	6,423,727	78.6%	222,240,204			146,547,473	65.9%	5,284,517	68.3%													
With Interest																													
Past			204,807,965			71,585,655	35.0%	46,162,311	57.5%	235,112,576			71,585,655	30.4%	46,162,311	50.1%													
Future			40,792,781			58,472,609	143.3%	(11,336,972)	115.5%	45,665,247			58,465,109	128.0%	(11,661,154)	102.5%													
Lifetime			245,600,745			130,058,264	53.0%	34,825,339	67.1%	280,777,823			130,050,764	46.3%	34,501,157	58.6%													

Exhibit V (Current Rate Level) VA
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase *Based on historical data through 06/30/12.*
(All policies including those issued prior to rate stabilization)
Virginia Experience

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS													
																		Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E')	(F')	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	0	0	0	0	0.0%	0	0.0%	0	0	0	0		0	#DIV/0!												17.00	2.2920
	Jan-96	Dec-96	7,950	46,188	0	46,188	581.0%	3,491	624.9%	11,129	46,188	0	46,188	415.0%	3,491	446.4%												16.00	2.1829
	Jan-97	Dec-97	20,101	0	0	0	0.0%	10,439	34.6%	28,142	0	0	0	0.0%	10,439	24.7%												15.00	2.0789
	Jan-98	Dec-98	325,362	20,195	0	20,195	6.2%	139,367	45.8%	455,507	20,195	0	20,195	4.4%	139,367	32.7%												14.00	1.9799
	Jan-99	Dec-99	834,356	310,142	0	310,142	37.2%	445,884	73.9%	1,168,099	310,142	0	310,142	26.6%	445,884	52.8%												13.00	1.8856
	Jan-00	Dec-00	1,530,465	480,911	0	480,911	31.4%	954,042	64.6%	2,142,651	480,911	0	480,911	22.4%	954,042	46.2%												12.00	1.7959
Past	Jan-01	Dec-01	1,896,585	633,475	0	633,475	33.4%	1,213,888	47.1%	2,655,218	633,475	0	633,475	23.9%	1,213,888	33.6%												11.00	1.7103
Experience	Jan-02	Dec-02	2,175,276	635,320	125,297	760,617	35.0%	1,318,942	39.8%	3,045,386	635,320	125,297	760,617	25.0%	1,318,942	28.4%												10.00	1.6289
	Jan-03	Dec-03	2,403,844	795,300	0	795,300	33.1%	1,924,280	58.3%	3,363,933	795,300	0	795,300	23.6%	1,924,280	41.6%												9.00	1.5513
	Jan-04	Dec-04	2,393,694	844,550	142,717	987,267	41.2%	2,625,070	70.5%	3,340,672	844,550	142,717	987,267	29.6%	2,625,070	50.5%												8.00	1.4775
	Jan-05	Dec-05	2,281,030	1,112,715	215,156	1,327,871	58.2%	3,468,466	95.2%	3,175,425	1,112,715	215,156	1,327,871	41.8%	3,468,466	68.4%												7.00	1.4071
	Jan-06	Dec-06	2,143,008	380,461	0	380,461	17.8%	3,947,270	40.1%	2,982,518	380,461	0	380,461	12.8%	3,947,270	28.8%												6.00	1.3401
	Jan-07	Dec-07	1,785,280	969,529	159,840	1,129,369	63.3%	4,115,862	72.7%	2,485,579	969,529	159,840	1,129,369	45.4%	4,115,862	52.2%												5.00	1.2763
	Jan-08	Dec-08	1,806,618	711,634	503,709	1,215,343	67.3%	4,414,081	83.8%	2,517,041	711,634	503,709	1,215,343	48.3%	4,414,081	60.1%												4.00	1.2155
	Jan-09	Dec-09	1,634,501	1,428,181	621,055	2,049,236	125.4%	4,804,942	149.3%	2,276,341	1,428,181	621,055	2,049,236	90.0%	4,804,942	107.2%												3.00	1.1576
	Jan-10	Dec-10	1,525,222	669,753	700,913	1,370,666	89.9%	5,098,927	109.1%	2,123,349	669,753	700,913	1,370,666	64.6%	5,098,927	78.4%												2.00	1.1025
	Jan-11	Dec-11	1,342,163	374,825	1,090,101	1,464,926	109.1%	5,025,254	103.7%	1,867,343	374,825	1,090,101	1,464,926	78.4%	5,025,254	74.5%												1.00	1.0500
	Jan-12	Jun-12	665,748	18,701	567,526	586,227	88.1%	5,189,698	112.8%	928,604	18,701	567,526	586,227	63.1%	5,189,698	80.8%												0.25	1.0123
	Jul-12	Jun-13	1,224,197			961,963	78.6%	5,189,698	78.6%	1,572,065			961,298	61.1%	5,031,694	51.1%	39.2%	11/1/2012	34.0%	13.3%	1.1000	0.0885	0.0300	0.0200	0.8816	0.9109	0.9115	-0.50	0.9759
	Jul-13	Jun-14	1,113,558			964,361	86.6%	5,265,332	93.4%	1,305,323			961,168	73.6%	4,803,426	56.1%				22.8%	1.1047	0.0925	0.0582	0.0388	0.8493	0.9053	0.9075	-1.50	0.9294
	Jul-14	Jun-15	1,008,354			962,183	95.4%	5,287,004	97.6%	1,267,542			958,997	75.7%	4,823,447	77.2%					1.1045	0.0967	0.0000	0.0000	0.9033	0.9033	0.9033	-2.50	0.8852
	Jul-15	Jun-16	908,814			956,643	105.3%	5,253,155	101.5%	1,142,417			953,475	83.5%	4,792,779	80.8%					1.1059	0.1010	0.0000	0.0000	0.8990	0.8990	0.8990	-3.50	0.8430
	Jul-16	Jun-17	815,098			943,567	115.8%	5,167,690	105.3%	1,024,612			940,443	91.8%	4,715,002	84.2%					1.1027	0.1055	0.0000	0.0000	0.8945	0.8945	0.8945	-4.50	0.8029
	Jul-17	Jun-18	727,320			925,104	127.2%	5,034,899	108.9%	914,271			922,041	100.8%	4,594,033	87.6%					1.1018	0.1101	0.0000	0.0000	0.8899	0.8899	0.8899	-5.50	0.7646
Future	Jul-18	Jun-19	645,531			902,405	139.8%	4,865,977	113.6%	811,459			899,417	110.8%	4,440,058	91.9%					1.1023	0.1150	0.0000	0.0000	0.8850	0.8850	0.8850	-6.50	0.7282
Experience	Jul-19	Jun-20	569,717			874,737	153.5%	4,654,029	116.3%	716,157			871,841	121.7%	4,246,804	94.8%					1.1017	0.1202	0.0000	0.0000	0.8798	0.8798	0.8798	-7.50	0.6936
	Jul-20	Jun-21	499,837			841,472	168.3%	4,413,954	120.3%	628,316			838,686	133.5%	4,027,837	98.6%					1.1000	0.1255	0.0000	0.0000	0.8745	0.8745	0.8745	-8.50	0.6605
	Jul-21	Jun-22	435,776			801,253	183.9%	4,145,082	122.2%	547,789			798,600	145.8%	3,782,562	101.0%					1.0960	0.1312	0.0000	0.0000	0.8688	0.8688	0.8688	-9.50	0.6291
	Jul-22	Jun-23	377,396			759,005	201.1%	3,859,333	125.4%	474,402			756,492	159.5%	3,521,850	104.5%					1.0978	0.1371	0.0000	0.0000	0.8629	0.8629	0.8629	-10.50	0.5991
	Jul-23	Jun-24	324,563			712,202	219.4%	3,555,175	125.7%	407,989			709,844	174.0%	3,244,323	106.0%					1.0953	0.1433	0.0000	0.0000	0.8567	0.8567	0.8567	-11.50	0.5706
	Jul-24	Jun-25	277,122			662,234	239.0%	3,244,440	126.8%	348,354			660,041	189.5%	2,960,758	108.1%					1.0933	0.1495	0.0000	0.0000	0.8505	0.8505	0.8505	-12.50	0.5434
	Jul-25	Jun-26	234,810			610,882	260.2%	2,933,349	127.7%	295,165			608,859	206.3%	2,676,831	110.1%					1.0935	0.1564	0.0000	0.0000	0.8436	0.8436	0.8436	-13.50	0.5175
	Jul-26	Jun-27	197,382			556,726	282.1%	2,629,516	128.1%	248,117			554,883	223.6%	2,399,510	111.9%					1.0887	0.1629	0.0000	0.0000	0.8371	0.8371	0.8371	-14.50	0.4929
	Jul-27	Jun-28	164,564			502,521	305.4%	2,334,078	125.8%	206,863			500,857	242.1%	2,129,841	111.8%					1.0878	0.1702	0.0000	0.0000	0.8298	0.8298	0.8298	-15.50	0.4694
	Jul-28	Jun-29	136,026			447,790	329.2%	2,052,453	122.2%	170,990			446,307	261.0%	1,872,761	110.7%					1.0830	0.1772	0.0000	0.0000	0.8228	0.8228	0.8228	-16.50	0.4471
	Jul-29	Jun-30	111,461			395,654	355.0%	1,788,143	117.8%	140,110			394,344	281.5%	1,631,474	109.2%					1.0837	0.1847	0.0000	0.0000	0.8153	0.8153	0.8153	-17.50	0.4258
	Jul-30	Jun-31	90,524			345,705	381.9%	1,547,132	115.7%	113,792			344,560	302.8%	1,411,432	109.4%					1.0810	0.1917	0.0000	0.0000	0.8083	0.8083	0.8083	-18.50	0.4055
	Jul-31	Jun-32	72,858			299,543	411.1%	1,328,655	111.3%	91,585			298,551	326.0%	1,211,959	108.2%					1.0823	0.1994	0.0000	0.0000	0.8006	0.8006	0.8006	-19.50	0.3862
	Jul-32	Jun-33	58,093			257,251	442.8%	1,131,021	102.6%	73,025			256,399	351.1%	1,031,529	104.0%					1.0826	0.2067	0.0000	0.0000	0.7933	0.7933	0.7933	-20.50	0.3678
	Jul-33	Jun-34	45,895			218,773	476.7%	955,396	94.0%	57,691			218,049	378.0%	871,207	100.1%					1.0821	0.2141	0.0000	0.0000	0.7859	0.7859	0.7859	-21.50	0.3503
	Jul-34	Jun-35	35,921			183,989	512.2%	802,228	85.8%	45,154			183,380	406.1%	731,402	96.5%					1.0801	0.2214	0.0000	0.0000	0.7786	0.7786	0.7786	-22.50	0.3336
	Jul-35	Jun-36	27,862			153,365	550.4%	670,662	78.2%	35,024			152,857	436.4%	611,335	93.6%					1.0800	0.2282	0.0000	0.0000	0.7718	0.7718	0.7718	-23.50	0.3177
	Jul-36	Jun-37	21,427			127,324	594.2%	559,003	73.1%	26,935			126,902	471.1%	509,449	92.9%					1.0846	0.2346	0.0000	0.0000	0.7654	0.7654	0.7654	-24.50	0.3026
Without Interest																													
Past			24,771,204	9,431,880		13,558,193	54.7%	5,189,698	75.7%	34,566,940	9,431,880		13,558,193	39.2%	5,189,698	54.2%													
Future			10,124,101			15,366,652	151.8%	(4,630,695)	106.0%	12,665,149			15,318,292	120.9%	(4,680,249)	84.0%													
Lifetime			34,895,305			28,924,845	82.9%	559,003	84.5%	47,232,089			28,876,485	61.1%	509,449	62.2%													
With Interest																													
Past			35,290,798			17,916,061	50.8%	7,629,645	72.4%	49,265,019			17,916,061	36.4%	7,629,645	51.9%													
Future			7,664,289			10,273,741	134.0%	(2,351,441)	103.4%	9,578,930			10,242,183	106.9%	(2,575,465)	80.0%													
Lifetime			42,955,087			28,189,802	65.6%	5,278,203	77.9%	58,843,949			28,158,244	47.9%	5,054,180	56.4%													

Exhibit VI (All using Virginia Rates)
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase *Based on historical data through 06/30/12.*
(All policies including those issued prior to rate stabilization)
Nationwide Experience

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS												
																		Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E')	(F')	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	86,576	9,309	0	9,309	10.8%	0	10.8%	86,576	9,309	0	9,309	10.8%	0	10.8%												17.00	2.2920
	Jan-96	Dec-96	280,021	46,188	0	46,188	16.5%	183,779	82.1%	280,021	46,188	0	46,188	16.5%	183,779	82.1%												16.00	2.1829
	Jan-97	Dec-97	692,718	95,972	0	95,972	13.9%	537,885	65.0%	692,718	95,972	0	95,972	13.9%	537,885	65.0%												15.00	2.0789
	Jan-98	Dec-98	2,154,207	403,866	0	403,866	18.7%	1,492,268	63.1%	2,154,207	403,866	0	403,866	18.7%	1,492,268	63.1%												14.00	1.9799
	Jan-99	Dec-99	4,171,810	652,347	0	652,347	15.6%	3,714,633	68.9%	4,171,810	652,347	0	652,347	15.6%	3,714,633	68.9%												13.00	1.8856
	Jan-00	Dec-00	6,029,902	1,325,037	0	1,325,037	22.0%	6,465,177	67.6%	6,029,902	1,325,037	0	1,325,037	22.0%	6,465,177	67.6%												12.00	1.7959
Past	Jan-01	Dec-01	7,539,539	3,203,888	0	3,203,888	42.5%	8,289,071	66.7%	7,539,539	3,203,888	0	3,203,888	42.5%	8,289,071	66.7%												11.00	1.7103
Experience	Jan-02	Dec-02	8,196,351	1,989,822	125,297	2,115,119	25.8%	9,112,016	35.8%	8,196,351	1,989,822	125,297	2,115,119	25.8%	9,112,016	35.8%												10.00	1.6289
	Jan-03	Dec-03	8,375,665	4,241,536	0	4,241,536	50.6%	12,817,500	94.9%	8,375,665	4,241,536	0	4,241,536	50.6%	12,817,500	94.9%												9.00	1.5513
	Jan-04	Dec-04	8,247,364	3,727,095	142,717	3,869,812	46.9%	16,804,429	95.3%	8,247,364	3,727,095	142,717	3,869,812	46.9%	16,804,429	95.3%												8.00	1.4775
	Jan-05	Dec-05	6,998,922	4,162,532	215,156	4,377,688	62.5%	19,700,376	103.9%	6,998,922	4,162,532	215,156	4,377,688	62.5%	19,700,376	103.9%												7.00	1.4071
	Jan-06	Dec-06	6,741,431	3,634,025	376,284	4,010,309	59.5%	22,224,019	96.9%	6,741,431	3,634,025	376,284	4,010,309	59.5%	22,224,019	96.9%												6.00	1.3401
	Jan-07	Dec-07	7,399,981	4,299,565	612,853	4,912,418	66.4%	24,461,061	96.6%	7,399,981	4,299,565	612,853	4,912,418	66.4%	24,461,061	96.6%												5.00	1.2763
	Jan-08	Dec-08	7,271,364	4,155,210	1,128,846	5,284,056	72.7%	26,769,760	104.4%	7,271,364	4,155,210	1,128,846	5,284,056	72.7%	26,769,760	104.4%												4.00	1.2155
	Jan-09	Dec-09	6,564,598	4,258,741	1,508,843	5,767,584	87.9%	28,384,403	112.5%	6,564,598	4,258,741	1,508,843	5,767,584	87.9%	28,384,403	112.5%												3.00	1.1576
	Jan-10	Dec-10	6,135,530	2,828,244	1,927,203	4,755,447	77.5%	30,018,232	104.1%	6,135,530	2,828,244	1,927,203	4,755,447	77.5%	30,018,232	104.1%												2.00	1.1025
	Jan-11	Dec-11	6,199,723	1,911,519	4,681,184	6,592,703	106.3%	30,785,609	118.7%	6,199,723	1,911,519	4,681,184	6,592,703	106.3%	30,785,609	118.7%												1.00	1.0500
	Jan-12	Jun-12	2,985,391	64,129	2,552,145	2,616,274	87.6%	31,325,952	105.7%	2,985,391	64,129	2,552,145	2,616,274	87.6%	31,325,952	105.7%												0.25	1.0123
	Jul-12	Jun-13	5,601,012			4,473,352	79.9%	31,241,166	78.4%	6,109,971			4,472,687	73.2%	31,083,162	69.2%	38.6%	11/1/2012	34.0%	0.1313	1.1000	0.0789	0.0292	0.0195	0.8919	0.9205	0.9211	-0.50	0.9759
	Jul-13	Jun-14	5,148,070			4,587,935	89.1%	32,219,538	108.1%	6,767,769			4,584,742	67.7%	31,757,632	77.7%				0.2256	1.1179	0.0825	0.0568	0.0379	0.8607	0.9153	0.9175	-1.50	0.9294
	Jul-14	Jun-15	4,711,643			4,690,415	99.5%	32,927,620	114.6%	6,396,394			4,687,229	73.3%	32,464,063	84.3%					1.1195	0.0868	0.0000	0.0000	0.9132	0.9132	0.9132	-2.50	0.8852
	Jul-15	Jun-16	4,292,896			4,769,528	111.1%	33,330,951	120.5%	5,828,895			4,766,361	81.8%	32,870,575	88.7%					1.1184	0.0908	0.0000	0.0000	0.9092	0.9092	0.9092	-3.50	0.8430
	Jul-16	Jun-17	3,892,727			4,829,636	124.1%	33,433,568	126.7%	5,286,938			4,826,512	91.3%	32,980,880	93.4%					1.1193	0.0953	0.0000	0.0000	0.9047	0.9047	0.9047	-4.50	0.8029
	Jul-17	Jun-18	3,512,756			4,852,852	138.1%	33,246,527	132.8%	4,771,921			4,849,789	101.6%	32,805,661	98.0%					1.1161	0.0997	0.0000	0.0000	0.9003	0.9003	0.9003	-5.50	0.7646
Future	Jul-18	Jun-19	3,153,903			4,855,213	153.9%	32,782,920	139.2%	4,285,386			4,852,225	113.2%	32,357,001	102.8%					1.1171	0.1044	0.0000	0.0000	0.8956	0.8956	0.8956	-6.50	0.7282
Experience	Jul-19	Jun-20	2,816,733			4,834,883	171.6%	32,053,128	145.7%	3,828,119			4,831,987	126.2%	31,645,903	107.6%					1.1179	0.1092	0.0000	0.0000	0.8908	0.8908	0.8908	-7.50	0.6936
	Jul-20	Jun-21	2,501,766			4,783,913	191.2%	31,081,161	152.4%	3,400,845			4,781,127	140.6%	30,695,044	112.6%					1.1171	0.1143	0.0000	0.0000	0.8857	0.8857	0.8857	-8.50	0.6605
	Jul-21	Jun-22	2,209,255			4,705,517	213.0%	29,882,276	158.7%	3,003,927			4,702,864	156.6%	29,519,756	117.4%					1.1170	0.1194	0.0000	0.0000	0.8806	0.8806	0.8806	-9.50	0.6291
	Jul-22	Jun-23	1,939,252			4,596,122	237.0%	28,488,136	165.1%	2,637,455			4,593,609	174.2%	28,150,653	122.3%					1.1161	0.1249	0.0000	0.0000	0.8751	0.8751	0.8751	-10.50	0.5991
	Jul-23	Jun-24	1,691,722			4,456,445	263.4%	26,909,695	170.1%	2,301,399			4,454,087	193.5%	26,598,843	126.1%					1.1148	0.1302	0.0000	0.0000	0.8698	0.8698	0.8698	-11.50	0.5706
	Jul-24	Jun-25	1,466,340			4,289,361	292.5%	25,193,291	175.5%	1,995,328			4,287,169	214.9%	24,909,609	130.2%					1.1141	0.1361	0.0000	0.0000	0.8639	0.8639	0.8639	-12.50	0.5434
	Jul-25	Jun-26	1,262,403			4,088,194	323.8%	23,364,138	178.9%	1,718,301			4,086,171	237.8%	23,107,620	132.9%					1.1108	0.1420	0.0000	0.0000	0.8580	0.8580	0.8580	-13.50	0.5175
	Jul-26	Jun-27	1,079,209			3,863,265	358.0%	21,464,118	181.9%	1,469,377			3,861,421	262.8%	21,234,112	135.3%					1.1093	0.1482	0.0000	0.0000	0.8518	0.8518	0.8518	-14.50	0.4929
	Jul-27	Jun-28	915,760			3,606,019	393.8%	19,527,861	182.3%	1,247,211			3,604,355	289.0%	19,323,624	135.8%					1.1042	0.1547	0.0000	0.0000	0.8453	0.8453	0.8453	-15.50	0.4694
	Jul-28	Jun-29	771,085			3,339,346	433.1%	17,595,802	182.5%	1,050,497			3,337,863	317.7%	17,416,110	136.2%					1.1040	0.1612	0.0000	0.0000	0.8388	0.8388	0.8388	-16.50	0.4471
	Jul-29	Jun-30	644,118			3,061,317	475.3%	15,700,170	181.0%	877,799			3,060,007	348.6%	15,543,501	135.3%					1.1019	0.1681	0.0000	0.0000	0.8319	0.8319	0.8319	-17.50	0.4258
	Jul-30	Jun-31	533,653			2,775,247	520.0%	13,868,555	176.8%	727,492			2,774,102	381.3%	13,732,855	132.4%					1.0988	0.1749	0.0000	0.0000	0.8251	0.8251	0.8251	-18.50	0.4055
	Jul-31	Jun-32	438,363			2,486,955	567.3%	12,125,010	169.6%	597,782			2,485,963	415.9%	12,008,314	127.4%					1.0958	0.1823	0.0000	0.0000	0.8177	0.8177	0.8177	-19.50	0.3862
	Jul-32	Jun-33	356,816			2,198,341	616.1%	10,490,191	157.9%	486,734			2,197,489	451.5%	10,390,699	119.1%					1.0912	0.1899	0.0000	0.0000	0.8101	0.8101	0.8101	-20.50	0.3678
	Jul-33	Jun-34	287,792			1,919,358	666.9%	8,985,682	144.1%	392,701			1,918,633	488.6%	8,901,493	109.4%					1.0874	0.1971	0.0000	0.0000	0.8029	0.8029	0.8029	-21.50	0.3503
	Jul-34	Jun-35	230,011			1,652,606	718.5%	7,628,635	128.5%	313,953			1,651,997	526.2%	7,557,809	98.2%					1.0826	0.2047	0.0000	0.0000	0.7953	0.7953	0.7953	-22.50	0.3336
	Jul-35	Jun-36	182,169			1,406,007	771.8%	6,423,727	110.4%	248,726			1,405,499	565.1%	6,364,400	85.3%					1.0790	0.2115	0.0000	0.0000	0.7885	0.7885	0.7885	-23.50	0.3177
	Jul-36	Jun-37	142,991			1,184,469	828.4%	5,372,201	93.0%	195,290			1,184,047	606.3%	5,322,647	72.9%					1.0786	0.2190	0.0000	0.0000	0.7810	0.7810	0.7810	-24.50	0.3026
Without Interest																													
Past			96,071,092	41,009,025		54,279,552	56.5%	31,325,952	89.1%	96,071,092	41,009,025		54,279,552	56.5%	31,325,952	89.1%													
Future			49,782,244			92,306,295	185.4%	(25,953,751)	133.3%	65,940,209			92,257,935	139.9%	(26,003,305)	100.5%													
Lifetime			145,853,336			146,585,847	100.5%	5,372,201	104.2%	162,011,301			146,537,486	90.4%	5,322,647	93.7%													
With Interest																													
Past			137,695,763			71,670,283	52.0%	46,162,311	85.6%	137,695,763			71,670,283	52.0%	46,162,311	85.6%													
Future			37,097,926			58,459,273	157.6%	(11,336,972)	127.0%	48,739,333			58,427,715	119.9%	(11,661,154)	96.0%													
Lifetime			174,793,689			130,129,556	74.4%	34,825,339	94.4%	186,435,096			130,097,998	69.8%	34,501,157	88.3%													
Anticipated Loss Ratio { (PV future claims - policy reserves + PV terminal policy reserve) / (PV future premium) }									77.5%							58.9%													

Exhibit VI (All use Level Current VA Rates)
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase *Based on historical data through 06/30/12.*
(All policies including those issued prior to rate stabilization)
Nationwide Experience

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS												
																	Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E')	(F')	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	126,936	9,309	0	9,309	7.3%	0	7.3%	177,710	9,309	0	9,309	5.2%	0	5.2%												17.00	2.2920
	Jan-96	Dec-96	410,561	46,188	0	46,188	11.2%	183,779	56.0%	574,785	46,188	0	46,188	8.0%	183,779	40.0%												16.00	2.1829
	Jan-97	Dec-97	1,015,648	95,972	0	95,972	9.4%	537,885	44.3%	1,421,907	95,972	0	95,972	6.7%	537,885	31.7%												15.00	2.0789
	Jan-98	Dec-98	3,158,450	403,866	0	403,866	12.8%	1,492,268	43.0%	4,421,831	403,866	0	403,866	9.1%	1,492,268	30.7%												14.00	1.9799
	Jan-99	Dec-99	6,116,615	652,347	0	652,347	10.7%	3,714,633	47.0%	8,563,261	652,347	0	652,347	7.6%	3,714,633	33.6%												13.00	1.8856
	Jan-00	Dec-00	8,840,908	1,325,037	0	1,325,037	15.0%	6,465,177	46.1%	12,377,271	1,325,037	0	1,325,037	10.7%	6,465,177	32.9%												12.00	1.7959
Past	Jan-01	Dec-01	11,054,305	3,203,888	0	3,203,888	29.0%	8,289,071	45.5%	15,476,026	3,203,888	0	3,203,888	20.7%	8,289,071	32.5%												11.00	1.7103
Experience	Jan-02	Dec-02	12,017,308	1,989,822	125,297	2,115,119	17.6%	9,112,016	24.4%	16,824,231	1,989,822	125,297	2,115,119	12.6%	9,112,016	17.5%												10.00	1.6289
	Jan-03	Dec-03	12,272,638	4,241,536	0	4,241,536	34.6%	12,817,500	64.8%	17,161,492	4,241,536	0	4,241,536	24.7%	12,817,500	46.3%												9.00	1.5513
	Jan-04	Dec-04	11,969,992	3,727,095	142,717	3,869,812	32.3%	16,804,429	65.6%	16,671,671	3,727,095	142,717	3,869,812	23.2%	16,804,429	47.1%												8.00	1.4775
	Jan-05	Dec-05	10,087,302	4,162,532	215,156	4,377,688	43.4%	19,700,376	72.1%	14,003,427	4,162,532	215,156	4,377,688	31.3%	19,700,376	51.9%												7.00	1.4071
	Jan-06	Dec-06	9,546,347	3,634,025	376,284	4,010,309	42.0%	22,224,019	68.4%	13,247,584	3,634,025	376,284	4,010,309	30.3%	22,224,019	49.3%												6.00	1.3401
	Jan-07	Dec-07	8,735,368	4,299,565	612,853	4,912,418	56.2%	24,461,061	81.8%	12,121,102	4,299,565	612,853	4,912,418	40.5%	24,461,061	59.0%												5.00	1.2763
	Jan-08	Dec-08	8,322,954	4,155,210	1,128,846	5,284,056	63.5%	26,769,760	91.2%	11,547,831	4,155,210	1,128,846	5,284,056	45.8%	26,769,760	65.8%												4.00	1.2155
	Jan-09	Dec-09	7,511,897	4,258,741	1,508,843	5,767,584	76.8%	28,384,403	98.3%	10,416,945	4,258,741	1,508,843	5,767,584	55.4%	28,384,403	70.9%												3.00	1.1576
	Jan-10	Dec-10	7,021,222	2,828,244	1,927,203	4,755,447	67.7%	30,018,232	91.0%	9,737,345	2,828,244	1,927,203	4,755,447	48.8%	30,018,232	65.6%												2.00	1.1025
	Jan-11	Dec-11	6,329,026	1,911,519	4,681,184	6,592,703	104.2%	30,785,609	116.3%	8,775,414	1,911,519	4,681,184	6,592,703	75.1%	30,785,609	83.9%												1.00	1.0500
	Jan-12	Jun-12	2,985,391	64,129	2,552,145	2,616,274	87.6%	31,325,952	105.7%	4,154,676	64,129	2,552,145	2,616,274	63.0%	31,325,952	76.0%												0.25	1.0123
	Jul-12	Jun-13	5,601,012			4,473,352	79.9%	31,241,166	78.4%	7,488,177			4,474,198	59.8%	31,083,162	56.5%	38.6%	11/1/2012	34.0%	13.1%	1.1000	0.0789	0.0292	0.0195	0.8919	0.9205	0.9211	-0.50	0.9759
	Jul-13	Jun-14	5,148,070			4,587,935	89.1%	32,219,538	108.1%	6,767,769			4,588,313	67.8%	31,757,632	77.8%				22.6%	1.1179	0.0825	0.0568	0.0379	0.8607	0.9153	0.9175	-1.50	0.9294
	Jul-14	Jun-15	4,711,643			4,690,415	99.5%	32,927,620	114.6%	6,396,394			4,690,808	73.3%	32,464,063	84.4%					1.1195	0.0868	0.0000	0.0000	0.9132	0.9132	0.9132	-2.50	0.8852
	Jul-15	Jun-16	4,292,896			4,769,528	111.1%	33,330,951	120.5%	5,828,895			4,769,934	81.8%	32,870,575	88.8%					1.1184	0.0908	0.0000	0.0000	0.9092	0.9092	0.9092	-3.50	0.8430
	Jul-16	Jun-17	3,892,727			4,829,636	124.1%	33,433,568	126.7%	5,286,938			4,830,053	91.4%	32,980,880	93.4%					1.1193	0.0953	0.0000	0.0000	0.9047	0.9047	0.9047	-4.50	0.8029
	Jul-17	Jun-18	3,512,756			4,852,852	138.1%	33,246,527	132.8%	4,771,921			4,853,277	101.7%	32,805,661	98.0%					1.1161	0.0997	0.0000	0.0000	0.9003	0.9003	0.9003	-5.50	0.7646
Future	Jul-18	Jun-19	3,153,903			4,855,213	153.9%	32,782,920	139.2%	4,285,386			4,855,644	113.3%	32,357,001	102.8%					1.1171	0.1044	0.0000	0.0000	0.8956	0.8956	0.8956	-6.50	0.7282
Experience	Jul-19	Jun-20	2,816,733			4,834,883	171.6%	32,053,128	145.7%	3,828,119			4,835,319	126.3%	31,645,903	107.7%					1.1179	0.1092	0.0000	0.0000	0.8908	0.8908	0.8908	-7.50	0.6936
	Jul-20	Jun-21	2,501,766			4,783,913	191.2%	31,081,161	152.4%	3,400,845			4,784,351	140.7%	30,695,044	112.7%					1.1171	0.1143	0.0000	0.0000	0.8857	0.8857	0.8857	-8.50	0.6605
	Jul-21	Jun-22	2,209,255			4,705,517	213.0%	29,882,276	158.7%	3,003,927			4,705,955	156.7%	29,519,756	117.5%					1.1170	0.1194	0.0000	0.0000	0.8806	0.8806	0.8806	-9.50	0.6291
	Jul-22	Jun-23	1,939,252			4,596,122	237.0%	28,488,136	165.1%	2,637,455			4,596,556	174.3%	28,150,653	122.4%					1.1161	0.1249	0.0000	0.0000	0.8751	0.8751	0.8751	-10.50	0.5991
	Jul-23	Jun-24	1,691,722			4,456,445	263.4%	26,909,695	170.1%	2,301,399			4,456,872	193.7%	26,598,843	126.2%					1.1148	0.1302	0.0000	0.0000	0.8698	0.8698	0.8698	-11.50	0.5706
	Jul-24	Jun-25	1,466,340			4,289,361	292.5%	25,193,291	175.5%	1,995,328			4,289,779	215.0%	24,909,609	130.3%					1.1141	0.1361	0.0000	0.0000	0.8639	0.8639	0.8639	-12.50	0.5434
	Jul-25	Jun-26	1,262,403			4,088,194	323.8%	23,364,138	178.9%	1,718,301			4,088,598	237.9%	23,107,620	133.1%					1.1108	0.1420	0.0000	0.0000	0.8580	0.8580	0.8580	-13.50	0.5175
	Jul-26	Jun-27	1,079,209			3,863,265	358.0%	21,464,118	181.9%	1,469,377			3,863,652	262.9%	21,234,112	135.4%					1.1093	0.1482	0.0000	0.0000	0.8518	0.8518	0.8518	-14.50	0.4929
	Jul-27	Jun-28	915,760			3,606,019	393.8%	19,527,861	182.3%	1,247,211			3,606,385	289.2%	19,323,624	136.0%					1.1042	0.1547	0.0000	0.0000	0.8453	0.8453	0.8453	-15.50	0.4694
	Jul-28	Jun-29	771,085			3,339,346	433.1%	17,595,802	182.5%	1,050,497			3,339,691	317.9%	17,416,110	136.3%					1.1040	0.1612	0.0000	0.0000	0.8388	0.8388	0.8388	-16.50	0.4471
	Jul-29	Jun-30	644,118			3,061,317	475.3%	15,700,170	181.0%	877,799			3,061,638	348.8%	15,543,501	135.5%					1.1019	0.1681	0.0000	0.0000	0.8319	0.8319	0.8319	-17.50	0.4258
	Jul-30	Jun-31	533,653			2,775,247	520.0%	13,868,555	176.8%	727,492			2,775,542	381.5%	13,732,855	132.6%					1.0988	0.1749	0.0000	0.0000	0.8251	0.8251	0.8251	-18.50	0.4055
	Jul-31	Jun-32	438,363			2,486,955	567.3%	12,125,010	169.6%	597,782			2,487,222	416.1%	12,008,314	127.6%					1.0958	0.1823	0.0000	0.0000	0.8177	0.8177	0.8177	-19.50	0.3862
	Jul-32	Jun-33	356,816			2,198,341	616.1%	10,490,191	157.9%	486,734			2,198,579	451.7%	10,390,699	119.4%					1.0912	0.1899	0.0000	0.0000	0.8101	0.8101	0.8101	-20.50	0.3678
	Jul-33	Jun-34	287,792			1,919,358	666.9%	8,985,682	144.1%	392,701			1,919,568	488.8%	8,901,493	109.6%					1.0874	0.1971	0.0000	0.0000	0.8029	0.8029	0.8029	-21.50	0.3503
	Jul-34	Jun-35	230,011			1,652,606	718.5%	7,628,635	128.5%	313,953			1,652,789	526.4%	7,557,809	98.5%					1.0826	0.2047	0.0000	0.0000	0.7953	0.7953	0.7953	-22.50	0.3336
	Jul-35	Jun-36	182,169			1,406,007	771.8%	6,423,727	110.4%	248,726			1,406,163	565.3%	6,364,400	85.5%					1.0790	0.2115	0.0000	0.0000	0.7885	0.7885	0.7885	-23.50	0.3177
	Jul-36	Jun-37	142,991			1,184,469	828.4%	5,372,201	93.0%	195,290			1,184,601	606.6%	5,322,647	73.1%					1.0786	0.2190	0.0000	0.0000	0.7810	0.7810	0.7810	-24.50	0.3026
Without Interest																													
Past			127,522,867	41,009,025		54,279,552	42.6%	31,325,952	67.1%	177,674,508	41,009,025		54,279,552	30.5%	31,325,952	48.2%													
Future			49,782,244			92,306,295	185.4%	(25,953,751)	133.3%	67,318,415			92,315,487	137.1%	(26,003,305)	98.5%													
Lifetime			177,305,110			146,585,847	82.7%	5,372,201	85.7%	244,992,923			146,595,039	59.8%	5,322,647	62.0%													
With Interest																													
Past			186,525,085			71,670,283	38.4%	46,162,311	63.2%	260,054,826			71,670,283	27.6%	46,162,311	45.3%													
Future			37,097,926			58,459,273	157.6%	(11,336,972)	127.0%	50,084,324			58,465,109	116.7%	(11,661,154)	93.5%													
Lifetime			223,623,011			130,129,556	58.2%	34,825,339	73.8%	310,139,150			130,135,392	42.0%	34,501,157	53.1%													

Exhibit V (Current Rate Level)
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase
(All policies issued prior to rate stabilization)
Nationwide Experience

Based on historical data through 06/30/12.

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS													
																		Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E')	(F')	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	142,656	9,309	0	9,309	6.5%	0	6.5%	156,921	9,309	0	9,309	5.9%	0	5.9%												17.00	2.2920
	Jan-96	Dec-96	459,248	46,188	0	46,188	10.1%	180,288	49.3%	506,789	46,188	0	46,188	9.1%	180,288	44.7%												16.00	2.1829
	Jan-97	Dec-97	1,135,699	97,025	0	97,025	8.5%	527,446	39.1%	1,253,176	97,025	0	97,025	7.7%	527,446	35.4%												15.00	2.0789
	Jan-98	Dec-98	3,494,343	404,431	0	404,431	11.6%	1,352,901	35.2%	3,931,574	404,431	0	404,431	10.3%	1,352,901	31.3%												14.00	1.9799
	Jan-99	Dec-99	6,745,448	652,608	0	652,608	9.7%	3,268,749	38.1%	7,653,688	652,608	0	652,608	8.5%	3,268,749	33.6%												13.00	1.8856
	Jan-00	Dec-00	9,699,199	1,282,588	0	1,282,588	13.2%	5,511,135	36.3%	11,097,404	1,282,588	0	1,282,588	11.6%	5,511,135	31.8%												12.00	1.7959
Past	Jan-01	Dec-01	12,135,159	3,196,325	0	3,196,325	26.3%	7,075,184	39.2%	13,882,726	3,196,325	0	3,196,325	23.0%	7,075,184	34.3%												11.00	1.7103
Experience	Jan-02	Dec-02	13,174,909	1,989,836	125,297	2,115,133	16.1%	9,112,016	31.5%	15,104,812	1,989,836	125,297	2,115,133	14.0%	9,112,016	27.5%												10.00	1.6289
	Jan-03	Dec-03	13,376,125	4,241,615	0	4,241,615	31.7%	12,859,866	59.7%	15,392,899	4,241,615	0	4,241,615	27.6%	12,859,866	51.9%												9.00	1.5513
	Jan-04	Dec-04	12,858,259	3,727,122	142,717	3,869,839	30.1%	16,851,418	61.1%	14,816,012	3,727,122	142,717	3,869,839	26.1%	16,851,418	53.1%												8.00	1.4775
	Jan-05	Dec-05	10,671,523	4,161,279	215,086	4,376,365	41.0%	19,652,478	67.3%	12,373,841	4,161,279	215,086	4,376,365	35.4%	19,652,478	58.0%												7.00	1.4071
	Jan-06	Dec-06	10,094,066	3,627,353	375,590	4,002,943	39.7%	22,049,252	63.4%	11,703,574	3,627,353	375,590	4,002,943	34.2%	22,049,252	54.7%												6.00	1.3401
	Jan-07	Dec-07	9,254,731	4,149,274	591,419	4,740,693	51.2%	24,189,126	74.3%	10,678,521	4,149,274	591,419	4,740,693	44.4%	24,189,126	64.4%												5.00	1.2763
	Jan-08	Dec-08	8,801,429	4,105,587	1,115,344	5,220,931	59.3%	26,379,535	84.2%	10,188,649	4,105,587	1,115,344	5,220,931	51.2%	26,379,535	72.7%												4.00	1.2155
	Jan-09	Dec-09	7,928,464	4,160,300	1,473,944	5,634,244	71.1%	27,899,873	90.2%	9,179,830	4,160,300	1,473,944	5,634,244	61.4%	27,899,873	77.9%												3.00	1.1576
	Jan-10	Dec-10	7,415,455	2,783,431	1,896,635	4,680,066	63.1%	29,447,794	84.0%	8,585,533	2,783,431	1,896,635	4,680,066	54.5%	29,447,794	72.5%												2.00	1.1025
	Jan-11	Dec-11	6,683,618	1,856,001	4,545,122	6,401,123	95.8%	30,138,953	106.1%	7,728,049	1,856,001	4,545,122	6,401,123	82.8%	30,138,953	91.8%												1.00	1.0500
	Jan-12	Jun-12	3,191,092	63,221	2,515,931	2,579,152	80.8%	30,653,053	96.9%	3,698,977	63,221	2,515,931	2,579,152	69.7%	30,653,053	83.6%												0.25	1.0123
	Jul-12	Jun-13	5,909,003			4,378,937	74.1%	30,493,408	71.4%	6,718,275			4,474,198	66.6%	30,493,408	64.2%	15.5%	12/1/2012	42.3%	6.6%	1.1000	0.0789	0.0008	0.0005	0.9203	0.9211	0.9211	-0.50	0.9759
	Jul-13	Jun-14	5,432,149			4,491,107	82.7%	31,403,177	99.4%	6,180,220			4,588,313	74.2%	31,403,177	89.0%				8.4%	1.1179	0.0825	0.0011	0.0007	0.9164	0.9175	0.9175	-1.50	0.9294
	Jul-14	Jun-15	4,972,572			4,591,431	92.3%	32,049,291	105.3%	5,752,641			4,690,808	81.5%	32,049,291	92.8%					1.1195	0.0868	0.0000	0.0000	0.9132	0.9132	0.9132	-2.50	0.8852
	Jul-15	Jun-16	4,531,281			4,668,880	103.0%	32,397,865	110.7%	5,239,095			4,769,934	91.0%	32,397,865	97.7%					1.1184	0.0908	0.0000	0.0000	0.9092	0.9092	0.9092	-3.50	0.8430
	Jul-16	Jun-17	4,109,875			4,727,726	115.0%	32,452,872	116.4%	4,749,095			4,830,053	101.7%	32,452,872	102.9%					1.1193	0.0953	0.0000	0.0000	0.9047	0.9047	0.9047	-4.50	0.8029
	Jul-17	Jun-18	3,709,434			4,750,458	128.1%	32,225,281	121.9%	4,283,860			4,853,277	113.3%	32,225,281	108.0%					1.1161	0.0997	0.0000	0.0000	0.9003	0.9003	0.9003	-5.50	0.7646
Future	Jul-18	Jun-19	3,331,154			4,752,774	142.7%	31,728,320	127.8%	3,844,714			4,855,644	126.3%	31,728,320	113.4%					1.1171	0.1044	0.0000	0.0000	0.8956	0.8956	0.8956	-6.50	0.7282
Experience	Jul-19	Jun-20	2,975,646			4,732,880	159.1%	30,972,675	133.7%	3,432,321			4,835,319	140.9%	30,972,675	118.9%					1.1179	0.1092	0.0000	0.0000	0.8908	0.8908	0.8908	-7.50	0.6936
	Jul-20	Jun-21	2,643,468			4,682,991	177.2%	29,982,639	139.7%	3,047,281			4,784,351	157.0%	29,982,639	124.5%					1.1171	0.1143	0.0000	0.0000	0.8857	0.8857	0.8857	-8.50	0.6605
	Jul-21	Jun-22	2,334,898			4,606,257	197.3%	28,772,820	145.5%	2,689,862			4,705,955	175.0%	28,772,820	130.0%					1.1170	0.1194	0.0000	0.0000	0.8806	0.8806	0.8806	-9.50	0.6291
	Jul-22	Jun-23	2,050,008			4,499,176	219.5%	27,374,435	151.3%	2,360,103			4,596,556	194.8%	27,374,435	135.5%					1.1161	0.1249	0.0000	0.0000	0.8751	0.8751	0.8751	-10.50	0.5991
	Jul-23	Jun-24	1,788,771			4,362,451	243.9%	25,798,450	155.8%	2,057,933			4,456,872	216.6%	25,798,450	140.0%					1.1148	0.1302	0.0000	0.0000	0.8698	0.8698	0.8698	-11.50	0.5706
	Jul-24	Jun-25	1,550,851			4,198,898	270.7%	24,091,154	160.7%	1,782,936			4,289,779	240.6%	24,091,154	144.8%					1.1141	0.1361	0.0000	0.0000	0.8639	0.8639	0.8639	-12.50	0.5434
	Jul-25	Jun-26	1,335,513			4,001,978	299.7%	22,277,426	163.9%	1,534,229			4,088,598	266.5%	22,277,426	148.3%					1.1108	0.1420	0.0000	0.0000	0.8580	0.8580	0.8580	-13.50	0.5175
	Jul-26	Jun-27	1,142,027			3,781,798	331.1%	20,398,398	166.6%	1,310,938			3,863,652	294.7%	20,398,398	151.4%					1.1093	0.1482	0.0000	0.0000	0.8518	0.8518	0.8518	-14.50	0.4929
	Jul-27	Jun-28	969,343			3,529,982	364.2%	18,488,061	167.1%	1,111,828			3,606,385	324.4%	18,488,061	152.5%					1.1042	0.1547	0.0000	0.0000	0.8453	0.8453	0.8453	-15.50	0.4694
	Jul-28	Jun-29	816,446			3,268,937	400.4%	16,586,517	167.5%	935,690			3,339,691	356.9%	16,586,517	153.7%					1.1040	0.1612	0.0000	0.0000	0.8388	0.8388	0.8388	-16.50	0.4471
	Jul-29	Jun-30	682,221			2,996,775	439.3%	14,726,205	166.6%	781,208			3,061,638	391.9%	14,726,205	153.8%					1.1019	0.1681	0.0000	0.0000	0.8319	0.8319	0.8319	-17.50	0.4258
	Jul-30	Jun-31	565,401			2,716,740	480.5%	12,934,015	163.5%	646,889			2,775,542	429.1%	12,934,015	152.0%					1.0988	0.1749	0.0000	0.0000	0.8251	0.8251	0.8251	-18.50	0.4055
	Jul-31	Jun-32	464,588			2,434,529	524.0%	11,233,428	158.0%	531,093			2,487,222	468.3%	11,233,428	148.1%					1.0958	0.1823	0.0000	0.0000	0.8177	0.8177	0.8177	-19.50	0.3862
	Jul-32	Jun-33	378,279			2,152,001	568.9%	9,643,856	148.7%	432,064			2,198,579	508.9%	9,643,856	141.0%					1.0912	0.1899	0.0000	0.0000	0.8101	0.8101	0.8101	-20.50	0.3678
	Jul-33	Jun-34	305,195			1,878,901	615.6%	8,186,347	138.1%	348,299			1,919,568	551.1%	8,186,347	132.7%					1.0874	0.1971	0.0000	0.0000	0.8029	0.8029	0.8029	-21.50	0.3503
	Jul-34	Jun-35	243,989			1,617,773	663.1%	6,877,794	126.7%	278,219			1,652,789	594.1%	6,877,794	123.7%					1.0826	0.2047	0.0000	0.0000	0.7953	0.7953	0.7953	-22.50	0.3336
	Jul-35	Jun-36	193,291			1,376,373	712.1%	5,721,763	114.0%	220,229			1,406,163	638.5%	5,721,763	113.6%					1.0790	0.2115	0.0000	0.0000	0.7885	0.7885	0.7885	-23.50	0.3177
	Jul-36	Jun-37	151,757			1,159,505	764.1%	4,720,157	104.0%	172,770			1,184,601	685.7%	4,720,157	105.9%					1.0786	0.2190	0.0000	0.0000	0.7810	0.7810	0.7810	-24.50	0.3026
Without Interest																														
Past			137,261,422	40,553,493		53,550,577	39.0%	30,653,053	61.3%	157,932,976	40,553,493		53,550,577	33.9%	30,653,053	53.3%													
Future			52,587,163			90,359,257	171.8%	(25,932,896)	122.5%	60,441,791			92,315,487	152.7%	(25,932,896)	109.8%													
Lifetime			189,848,586			143,909,834	75.8%	4,720,157	78.3%	218,374,767			145,866,064	66.8%	4,720,157	69.0%													
With Interest																														
Past			201,365,539			70,801,268	35.2%	46,162,311	58.1%	231,394,190			70,801,268	30.6%	46,162,311	50.5%													
Future			39,177,244			57,226,030	146.1%	(11,336,972)	117.1%	45,016,548			58,465,109	129.9%	(11,661,154)	104.0%													
Lifetime			240,542,783			128,027,298	53.2%	34,825,339	67.7%	276,410,737			129,266,377	46.8%	34,501,157	59.2%													

Exhibit V (Current Rate Level)
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase
(All policies issued prior to rate stabilization)
Virginia Experience

Based on historical data through 06/30/12.

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS													
																		Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E')	(F')	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	0	0	0	0	0.0%	0	0.0%	0	0	0	0		0	#DIV/0!												17.00	2.2920
	Jan-96	Dec-96	7,950	46,188	0	46,188	581.0%	3,491	624.9%	11,129	46,188	0	46,188	415.0%	3,491	446.4%												16.00	2.1829
	Jan-97	Dec-97	20,101	0	0	0	0.0%	10,439	34.6%	28,142	0	0	0	0.0%	10,439	24.7%												15.00	2.0789
	Jan-98	Dec-98	325,362	20,195	0	20,195	6.2%	139,367	45.8%	455,507	20,195	0	20,195	4.4%	139,367	32.7%												14.00	1.9799
	Jan-99	Dec-99	834,356	310,142	0	310,142	37.2%	445,884	73.9%	1,168,099	310,142	0	310,142	26.6%	445,884	52.8%												13.00	1.8856
	Jan-00	Dec-00	1,530,465	480,911	0	480,911	31.4%	954,042	64.6%	2,142,651	480,911	0	480,911	22.4%	954,042	46.2%												12.00	1.7959
Past	Jan-01	Dec-01	1,896,585	633,475	0	633,475	33.4%	1,213,888	47.1%	2,655,218	633,475	0	633,475	23.9%	1,213,888	33.6%												11.00	1.7103
Experience	Jan-02	Dec-02	2,175,276	635,320	125,297	760,617	35.0%	1,318,942	39.8%	3,045,386	635,320	125,297	760,617	25.0%	1,318,942	28.4%												10.00	1.6289
	Jan-03	Dec-03	2,400,222	795,300	0	795,300	33.1%	1,926,207	58.4%	3,360,310	795,300	0	795,300	23.7%	1,926,207	41.7%												9.00	1.5513
	Jan-04	Dec-04	2,367,444	844,550	142,717	987,267	41.7%	2,633,153	71.6%	3,314,422	844,550	142,717	987,267	29.8%	2,633,153	51.1%												8.00	1.4775
	Jan-05	Dec-05	2,235,989	1,112,715	215,156	1,327,871	59.4%	3,462,135	96.5%	3,130,385	1,112,715	215,156	1,327,871	42.4%	3,462,135	68.9%												7.00	1.4071
	Jan-06	Dec-06	2,098,776	380,461	0	380,461	18.1%	3,917,926	39.8%	2,938,287	380,461	0	380,461	12.9%	3,917,926	28.5%												6.00	1.3401
	Jan-07	Dec-07	1,750,748	928,649	153,101	1,081,750	61.8%	4,075,355	70.8%	2,451,047	928,649	153,101	1,081,750	44.1%	4,075,355	50.6%												5.00	1.2763
	Jan-08	Dec-08	1,776,059	711,634	503,709	1,215,343	68.4%	4,359,014	84.4%	2,486,482	711,634	503,709	1,215,343	48.9%	4,359,014	60.3%												4.00	1.2155
	Jan-09	Dec-09	1,604,598	1,428,181	621,055	2,049,236	127.7%	4,737,319	151.3%	2,246,438	1,428,181	621,055	2,049,236	91.2%	4,737,319	108.1%												3.00	1.1576
	Jan-10	Dec-10	1,495,319	669,753	700,913	1,370,666	91.7%	5,017,006	110.4%	2,093,446	669,753	700,913	1,370,666	65.5%	5,017,006	78.8%												2.00	1.1025
	Jan-11	Dec-11	1,312,950	363,845	1,058,168	1,422,013	108.3%	4,931,413	101.8%	1,838,130	363,845	1,058,168	1,422,013	77.4%	4,931,413	72.7%												1.00	1.0500
	Jan-12	Jun-12	657,139	18,701	567,526	586,227	89.2%	5,092,533	113.7%	919,994	18,701	567,526	586,227	63.7%	5,092,533	81.2%												0.25	1.0123
	Jul-12	Jun-13	1,199,545			941,896	78.5%	5,086,335	78.0%	1,679,363			961,298	57.2%	5,086,335	56.9%	39.2%	11/1/2012	34.0%	13.3%	1.1000	0.0885	0.0300	0.0200	0.8816	0.9109	0.9115	-0.50	0.9759
	Jul-13	Jun-14	1,091,134			944,244	86.5%	5,157,266	93.0%	1,527,587			961,168	62.9%	5,157,266	67.6%				40.0%	1.1047	0.0925	0.0582	0.0388	0.8493	0.9053	0.9075	-1.50	0.9294
	Jul-14	Jun-15	988,048			942,111	95.4%	5,175,701	97.2%	1,383,267			958,997	69.3%	5,175,701	70.7%					1.1045	0.0967	0.0000	0.0000	0.9033	0.9033	0.9033	-2.50	0.8852
	Jul-15	Jun-16	890,513			936,687	105.2%	5,140,179	101.2%	1,246,718			953,475	76.5%	5,140,179	73.6%					1.1059	0.1010	0.0000	0.0000	0.8990	0.8990	0.8990	-3.50	0.8430
	Jul-16	Jun-17	798,684			923,884	115.7%	5,054,340	104.9%	1,118,158			940,443	84.1%	5,054,340	76.4%					1.1027	0.1055	0.0000	0.0000	0.8945	0.8945	0.8945	-4.50	0.8029
	Jul-17	Jun-18	712,673			905,806	127.1%	4,922,352	108.6%	997,742			922,041	92.4%	4,922,352	79.2%					1.1018	0.1101	0.0000	0.0000	0.8899	0.8899	0.8899	-5.50	0.7646
Future	Jul-18	Jun-19	632,531			883,580	139.7%	4,755,462	113.3%	885,544			899,417	101.6%	4,755,462	82.7%					1.1023	0.1150	0.0000	0.0000	0.8850	0.8850	0.8850	-6.50	0.7282
Experience	Jul-19	Jun-20	558,244			856,490	153.4%	4,546,743	116.0%	781,541			871,841	111.6%	4,546,743	84.8%					1.1017	0.1202	0.0000	0.0000	0.8798	0.8798	0.8798	-7.50	0.6936
	Jul-20	Jun-21	489,772			823,918	168.2%	4,311,067	120.1%	685,680			838,686	122.3%	4,311,067	87.9%					1.1000	0.1255	0.0000	0.0000	0.8745	0.8745	0.8745	-8.50	0.6605
	Jul-21	Jun-22	427,001			784,538	183.7%	4,047,605	122.0%	597,801			798,600	133.6%	4,047,605	89.5%					1.0960	0.1312	0.0000	0.0000	0.8688	0.8688	0.8688	-9.50	0.6291
	Jul-22	Jun-23	369,796			743,172	201.0%	3,768,054	125.4%	517,715			756,492	146.1%	3,768,054	92.1%					1.0978	0.1371	0.0000	0.0000	0.8629	0.8629	0.8629	-10.50	0.5991
	Jul-23	Jun-24	318,027			697,345	219.3%	3,470,719	125.8%	445,238			709,844	159.4%	3,470,719	92.6%					1.0953	0.1433	0.0000	0.0000	0.8567	0.8567	0.8567	-11.50	0.5706
	Jul-24	Jun-25	271,541			648,419	238.8%	3,167,360	127.1%	380,158			660,041	173.6%	3,167,360	93.8%					1.0933	0.1495	0.0000	0.0000	0.8505	0.8505	0.8505	-12.50	0.5434
	Jul-25	Jun-26	230,081			598,139	260.0%	2,864,072	128.2%	322,113			608,859	189.0%	2,864,072	94.9%					1.0935	0.1564	0.0000	0.0000	0.8436	0.8436	0.8436	-13.50	0.5175
	Jul-26	Jun-27	193,407			545,112	281.8%	2,568,063	128.8%	270,770			554,883	204.9%	2,568,063	95.6%					1.0887	0.1629	0.0000	0.0000	0.8371	0.8371	0.8371	-14.50	0.4929
	Jul-27	Jun-28	161,250			492,038	305.1%	2,280,337	126.7%	225,749			500,857	221.9%	2,280,337	94.4%					1.0878	0.1702	0.0000	0.0000	0.8298	0.8298	0.8298	-15.50	0.4694
	Jul-28	Jun-29	133,286			438,449	329.0%	2,006,293	123.3%	186,601			446,307	239.2%	2,006,293	92.3%					1.0830	0.1772	0.0000	0.0000	0.8228	0.8228	0.8228	-16.50	0.4471
	Jul-29	Jun-30	109,216			387,400	354.7%	1,749,241	119.3%	152,902			394,344	257.9%	1,749,241	89.8%					1.0837	0.1847	0.0000	0.0000	0.8153	0.8153	0.8153	-17.50	0.4258
	Jul-30	Jun-31	88,701			338,493	381.6%	1,515,114	117.7%	124,182			344,560	277.5%	1,515,114	88.9%					1.0810	0.1917	0.0000	0.0000	0.8083	0.8083	0.8083	-18.50	0.4055
	Jul-31	Jun-32	71,390			293,294	410.8%	1,302,931	113.6%	99,946			298,551	298.7%	1,302,931	86.4%					1.0823	0.1994	0.0000	0.0000	0.8006	0.8006	0.8006	-19.50	0.3862
	Jul-32	Jun-33	56,923			251,885	442.5%	1,110,851	105.1%	79,692			256,399	321.7%	1,110,851	80.7%					1.0826	0.2067	0.0000	0.0000	0.7933	0.7933	0.7933	-20.50	0.3678
	Jul-33	Jun-34	44,970			214,209	476.3%	939,980	96.4%	62,958			218,049	346.3%	939,980	74.9%					1.0821	0.2141	0.0000	0.0000	0.7859	0.7859	0.7859	-21.50	0.3503
	Jul-34	Jun-35	35,198			180,151	511.8%	790,784	87.9%	49,277			183,380	372.1%	790,784	69.4%					1.0801	0.2214	0.0000	0.0000	0.7786	0.7786	0.7786	-22.50	0.3336
	Jul-35	Jun-36	27,301			150,166	550.0%	662,400	79.8%	38,221			152,857	399.9%	662,400	64.0%					1.0800	0.2282	0.0000	0.0000	0.7718	0.7718	0.7718	-23.50	0.3177
	Jul-36	Jun-37	20,996			124,668	593.8%	553,280	74.1%	29,394			126,902	431.7%	553,280	60.5%					1.0846	0.2346	0.0000	0.0000	0.7654	0.7654	0.7654	-24.50	0.3026
Without Interest																													
Past			24,489,339	9,380,020		13,467,661	55.0%	5,092,533	75.8%	34,285,075	9,380,020		13,467,661	39.3%	5,092,533	54.1%													
Future			9,920,227			15,046,095	151.7%	(4,539,253)	105.9%	13,888,318			15,318,292	110.3%	(4,539,253)	77.6%													
Lifetime			34,409,566			28,513,756	82.9%	553,280	84.5%	48,173,392			28,785,953	59.8%	553,280	60.9%													
With Interest																													
Past			34,935,553			17,810,226	51.0%	7,629,645	72.8%	48,909,774			17,810,226	36.4%	7,629,645	52.0%													
Future			7,509,949			10,059,425	133.9%	(2,351,441)	102.6%	10,513,929			10,242,183	97.4%	(2,575,465)	72.9%													
Lifetime			42,445,502			27,869,651	65.7%	5,278,203	78.1%	59,423,702			28,052,409	47.2%	5,054,180	55.7%													

Exhibit VI (All using Virginia Rates)
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase
(All policies issued prior to rate stabilization)
Nationwide Experience

Based on historical data through 06/30/12.

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS												
																		Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E')	(F')	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	86,576	9,309	0	9,309	10.8%	0	10.8%	86,576	9,309	0	9,309	10.8%	0	10.8%												17.00	2.2920
	Jan-96	Dec-96	280,021	46,188	0	46,188	16.5%	183,779	82.1%	280,021	46,188	0	46,188	16.5%	183,779	82.1%												16.00	2.1829
	Jan-97	Dec-97	692,718	95,972	0	95,972	13.9%	537,885	65.0%	692,718	95,972	0	95,972	13.9%	537,885	65.0%												15.00	2.0789
	Jan-98	Dec-98	2,154,207	403,866	0	403,866	18.7%	1,492,268	63.1%	2,154,207	403,866	0	403,866	18.7%	1,492,268	63.1%												14.00	1.9799
	Jan-99	Dec-99	4,171,810	652,347	0	652,347	15.6%	3,714,633	68.9%	4,171,810	652,347	0	652,347	15.6%	3,714,633	68.9%												13.00	1.8856
	Jan-00	Dec-00	6,029,902	1,325,037	0	1,325,037	22.0%	6,465,177	67.6%	6,029,902	1,325,037	0	1,325,037	22.0%	6,465,177	67.6%												12.00	1.7959
Past	Jan-01	Dec-01	7,539,539	3,203,888	0	3,203,888	42.5%	8,289,071	66.7%	7,539,539	3,203,888	0	3,203,888	42.5%	8,289,071	66.7%												11.00	1.7103
Experience	Jan-02	Dec-02	8,196,351	1,989,822	125,297	2,115,119	25.8%	9,112,016	35.8%	8,196,351	1,989,822	125,297	2,115,119	25.8%	9,112,016	35.8%												10.00	1.6289
	Jan-03	Dec-03	8,339,952	4,241,536	0	4,241,536	50.9%	12,859,866	95.8%	8,339,952	4,241,536	0	4,241,536	50.9%	12,859,866	95.8%												9.00	1.5513
	Jan-04	Dec-04	8,093,578	3,727,095	142,717	3,869,812	47.8%	16,851,418	97.1%	8,093,578	3,727,095	142,717	3,869,812	47.8%	16,851,418	97.1%												8.00	1.4775
	Jan-05	Dec-05	6,790,136	4,161,182	215,156	4,376,338	64.5%	19,652,478	105.7%	6,790,136	4,161,182	215,156	4,376,338	64.5%	19,652,478	105.7%												7.00	1.4071
	Jan-06	Dec-06	6,528,610	3,627,325	376,284	4,003,609	61.3%	22,049,252	98.0%	6,528,610	3,627,325	376,284	4,003,609	61.3%	22,049,252	98.0%												6.00	1.3401
	Jan-07	Dec-07	7,164,317	4,149,185	590,656	4,739,841	66.2%	24,189,126	96.0%	7,164,317	4,149,185	590,656	4,739,841	66.2%	24,189,126	96.0%												5.00	1.2763
	Jan-08	Dec-08	7,038,600	4,105,510	1,128,846	5,234,356	74.4%	26,379,535	105.5%	7,038,600	4,105,510	1,128,846	5,234,356	74.4%	26,379,535	105.5%												4.00	1.2155
	Jan-09	Dec-09	6,343,861	4,160,236	1,475,522	5,635,758	88.8%	27,899,873	112.8%	6,343,861	4,160,236	1,475,522	5,635,758	88.8%	27,899,873	112.8%												3.00	1.1576
	Jan-10	Dec-10	5,929,000	2,783,384	1,901,717	4,685,101	79.0%	29,447,794	105.1%	5,929,000	2,783,384	1,901,717	4,685,101	79.0%	29,447,794	105.1%												2.00	1.1025
	Jan-11	Dec-11	6,007,348	1,855,958	4,543,862	6,399,820	106.5%	30,138,953	118.0%	6,007,348	1,855,958	4,543,862	6,399,820	106.5%	30,138,953	118.0%												1.00	1.0500
	Jan-12	Jun-12	2,928,987	63,219	2,510,591	2,573,810	87.9%	30,653,053	105.4%	2,928,987	63,219	2,510,591	2,573,810	87.9%	30,653,053	105.4%												0.25	1.0123
	Jul-12	Jun-13	5,429,550			4,377,946	80.6%	30,493,408	77.7%	5,924,347			4,472,687	75.5%	30,335,404	70.1%	40.0%	11/1/2012	34.0%	0.1359	1.1000	0.0789	0.0311	0.0207	0.8900	0.9204	0.9211	-0.50	0.9759
	Jul-13	Jun-14	4,990,339			4,490,002	90.0%	31,403,177	108.2%	6,596,689			4,584,742	69.5%	30,941,271	78.7%				0.4000	1.1179	0.0825	0.0604	0.0403	0.8571	0.9150	0.9175	-1.50	0.9294
	Jul-14	Jun-15	4,567,157			4,590,181	100.5%	32,049,291	114.7%	6,236,704			4,687,229	75.2%	31,585,734	85.5%					1.1195	0.0868	0.0000	0.0000	0.9132	0.9132	0.9132	-2.50	0.8852
	Jul-15	Jun-16	4,160,940			4,667,506	112.2%	32,397,865	120.6%	5,683,203			4,766,361	83.9%	31,937,489	90.1%					1.1184	0.0908	0.0000	0.0000	0.9092	0.9092	0.9092	-3.50	0.8430
	Jul-16	Jun-17	3,773,139			4,726,223	125.3%	32,452,872	126.7%	5,154,639			4,826,512	93.6%	32,000,184	94.9%					1.1193	0.0953	0.0000	0.0000	0.9047	0.9047	0.9047	-4.50	0.8029
	Jul-17	Jun-18	3,404,743			4,748,838	139.5%	32,225,281	132.8%	4,652,373			4,849,789	104.2%	31,784,415	99.6%					1.1161	0.0997	0.0000	0.0000	0.9003	0.9003	0.9003	-5.50	0.7646
Future	Jul-18	Jun-19	3,056,832			4,751,086	155.4%	31,728,320	139.2%	4,177,903			4,852,225	116.1%	31,302,401	104.6%					1.1171	0.1044	0.0000	0.0000	0.8956	0.8956	0.8956	-6.50	0.7282
Experience	Jul-19	Jun-20	2,729,956			4,731,120	173.3%	30,972,675	145.6%	3,731,994			4,831,987	129.5%	30,565,450	109.7%					1.1179	0.1092	0.0000	0.0000	0.8908	0.8908	0.8908	-7.50	0.6936
	Jul-20	Jun-21	2,424,616			4,681,185	193.1%	29,982,639	152.2%	3,315,350			4,781,127	144.2%	29,596,522	115.0%					1.1171	0.1143	0.0000	0.0000	0.8857	0.8857	0.8857	-8.50	0.6605
	Jul-21	Jun-22	2,141,055			4,604,475	215.1%	28,772,820	158.6%	2,928,320			4,702,864	160.6%	28,410,300	120.1%					1.1170	0.1194	0.0000	0.0000	0.8806	0.8806	0.8806	-9.50	0.6291
	Jul-22	Jun-23	1,879,323			4,497,350	239.3%	27,374,435	164.9%	2,570,992			4,593,609	178.7%	27,036,952	125.3%					1.1161	0.1249	0.0000	0.0000	0.8751	0.8751	0.8751	-10.50	0.5991
	Jul-23	Jun-24	1,639,382			4,360,660	266.0%	25,798,450	169.9%	2,243,332			4,454,087	198.5%	25,487,598	129.5%					1.1148	0.1302	0.0000	0.0000	0.8698	0.8698	0.8698	-11.50	0.5706
	Jul-24	Jun-25	1,420,920			4,197,130	295.4%	24,091,154	175.2%	1,944,920			4,287,169	220.4%	23,807,472	134.0%					1.1141	0.1361	0.0000	0.0000	0.8639	0.8639	0.8639	-12.50	0.5434
	Jul-25	Jun-26	1,223,251			4,000,298	327.0%	22,277,426	178.8%	1,674,834			4,086,171	244.0%	22,020,908	137.3%					1.1108	0.1420	0.0000	0.0000	0.8580	0.8580	0.8580	-13.50	0.5175
	Jul-26	Jun-27	1,045,694			3,780,240	361.5%	20,398,398	181.8%	1,432,158			3,861,421	269.6%	20,168,392	140.3%					1.1093	0.1482	0.0000	0.0000	0.8518	0.8518	0.8518	-14.50	0.4929
	Jul-27	Jun-28	887,283			3,528,544	397.7%	18,488,061	182.4%	1,215,576			3,604,355	296.5%	18,283,824	141.5%					1.1042	0.1547	0.0000	0.0000	0.8453	0.8453	0.8453	-15.50	0.4694
	Jul-28	Jun-29	747,073			3,267,660	437.4%	16,586,517	182.9%	1,023,816			3,337,863	326.0%	16,406,825	142.7%					1.1040	0.1612	0.0000	0.0000	0.8388	0.8388	0.8388	-16.50	0.4471
	Jul-29	Jun-30	624,030			2,995,681	480.1%	14,726,205	181.9%	855,474			3,060,007	357.7%	14,569,536	142.9%					1.1019	0.1681	0.0000	0.0000	0.8319	0.8319	0.8319	-17.50	0.4258
	Jul-30	Jun-31	516,985			2,715,818	525.3%	12,934,015	178.7%	708,965			2,774,102	391.3%	12,798,315	141.5%					1.0988	0.1749	0.0000	0.0000	0.8251	0.8251	0.8251	-18.50	0.4055
	Jul-31	Jun-32	424,651			2,433,778	573.1%	11,233,428	172.7%	582,538			2,485,963	426.7%	11,116,732	138.1%					1.0958	0.1823	0.0000	0.0000	0.8177	0.8177	0.8177	-19.50	0.3862
	Jul-32	Jun-33	345,638			2,151,416	622.4%	9,643,856	162.6%	474,304			2,197,489	463.3%	9,544,364	131.8%					1.0912	0.1899	0.0000	0.0000	0.8101	0.8101	0.8101	-20.50	0.3678
	Jul-33	Jun-34	278,764			1,878,472	673.9%	8,186,347	151.0%	382,659			1,918,633	501.4%	8,102,158	124.5%					1.0874	0.1971	0.0000	0.0000	0.8029	0.8029	0.8029	-21.50	0.3503
	Jul-34	Jun-35	222,786			1,617,458	726.0%	6,877,794	138.7%	305,913			1,651,997	540.0%	6,806,968	116.6%					1.0826	0.2047	0.0000	0.0000	0.7953	0.7953	0.7953	-22.50	0.3336
	Jul-35	Jun-36	176,440			1,376,155	780.0%	5,721,763	124.8%	242,346			1,405,499	580.0%	5,662,436	107.7%					1.0790	0.2115	0.0000	0.0000	0.7885	0.7885	0.7885	-23.50	0.3177
	Jul-36	Jun-37	138,489			1,159,363	837.2%	4,720,157	113.9%	190,272			1,184,047	622.3%	4,670,603	101.0%					1.0786	0.2190	0.0000	0.0000	0.7810	0.7810	0.7810	-24.50	0.3026
Without Interest																													
Past			94,315,511	40,601,059		53,611,706	56.8%	30,653,053	89.3%	94,315,511	40,601,059		53,611,706	56.8%	30,653,053	89.3%													
Future			48,249,036			90,328,585	187.2%	(25,932,896)	133.5%	64,249,621			92,257,935	143.6%	(25,982,450)	103.2%													
Lifetime			142,564,547			143,940,291	101.0%	4,720,157	104.3%	158,565,133			145,869,641	92.0%	4,670,603	94.9%													
With Interest																													
Past			135,508,144			70,903,064	52.3%	46,162,311	86.4%	135,508,144			70,903,064	52.3%	46,162,311	86.4%													
Future			35,956,877			57,206,890	159.1%	(11,336,972)	127.6%	47,483,209			58,427,715	123.0%	(11,661,154)	98.5%													
Lifetime			171,465,022			128,109,954	74.7%	34,825,339	95.0%	182,991,353			129,330,778	70.7%	34,501,157	89.5%													
Anticipated Loss Ratio [(PV future claims - policy reserves + PV terminal policy reserve) / (PV future premium)]									77.8%							61.5%													

Exhibit VI (All use Level Current VA Rates)
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase
(All policies issued prior to rate stabilization)
Nationwide Experience

Based on historical data through 06/30/12.

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS												
																	Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E')	(F')	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	126,936	9,309	0	9,309	7.3%	0	7.3%	177,710	9,309	0	9,309	5.2%	0	5.2%												17.00	2.2920
	Jan-96	Dec-96	410,561	46,188	0	46,188	11.2%	183,779	56.0%	574,785	46,188	0	46,188	8.0%	183,779	40.0%												16.00	2.1829
	Jan-97	Dec-97	1,015,648	95,972	0	95,972	9.4%	537,885	44.3%	1,421,907	95,972	0	95,972	6.7%	537,885	31.7%												15.00	2.0789
	Jan-98	Dec-98	3,158,450	403,866	0	403,866	12.8%	1,492,268	43.0%	4,421,831	403,866	0	403,866	9.1%	1,492,268	30.7%												14.00	1.9799
	Jan-99	Dec-99	6,116,615	652,347	0	652,347	10.7%	3,714,633	47.0%	8,563,261	652,347	0	652,347	7.6%	3,714,633	33.6%												13.00	1.8856
	Jan-00	Dec-00	8,840,908	1,325,037	0	1,325,037	15.0%	6,465,177	46.1%	12,377,271	1,325,037	0	1,325,037	10.7%	6,465,177	32.9%												12.00	1.7959
Past	Jan-01	Dec-01	11,054,305	3,203,888	0	3,203,888	29.0%	8,289,071	45.5%	15,476,026	3,203,888	0	3,203,888	20.7%	8,289,071	32.5%												11.00	1.7103
Experience	Jan-02	Dec-02	12,017,308	1,989,822	125,297	2,115,119	17.6%	9,112,016	24.4%	16,824,231	1,989,822	125,297	2,115,119	12.6%	9,112,016	17.5%												10.00	1.6289
	Jan-03	Dec-03	12,222,135	4,241,536	0	4,241,536	34.7%	12,859,866	65.4%	17,110,989	4,241,536	0	4,241,536	24.8%	12,859,866	46.7%												9.00	1.5513
	Jan-04	Dec-04	11,754,197	3,727,095	142,717	3,869,812	32.9%	16,851,418	66.9%	16,455,875	3,727,095	142,717	3,869,812	23.5%	16,851,418	47.8%												8.00	1.4775
	Jan-05	Dec-05	9,790,310	4,161,182	215,156	4,376,338	44.7%	19,652,478	73.3%	13,706,435	4,161,182	215,156	4,376,338	31.9%	19,652,478	52.4%												7.00	1.4071
	Jan-06	Dec-06	9,253,094	3,627,325	376,284	4,003,609	43.3%	22,049,252	69.2%	12,954,331	3,627,325	376,284	4,003,609	30.9%	22,049,252	49.4%												6.00	1.3401
	Jan-07	Dec-07	8,464,337	4,149,185	590,656	4,739,841	56.0%	24,189,126	81.3%	11,850,072	4,149,185	590,656	4,739,841	40.0%	24,189,126	58.1%												5.00	1.2763
	Jan-08	Dec-08	8,062,192	4,105,510	1,128,846	5,234,356	64.9%	26,379,535	92.1%	11,287,069	4,105,510	1,128,846	5,234,356	46.4%	26,379,535	65.8%												4.00	1.2155
	Jan-09	Dec-09	7,262,621	4,160,236	1,475,522	5,635,758	77.6%	27,899,873	98.5%	10,167,670	4,160,236	1,475,522	5,635,758	55.4%	27,899,873	70.4%												3.00	1.1576
	Jan-10	Dec-10	6,790,307	2,783,384	1,901,717	4,685,101	69.0%	29,447,794	91.8%	9,506,429	2,783,384	1,901,717	4,685,101	49.3%	29,447,794	65.6%												2.00	1.1025
	Jan-11	Dec-11	6,115,969	1,855,958	4,543,862	6,399,820	104.6%	30,138,953	115.9%	8,562,357	1,855,958	4,543,862	6,399,820	74.7%	30,138,953	82.8%												1.00	1.0500
	Jan-12	Jun-12	2,923,213	63,219	2,510,591	2,573,810	88.0%	30,653,053	105.6%	4,092,499	63,219	2,510,591	2,573,810	62.9%	30,653,053	75.5%												0.25	1.0123
	Jul-12	Jun-13	5,411,705			4,377,946	80.9%	30,493,408	77.9%	8,294,086			4,474,198	53.9%	30,335,404	50.1%	40.0%	11/1/2012	34.0%	13.6%	1.1000	0.0789	0.0311	0.0207	0.8900	0.9204	0.9211	-0.50	0.9759
	Jul-13	Jun-14	4,973,830			4,490,002	90.3%	31,403,177	108.6%	6,596,689			4,588,313	69.6%	30,941,271	78.7%				40.0%	1.1179	0.0825	0.0604	0.0403	0.8571	0.9150	0.9175	-1.50	0.9294
	Jul-14	Jun-15	4,551,953			4,590,181	100.8%	32,049,291	115.0%	6,236,704			4,690,808	75.2%	31,585,734	85.5%					1.1195	0.0868	0.0000	0.0000	0.9132	0.9132	0.9132	-2.50	0.8852
	Jul-15	Jun-16	4,147,003			4,667,506	112.6%	32,397,865	121.0%	5,683,203			4,769,934	83.9%	31,937,489	90.1%					1.1184	0.0908	0.0000	0.0000	0.9092	0.9092	0.9092	-3.50	0.8430
	Jul-16	Jun-17	3,760,428			4,726,223	125.7%	32,452,872	127.1%	5,154,639			4,830,053	93.7%	32,000,184	94.9%					1.1193	0.0953	0.0000	0.0000	0.9047	0.9047	0.9047	-4.50	0.8029
	Jul-17	Jun-18	3,393,208			4,748,838	140.0%	32,225,281	133.2%	4,652,373			4,853,277	104.3%	31,784,415	99.7%					1.1161	0.0997	0.0000	0.0000	0.9003	0.9003	0.9003	-5.50	0.7646
Future	Jul-18	Jun-19	3,046,419			4,751,086	156.0%	31,728,320	139.6%	4,177,903			4,855,644	116.2%	31,302,401	104.7%					1.1171	0.1044	0.0000	0.0000	0.8956	0.8956	0.8956	-6.50	0.7282
Experience	Jul-19	Jun-20	2,720,608			4,731,120	173.9%	30,972,675	146.1%	3,731,994			4,835,319	129.6%	30,565,450	109.8%					1.1179	0.1092	0.0000	0.0000	0.8908	0.8908	0.8908	-7.50	0.6936
	Jul-20	Jun-21	2,416,271			4,681,185	193.7%	29,982,639	152.8%	3,315,350			4,784,351	144.3%	29,596,522	115.1%					1.1171	0.1143	0.0000	0.0000	0.8857	0.8857	0.8857	-8.50	0.6605
	Jul-21	Jun-22	2,133,648			4,604,475	215.8%	28,772,820	159.1%	2,928,320			4,705,955	160.7%	28,410,300	120.2%					1.1170	0.1194	0.0000	0.0000	0.8806	0.8806	0.8806	-9.50	0.6291
	Jul-22	Jun-23	1,872,789			4,497,350	240.1%	27,374,435	165.5%	2,570,992			4,596,556	178.8%	27,036,952	125.4%					1.1161	0.1249	0.0000	0.0000	0.8751	0.8751	0.8751	-10.50	0.5991
	Jul-23	Jun-24	1,633,655			4,360,660	266.9%	25,798,450	170.5%	2,243,332			4,456,872	198.7%	25,487,598	129.6%					1.1148	0.1302	0.0000	0.0000	0.8698	0.8698	0.8698	-11.50	0.5706
	Jul-24	Jun-25	1,415,932			4,197,130	296.4%	24,091,154	175.8%	1,944,920			4,289,779	220.6%	23,807,472	134.2%					1.1141	0.1361	0.0000	0.0000	0.8639	0.8639	0.8639	-12.50	0.5434
	Jul-25	Jun-26	1,218,936			4,000,298	328.2%	22,277,426	179.4%	1,674,834			4,088,598	244.1%	22,020,908	137.4%					1.1108	0.1420	0.0000	0.0000	0.8580	0.8580	0.8580	-13.50	0.5175
	Jul-26	Jun-27	1,041,990			3,780,240	362.8%	20,398,398	182.5%	1,432,158			3,863,652	269.8%	20,168,392	140.4%					1.1093	0.1482	0.0000	0.0000	0.8518	0.8518	0.8518	-14.50	0.4929
	Jul-27	Jun-28	884,126			3,528,544	399.1%	18,488,061	183.0%	1,215,576			3,606,385	296.7%	18,283,824	141.6%					1.1042	0.1547	0.0000	0.0000	0.8453	0.8453	0.8453	-15.50	0.4694
	Jul-28	Jun-29	744,404			3,267,660	439.0%	16,586,517	183.5%	1,023,816			3,339,691	326.2%	16,406,825	142.9%					1.1040	0.1612	0.0000	0.0000	0.8388	0.8388	0.8388	-16.50	0.4471
	Jul-29	Jun-30	621,793			2,995,681	481.8%	14,726,205	182.6%	855,474			3,061,638	357.9%	14,569,536	143.1%					1.1019	0.1681	0.0000	0.0000	0.8319	0.8319	0.8319	-17.50	0.4258
	Jul-30	Jun-31	515,127			2,715,818	527.2%	12,934,015	179.3%	708,965			2,775,542	391.5%	12,798,315	141.7%					1.0988	0.1749	0.0000	0.0000	0.8251	0.8251	0.8251	-18.50	0.4055
	Jul-31	Jun-32	423,119			2,433,778	575.2%	11,233,428	173.3%	582,538			2,487,222	427.0%	11,116,732	138.3%					1.0958	0.1823	0.0000	0.0000	0.8177	0.8177	0.8177	-19.50	0.3862
	Jul-32	Jun-33	344,387			2,151,416	624.7%	9,643,856	163.1%	474,304			2,198,579	463.5%	9,544,364	132.0%					1.0912	0.1899	0.0000	0.0000	0.8101	0.8101	0.8101	-20.50	0.3678
	Jul-33	Jun-34	277,750			1,878,472	676.3%	8,186,347	151.6%	382,659			1,919,568	501.6%	8,102,158	124.7%					1.0874	0.1971	0.0000	0.0000	0.8029	0.8029	0.8029	-21.50	0.3503
	Jul-34	Jun-35	221,971			1,617,458	728.7%	6,877,794	139.2%	305,913			1,652,789	540.3%	6,806,968	116.9%					1.0826	0.2047	0.0000	0.0000	0.7953	0.7953	0.7953	-22.50	0.3336
	Jul-35	Jun-36	175,789			1,376,155	782.8%	5,721,763	125.2%	242,346			1,406,163	580.2%	5,662,436	108.0%					1.0790	0.2115	0.0000	0.0000	0.7885	0.7885	0.7885	-23.50	0.3177
	Jul-36	Jun-37	137,974			1,159,363	840.3%	4,720,157	114.3%	190,272			1,184,601	622.6%	4,670,603	101.3%					1.0786	0.2190	0.0000	0.0000	0.7810	0.7810	0.7810	-24.50	0.3026
Without Interest																													
Past			125,379,105	40,601,059		53,611,706	42.8%	30,653,053	67.2%	175,530,747	40,601,059		53,611,706	30.5%	30,653,053	48.0%													
Future			48,084,814			90,328,585	187.9%	(25,932,896)	133.9%	66,619,360			92,315,487	138.6%	(25,982,450)	99.6%													
Lifetime			173,463,919			143,940,291	83.0%	4,720,157	85.7%	242,150,107			145,927,193	60.3%	4,670,603	62.2%													
With Interest																													
Past			183,824,353			70,903,064	38.6%	46,162,311	63.7%	257,354,095			70,903,064	27.6%	46,162,311	45.5%													
Future			35,835,272			57,206,890	159.6%	(11,336,972)	128.0%	49,795,837			58,465,109	117.4%	(11,661,154)	94.0%													
Lifetime			219,659,625			128,109,954	58.3%	34,825,339	74.2%	307,149,931			129,368,172	42.1%	34,501,157	53.4%													

Dear Mr. Ed Whyte,

This is in response to your objection letter dated 08/02/2013.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments:
From the data in the file "TPMA2E Terminations with duration To Upload.xlsx", we calculated the A/E ratio for total terminations in durations 11+ to be 27% based on original assumptions and 37% based on the current assumptions. These results are much lower than the A/E in durations 6-10, which utilize the same ultimate lapse assumption percentages. The very low A/E indicates that the actual total terminations are well below what would be expected with even a zero lapse assumption. Please verify that there are no data problems with the information provided in this exhibit. If no problems are found, please provide an explanation for the low A/E ratios in durations 11+.

Response:
We have identified a problem with actual termination calculation which caused terminations in duration 7-10 to be recognized earlier than they should. This is the cause for the observation noted in the comment. In addition the expected termination was calculated using GAM83 Male mortality table rather than the sex distinct GAM83 mortality table as used in the projections and stated in the memorandum. We have made the necessary changes in the attached Revised A2E with Duration Exhibit. With the revision, nationwide A2E for policies affected by rate increase, which are all in duration 11+, is 98% under current assumptions, and is 83% for Virginia.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments:
Please revise Exhibit V and Exhibit V-VA to include only policies issued prior to October 1, 2003.

Response:
Please see the attached Exhibit V-VI Pre RS Policies LR Projections.pdf

Objection:

As expected, in Exhibit V (Current Rate Level, Virginia Experience), the Earned Premium with Rate Increase is 140% of the Earned Premium without Rate Increase. However, in the revised Exhibit V (Current Rate Level, Nationwide Experience), the Earned Premium with Rate Increase is only about 115% of the Earned Premium without Rate Increase. Please explain this apparent anomaly and/or revise the exhibits as appropriate. Once this additional information has been received, we can continue our review of the submission.

Response:

The 115% overall increase stems from 40% rate increase for Pre-Stabilization policies in Virginia and approved 10% increase over all policies in force in Pennsylvania.

Rate increase components for Nationwide (Current Rate Level) for policies inforce as of 06/30/2012

Pre-Stabilization

	Annual Prem	Rate Inc
PA	4,731,176	10.00%
VA	1,255,051	40.00%
OH	165,681	0.00%
Other	0	0.00%
USA	6,151,908	15.85%

Post-Stabilization

	Prem	Rate Inc
PA	204,412	10.00%
VA	25,793	0.00%
OH	21,322	0.00%
Other	0	0.00%
USA	251,527	8.13%

Pre & Post Combined Nationwide

	rate increase	Annual premium
Pre	15.85%	6,151,908
Post	8.13%	251,527
Weighted average/total	15.55%	6,403,435

Exhibit I Policy listing with Current and Revised premiums

Form Number - H880-LTC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
H257495	8800	3/7/1996	69	Pre	989	1.40	1,385
H258181	8800	6/13/1996	72	Pre	690	1.40	966

Exhibit I Policy listing with Current and Revised premiums
Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
400068	9606	10/25/1999	64	Pre	1,262	1.40	1,767
400069	9606	10/25/1999	63	Pre	1,214	1.40	1,700
400454	9606	12/28/1999	71	Pre	3,027	1.40	4,237
400537	9606	12/13/1999	67	Pre	2,988	1.40	4,183
400540	9606	12/13/1999	68	Pre	2,104	1.40	2,945
400728	9606	2/1/2000	67	Pre	2,689	1.40	3,765
400812	9606	1/13/2000	66	Pre	3,227	1.40	4,518
400814	9606	1/13/2000	65	Pre	3,476	1.40	4,866
400864	9606	1/14/2000	60	Pre	1,600	1.40	2,240
400879	9606	2/23/2000	73	Pre	3,925	1.40	5,495
401238	9606	4/15/2000	74	Pre	4,296	1.40	6,014
401246	9606	2/14/2000	68	Pre	2,151	1.40	3,012
401653	9606	5/28/2000	69	Pre	2,880	1.40	4,032
401756	9606	4/6/2000	68	Pre	2,630	1.40	3,681
401889	9606	4/19/2000	89	Pre	11,330	1.40	15,862
401929	9606	4/13/2000	77	Pre	7,040	1.40	9,856
401958	9606	4/26/2000	69	Pre	2,104	1.40	2,945
402113	9606	5/11/2000	66	Pre	3,108	1.40	4,351
402560	9606	8/14/2000	76	Pre	7,454	1.40	10,435
402705	9606	9/1/2000	63	Pre	2,216	1.40	3,102
402826	9606	10/8/2000	72	Pre	4,255	1.40	5,957
402827	9606	10/22/2000	68	Pre	2,391	1.40	3,347
402871	9606	10/15/2000	68	Pre	2,391	1.40	3,347
402875	9606	10/2/2000	72	Pre	5,143	1.40	7,200
403040	9606	9/28/2000	71	Pre	3,923	1.40	5,493
403041	9606	9/28/2000	69	Pre	2,740	1.40	3,836
403096	9606	10/20/2000	67	Pre	1,633	1.40	2,286
403316	9606	11/24/2000	72	Pre	4,255	1.40	5,957
403317	9606	11/24/2000	71	Pre	3,788	1.40	5,303
403373	9606	1/2/2001	82	Pre	10,094	1.40	14,132
403430	9606	11/1/2000	64	Pre	1,377	1.40	1,928
403431	9606	11/1/2000	61	Pre	1,530	1.40	2,142
403444	9606	12/28/2000	71	Pre	4,359	1.40	6,103
403970	9606	2/6/2001	65	Pre	2,317	1.40	3,244
404015	9606	3/15/2001	77	Pre	6,336	1.40	8,871
404016	9606	3/15/2001	75	Pre	6,781	1.40	9,494
404089	9606	2/16/2001	67	Pre	1,841	1.40	2,577
404316	9606	3/20/2001	69	Pre	2,391	1.40	3,347
404479	9606	5/1/2001	68	Pre	2,391	1.40	3,347
404481	9606	5/1/2001	69	Pre	2,466	1.40	3,453
404644	9606	4/23/2001	65	Pre	884	1.40	1,237
404645	9606	4/23/2001	69	Pre	982	1.40	1,375
404744	9606	7/18/2001	72	Pre	9,456	1.40	13,239
404751	9606	6/1/2001	69	Pre	1,633	1.40	2,286
404755	9606	7/1/2001	76	Pre	4,693	1.40	6,570

Exhibit I Policy listing with Current and Revised premiums
Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
404938	9606	8/1/2001	69	Pre	2,631	1.40	3,683
405061	9606	9/1/2001	68	Pre	1,796	1.40	2,515
405083	9606	8/6/2001	57	Pre	1,331	1.40	1,863
405084	9606	8/6/2001	58	Pre	1,390	1.40	1,946
405093	9606	8/1/2001	77	Pre	1,930	1.40	2,702
405137	9606	8/27/2001	82	Pre	6,475	1.40	9,066
405248	9606	10/15/2001	67	Pre	1,723	1.40	2,412
405330	9606	12/15/2001	66	Pre	2,740	1.40	3,836
405344	9606	10/22/2001	64	Pre	962	1.40	1,347
405763	9606	3/1/2002	76	Pre	2,454	1.40	3,435
405764	9606	2/1/2002	70	Pre	2,787	1.40	3,902
405765	9606	2/1/2002	69	Pre	2,391	1.40	3,347
405816	9606	2/5/2002	71	Pre	3,409	1.40	4,773
405819	9606	2/5/2002	68	Pre	2,740	1.40	3,836
406026	9606	4/15/2002	71	Pre	2,979	1.40	4,170
406245	9606	6/3/2002	76	Pre	4,962	1.40	6,946
406252	9606	7/18/2002	72	Pre	4,255	1.40	5,957
406253	9606	7/18/2002	71	Pre	4,359	1.40	6,103
406255	9606	6/9/2002	73	Pre	4,717	1.40	6,603
406304	9606	7/15/2002	76	Pre	5,833	1.40	8,166
406305	9606	7/15/2002	73	Pre	4,717	1.40	6,603
406552	9606	8/23/2002	74	Pre	5,319	1.40	7,446
H263208	9606	1/16/1998	64	Pre	1,063	1.40	1,488
H263404	9606	2/1/1998	64	Pre	3,122	1.40	4,371
H263550	9606	1/7/1998	75	Pre	5,305	1.40	7,427
H263663	9606	2/5/1998	77	Pre	5,023	1.40	7,032
H263997	9606	2/3/1998	68	Pre	4,076	1.40	5,706
H264125	9606	4/1/1998	64	Pre	1,924	1.40	2,694
H264233	9606	4/1/1998	75	Pre	2,699	1.40	3,778
H264359	9606	5/23/1998	71	Pre	3,788	1.40	5,303
H264531	9606	4/1/1998	77	Pre	7,040	1.40	9,856
H264533	9606	4/15/1998	69	Pre	2,391	1.40	3,347
H264546	9606	4/7/1998	68	Pre	4,469	1.40	6,256
H264681	9606	4/3/1998	70	Pre	1,858	1.40	2,601
H264700	9606	5/15/1998	62	Pre	3,256	1.40	4,559
H264838	9606	4/23/1998	70	Pre	3,097	1.40	4,336
H264902	9606	6/20/1998	68	Pre	2,483	1.40	3,476
H264941	9606	4/28/1998	64	Pre	3,122	1.40	4,371
H264980	9606	4/22/1998	69	Pre	2,391	1.40	3,347
H265178	9606	4/23/1998	70	Pre	5,178	1.40	7,249
H265504	9606	6/10/1998	68	Pre	2,391	1.40	3,347
H265572	9606	5/27/1998	75	Pre	5,894	1.40	8,252
H265610	9606	7/20/1998	68	Pre	6,113	1.40	8,559
H265719	9606	9/1/1998	68	Pre	2,630	1.40	3,681
H265738	9606	7/18/1998	73	Pre	4,118	1.40	5,765

Exhibit I Policy listing with Current and Revised premiums
Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
H265751	9606	7/25/1998	71	Pre	3,788	1.40	5,303
H265843	9606	9/1/1998	67	Pre	4,469	1.40	6,256
H265844	9606	7/16/1998	67	Pre	5,178	1.40	7,249
H265872	9606	7/1/1998	68	Pre	3,841	1.40	5,377
H266009	9606	9/1/1998	71	Pre	2,589	1.40	3,624
H266190	9606	8/1/1998	66	Pre	2,391	1.40	3,347
H266354	9606	8/5/1998	67	Pre	2,391	1.40	3,347
H266378	9606	8/4/1998	65	Pre	2,086	1.40	2,920
H266749	9606	8/28/1998	69	Pre	1,841	1.40	2,577
H266868	9606	7/21/1998	77	Pre	6,336	1.40	8,871
H266912	9606	11/1/1998	67	Pre	4,542	1.40	6,359
H266984	9606	8/15/1998	74	Pre	5,857	1.40	8,200
H267093	9606	9/18/1998	69	Pre	1,473	1.40	2,062
H267223	9606	11/25/1998	69	Pre	2,391	1.40	3,347
H267282	9606	11/1/1998	71	Pre	3,788	1.40	5,303
H267338	9606	10/26/1998	72	Pre	2,645	1.40	3,703
H267339	9606	10/26/1998	66	Pre	1,710	1.40	2,394
H267359	9606	12/1/1998	65	Pre	2,387	1.40	3,341
H267360	9606	12/1/1998	68	Pre	1,994	1.40	2,792
H267361	9606	10/27/1998	71	Pre	3,293	1.40	4,611
H267661	9606	10/14/1998	73	Pre	3,091	1.40	4,327
H267880	9606	12/9/1998	79	Pre	6,356	1.40	8,898
H267969	9606	12/21/1998	69	Pre	1,889	1.40	2,645
H267975	9606	12/21/1998	66	Pre	2,099	1.40	2,939
H268001	9606	2/1/1999	68	Pre	718	1.40	1,006
H268045	9606	1/19/1999	66	Pre	1,049	1.40	1,469
H268046	9606	1/19/1999	72	Pre	1,611	1.40	2,255
H268125	9606	1/20/1999	75	Pre	5,894	1.40	8,252
H268126	9606	1/18/1999	66	Pre	2,391	1.40	3,347
H268191	9606	3/1/1999	62	Pre	1,702	1.40	2,382
H268261	9606	2/28/1999	66	Pre	2,740	1.40	3,836
H268266	9606	1/18/1999	67	Pre	3,586	1.40	5,020
H268409	9606	2/10/1999	70	Pre	3,097	1.40	4,336
H268471	9606	4/10/1999	72	Pre	2,395	1.40	3,353
H268522	9606	2/24/1999	63	Pre	1,924	1.40	2,694
H268691	9606	2/26/1999	68	Pre	2,391	1.40	3,347
H268798	9606	5/1/1999	75	Pre	4,126	1.40	5,777
H268803	9606	5/8/1999	70	Pre	2,873	1.40	4,023
H268845	9606	5/4/1999	68	Pre	2,391	1.40	3,347
H269040	9606	5/1/1999	75	Pre	8,603	1.40	12,045
H269106	9606	4/1/1999	71	Pre	4,167	1.40	5,834
H269171	9606	4/4/1999	76	Pre	3,429	1.40	4,800
H269219	9606	4/6/1999	67	Pre	2,391	1.40	3,347
H269415	9606	6/1/1999	72	Pre	6,086	1.40	8,521
H269474	9606	6/1/1999	67	Pre	2,391	1.40	3,347

Exhibit I Policy listing with Current and Revised premiums
Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
H269689	9606	5/20/1999	64	Pre	3,541	1.40	4,957
H269793	9606	6/1/1999	64	Pre	1,894	1.40	2,652
H270014	9606	7/15/1999	76	Pre	4,233	1.40	5,926
H270087	9606	7/28/1999	72	Pre	4,106	1.40	5,749
H270244	9606	7/13/1999	70	Pre	3,871	1.40	5,420
H270307	9606	7/27/1999	67	Pre	2,391	1.40	3,347
H270469	9606	7/28/1999	64	Pre	1,924	1.40	2,694
H270572	9606	8/1/1999	57	Pre	1,331	1.40	1,863
H270587	9606	8/15/1999	78	Pre	6,801	1.40	9,521
H270604	9606	8/18/1999	72	Pre	4,106	1.40	5,749
H270612	9606	7/14/1999	69	Pre	2,151	1.40	3,012
H270666	9606	9/21/1999	68	Pre	2,869	1.40	4,016
H270667	9606	9/1/1999	68	Pre	1,839	1.40	2,574
H270777	9606	10/1/1999	64	Pre	1,224	1.40	1,714
H270792	9606	9/1/1999	63	Pre	1,656	1.40	2,318
H270820	9606	9/1/1999	65	Pre	4,010	1.40	5,613
H270890	9606	9/21/1999	72	Pre	4,106	1.40	5,749
H270917	9606	11/1/1999	65	Pre	2,317	1.40	3,244
H270942	9606	9/21/1999	72	Pre	4,106	1.40	5,749
H271002	9606	9/22/1999	71	Pre	3,073	1.40	4,302
H271068	9606	11/1/1999	61	Pre	3,841	1.40	5,377
H271208	9606	10/14/1999	69	Pre	3,586	1.40	5,020
H271255	9606	10/21/1999	73	Pre	4,717	1.40	6,603
H271420	9606	11/4/1999	70	Pre	4,645	1.40	6,503
H400050	9606	9/20/1999	71	Pre	4,266	1.40	5,972
H400165	9606	10/27/1999	78	Pre	3,817	1.40	5,344
400234	9607	12/13/1999	66	Pre	2,839	1.40	3,975
400236	9607	12/13/1999	65	Pre	3,468	1.40	4,856
400319	9607	1/11/2000	63	Pre	1,437	1.40	2,011
400461	9607	2/1/2000	70	Pre	2,955	1.40	4,136
400536	9607	2/10/2000	69	Pre	3,226	1.40	4,517
400727	9607	1/6/2000	70	Pre	4,290	1.40	6,005
401150	9607	3/1/2000	64	Pre	2,352	1.40	3,292
401234	9607	4/1/2000	70	Pre	3,861	1.40	5,405
401247	9607	2/17/2000	60	Pre	2,352	1.40	3,292
401537	9607	3/19/2000	68	Pre	2,239	1.40	3,134
401539	9607	3/19/2000	69	Pre	2,157	1.40	3,020
402341	9607	6/16/2000	64	Pre	2,449	1.40	3,428
402353	9607	5/21/2000	72	Pre	2,695	1.40	3,773
402355	9607	5/21/2000	67	Pre	2,071	1.40	2,899
402452	9607	8/1/2000	64	Pre	1,458	1.40	2,042
402687	9607	7/25/2000	59	Pre	1,938	1.40	2,714
402690	9607	7/28/2000	76	Pre	6,118	1.40	8,565
402700	9607	8/23/2000	74	Pre	4,908	1.40	6,872
402731	9607	8/8/2000	64	Pre	1,613	1.40	2,258

Exhibit I Policy listing with Current and Revised premiums
Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
402818	9607	9/25/2000	70	Pre	4,122	1.40	5,770
402865	9607	9/2/2000	64	Pre	1,866	1.40	2,612
402920	9607	9/13/2000	63	Pre	3,242	1.40	4,538
403099	9607	8/13/2000	64	Pre	2,116	1.40	2,963
403100	9607	11/22/2000	64	Pre	2,593	1.40	3,631
403269	9607	1/1/2001	68	Pre	2,157	1.40	3,020
403293	9607	11/6/2000	68	Pre	2,940	1.40	4,116
403414	9607	11/10/2000	62	Pre	3,107	1.40	4,349
403481	9607	11/16/2000	61	Pre	2,701	1.40	3,782
403572	9607	12/1/2000	63	Pre	2,116	1.40	2,963
403575	9607	12/4/2000	56	Pre	1,914	1.40	2,679
403608	9607	12/26/2000	74	Pre	4,934	1.40	6,907
403610	9607	12/4/2000	62	Pre	2,116	1.40	2,963
403611	9607	12/4/2000	61	Pre	2,352	1.40	3,292
403650	9607	12/28/2000	63	Pre	2,701	1.40	3,782
403662	9607	12/19/2000	68	Pre	2,978	1.40	4,169
403834	9607	1/23/2001	77	Pre	3,610	1.40	5,054
404113	9607	4/16/2001	68	Pre	2,235	1.40	3,129
404236	9607	2/20/2001	71	Pre	1,709	1.40	2,392
404274	9607	1/16/2001	69	Pre	2,904	1.40	4,065
404275	9607	3/14/2001	66	Pre	1,726	1.40	2,416
404306	9607	1/28/2001	71	Pre	2,955	1.40	4,137
404307	9607	4/1/2001	67	Pre	2,478	1.40	3,469
404624	9607	6/25/2001	75	Pre	3,920	1.40	5,488
404625	9607	6/25/2001	73	Pre	3,867	1.40	5,414
404685	9607	3/28/2001	72	Pre	4,177	1.40	5,848
404732	9607	6/1/2001	72	Pre	4,351	1.40	6,092
404739	9607	4/19/2001	64	Pre	1,410	1.40	1,975
404816	9607	7/15/2001	69	Pre	7,424	1.40	10,394
404909	9607	7/1/2001	62	Pre	1,612	1.40	2,257
404910	9607	7/1/2001	64	Pre	1,451	1.40	2,031
405045	9607	7/28/2001	68	Pre	3,107	1.40	4,349
405082	9607	9/1/2001	67	Pre	3,712	1.40	5,197
405098	9607	9/1/2001	64	Pre	1,536	1.40	2,151
405112	9607	8/15/2001	64	Pre	863	1.40	1,208
405113	9607	9/15/2001	67	Pre	857	1.40	1,200
405121	9607	8/23/2001	67	Pre	2,904	1.40	4,065
405122	9607	8/23/2001	64	Pre	2,352	1.40	3,292
405204	9607	10/1/2001	68	Pre	2,904	1.40	4,065
405371	9607	12/1/2001	67	Pre	1,681	1.40	2,353
405372	9607	11/1/2001	64	Pre	980	1.40	1,371
405382	9607	9/22/2001	59	Pre	1,973	1.40	2,763
405434	9607	9/10/2001	64	Pre	1,399	1.40	1,959
405861	9607	3/1/2002	69	Pre	2,694	1.40	3,771
405919	9607	2/26/2002	65	Pre	3,020	1.40	4,228

Exhibit I Policy listing with Current and Revised premiums
Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
405961	9607	4/16/2002	62	Pre	1,697	1.40	2,376
405969	9607	5/1/2002	69	Pre	3,226	1.40	4,517
406083	9607	3/28/2002	64	Pre	2,431	1.40	3,404
406090	9607	4/5/2002	69	Pre	3,226	1.40	4,517
406277	9607	8/1/2002	60	Pre	952	1.40	1,332
406333	9607	6/14/2002	59	Pre	1,907	1.40	2,669
406334	9607	6/14/2002	53	Pre	1,630	1.40	2,281
406344	9607	6/12/2002	66	Pre	3,270	1.40	4,577
406345	9607	6/12/2002	63	Pre	2,701	1.40	3,782
406373	9607	8/1/2002	67	Pre	1,489	1.40	2,084
H264942	9607	5/1/1998	70	Pre	4,290	1.40	6,005
H265017	9607	5/5/1998	69	Pre	3,226	1.40	4,517
H265067	9607	5/21/1998	70	Pre	3,232	1.40	4,524
H265071	9607	5/7/1998	69	Pre	3,226	1.40	4,517
H265971	9607	8/1/1998	71	Pre	7,904	1.40	11,066
H266265	9607	6/19/1998	72	Pre	3,670	1.40	5,138
H266367	9607	8/13/1998	68	Pre	3,226	1.40	4,517
H266673	9607	8/13/1998	59	Pre	2,118	1.40	2,966
H266869	9607	10/1/1998	56	Pre	1,914	1.40	2,679
H266913	9607	10/1/1998	64	Pre	4,468	1.40	6,255
H267001	9607	12/1/1998	64	Pre	2,352	1.40	3,292
H267153	9607	12/1/1998	66	Pre	4,626	1.40	6,477
H267411	9607	11/18/1998	66	Pre	2,492	1.40	3,489
H267794	9607	1/3/1999	69	Pre	2,735	1.40	3,830
H267882	9607	1/5/1999	66	Pre	2,116	1.40	2,962
H267883	9607	11/28/1998	71	Pre	5,147	1.40	7,205
H267919	9607	1/2/1999	78	Pre	5,164	1.40	7,230
H268014	9607	1/13/1999	69	Pre	3,226	1.40	4,517
H268243	9607	4/1/1999	67	Pre	2,351	1.40	3,291
H268524	9607	2/26/1999	59	Pre	1,919	1.40	2,687
H268525	9607	2/26/1999	58	Pre	2,132	1.40	2,985
H268890	9607	4/1/1999	63	Pre	1,175	1.40	1,646
H269087	9607	5/1/1999	71	Pre	3,440	1.40	4,816
H269195	9607	4/3/1999	69	Pre	3,997	1.40	5,595
H269197	9607	1/28/1999	74	Pre	2,842	1.40	3,978
H269266	9607	4/15/1999	69	Pre	2,071	1.40	2,899
H269354	9607	5/5/1999	76	Pre	6,512	1.40	9,117
H269355	9607	5/3/1999	68	Pre	3,226	1.40	4,517
H269364	9607	5/1/1999	64	Pre	2,116	1.40	2,963
H269465	9607	4/2/1999	64	Pre	1,224	1.40	1,714
H269688	9607	6/5/1999	72	Pre	6,333	1.40	8,866
H269824	9607	6/7/1999	64	Pre	1,164	1.40	1,629
H269869	9607	6/8/1999	69	Pre	1,411	1.40	1,975
H270021	9607	7/1/1999	72	Pre	4,304	1.40	6,025
H270241	9607	9/15/1999	63	Pre	1,394	1.40	1,951

Exhibit I Policy listing with Current and Revised premiums
Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
H270576	9607	9/1/1999	69	Pre	2,157	1.40	3,020
H270594	9607	9/1/1999	64	Pre	1,809	1.40	2,533
H270623	9607	8/23/1999	59	Pre	2,223	1.40	3,112
H270793	9607	8/16/1999	64	Pre	4,180	1.40	5,851
H270803	9607	10/1/1999	65	Pre	3,020	1.40	4,228
H270915	9607	10/1/1999	64	Pre	2,116	1.40	2,963
H270916	9607	10/1/1999	61	Pre	2,352	1.40	3,292
H271298	9607	10/12/1999	62	Pre	2,352	1.40	3,292
400317	9608	12/1/1999	69	Pre	4,159	1.40	5,823
400572	9608	12/18/1999	66	Pre	4,747	1.40	6,645
400816	9608	3/3/2000	72	Pre	6,612	1.40	9,257
401250	9608	2/4/2000	68	Pre	3,743	1.40	5,240
401416	9608	3/6/2000	70	Pre	6,209	1.40	8,693
401751	9608	4/3/2000	69	Pre	2,885	1.40	4,039
401948	9608	5/15/2000	68	Pre	3,209	1.40	4,493
401957	9608	5/13/2000	70	Pre	2,401	1.40	3,361
402114	9608	6/10/2000	68	Pre	4,117	1.40	5,764
402115	9608	6/10/2000	69	Pre	5,485	1.40	7,679
402191	9608	7/1/2000	64	Pre	2,281	1.40	3,194
402196	9608	7/1/2000	61	Pre	4,047	1.40	5,665
402866	9608	9/5/2000	56	Pre	2,861	1.40	4,005
402867	9608	9/6/2000	72	Pre	10,653	1.40	14,915
402950	9608	10/17/2000	75	Pre	2,309	1.40	3,232
403294	9608	11/6/2000	65	Pre	3,787	1.40	5,301
403592	9608	12/5/2000	64	Pre	3,183	1.40	4,457
403593	9608	12/5/2000	63	Pre	3,537	1.40	4,952
403721	9608	1/15/2001	64	Pre	4,062	1.40	5,687
404762	9608	6/1/2001	70	Pre	5,944	1.40	8,321
404802	9608	6/1/2001	66	Pre	4,159	1.40	5,823
404828	9608	6/4/2001	64	Pre	2,659	1.40	3,722
404872	9608	8/1/2001	68	Pre	2,146	1.40	3,005
404873	9608	8/1/2001	65	Pre	2,385	1.40	3,339
404985	9608	7/25/2001	73	Pre	4,767	1.40	6,674
405314	9608	9/7/2001	69	Pre	3,301	1.40	4,621
405402	9608	11/16/2001	69	Pre	3,851	1.40	5,391
405404	9608	1/11/2002	68	Pre	2,650	1.40	3,710
405632	9608	1/18/2002	69	Pre	3,576	1.40	5,006
405705	9608	1/23/2002	71	Pre	3,074	1.40	4,304
405858	9608	2/16/2002	49	Pre	1,585	1.40	2,219
405859	9608	4/14/2002	49	Pre	1,978	1.40	2,769
405920	9608	1/21/2002	73	Pre	5,649	1.40	7,909
405960	9608	4/16/2002	53	Pre	2,442	1.40	3,418
406082	9608	3/28/2002	58	Pre	2,274	1.40	3,183
406108	9608	4/4/2002	61	Pre	5,659	1.40	7,923
406243	9608	4/28/2002	73	Pre	6,514	1.40	9,119

Exhibit I Policy listing with Current and Revised premiums
Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
406428	9608	7/16/2002	64	Pre	4,358	1.40	6,101
406457	9608	7/24/2002	59	Pre	2,869	1.40	4,016
H265068	9608	5/16/1998	75	Pre	5,671	1.40	7,939
H265596	9608	7/15/1998	78	Pre	3,566	1.40	4,992
H265834	9608	7/10/1998	67	Pre	2,862	1.40	4,006
H265835	9608	7/10/1998	66	Pre	3,336	1.40	4,670
H266000	9608	7/15/1998	52	Pre	1,863	1.40	2,608
H266001	9608	7/15/1998	50	Pre	2,207	1.40	3,089
H266266	9608	9/1/1998	69	Pre	3,327	1.40	4,658
H267321	9608	9/24/1998	63	Pre	3,861	1.40	5,405
H267487	9608	12/1/1998	67	Pre	4,159	1.40	5,823
H267879	9608	12/9/1998	60	Pre	2,009	1.40	2,813
H267917	9608	1/5/1999	69	Pre	3,576	1.40	5,006
H268201	9608	1/27/1999	70	Pre	1,374	1.40	1,923
H268229	9608	3/7/1999	61	Pre	2,659	1.40	3,722
H268327	9608	2/8/1999	63	Pre	2,635	1.40	3,690
H268726	9608	2/27/1999	71	Pre	2,266	1.40	3,173
H269365	9608	4/23/1999	63	Pre	7,280	1.40	10,192
H270113	9608	8/1/1999	63	Pre	3,537	1.40	4,952
H270165	9608	7/7/1999	61	Pre	1,960	1.40	2,745
H270263	9608	9/1/1999	69	Pre	4,159	1.40	5,823
H270687	9608	10/1/1999	71	Pre	6,149	1.40	8,608
400883	9610	1/10/2000	74	Pre	1,748	1.40	2,447
401321	9610	4/20/2000	76	Pre	791	1.40	1,108
401962	9610	4/27/2000	78	Pre	2,300	1.40	3,220
404062	9610	2/15/2001	74	Pre	1,610	1.40	2,254
404557	9610	4/17/2001	68	Pre	1,265	1.40	1,771
404558	9610	4/17/2001	70	Pre	1,149	1.40	1,608
405179	9610	9/7/2001	80	Pre	3,197	1.40	4,476
406935	9610	2/1/2003	74	Pre	2,415	1.40	3,381
406936	9610	2/1/2003	76	Pre	2,337	1.40	3,272
407352	9610	4/21/2003	70	Pre	1,277	1.40	1,787
H263671	9610	2/12/1998	71	Pre	1,449	1.40	2,029
H265073	9610	5/13/1998	78	Pre	2,300	1.40	3,220
H265547	9610	6/3/1998	71	Pre	2,753	1.40	3,854
H265780	9610	6/24/1998	70	Pre	1,277	1.40	1,787
H266739	9610	9/9/1998	71	Pre	1,449	1.40	2,029
H267095	9610	10/1/1998	69	Pre	1,656	1.40	2,318
H267228	9610	10/13/1998	74	Pre	1,748	1.40	2,447
H267538	9610	12/1/1998	80	Pre	1,574	1.40	2,204
H267826	9610	12/16/1998	76	Pre	1,955	1.40	2,737
H268408	9610	2/10/1999	73	Pre	1,470	1.40	2,058
H269168	9610	4/14/1999	72	Pre	725	1.40	1,014
H269200	9610	5/1/1999	80	Pre	1,021	1.40	1,429
H270285	9610	7/8/1999	75	Pre	1,840	1.40	2,576

Exhibit I Policy listing with Current and Revised premiums

Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
H270573	9610	8/1/1999	70	Pre	1,000	1.40	1,399
H271600	9610	1/6/2000	69	Pre	1,104	1.40	1,546
407057	9611	12/28/2002	71	Pre	2,013	1.40	2,818

Exhibit I Policy listing with Current and Revised premiums
Form Number - TNQ-LTC-2000(VA)
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
406744	2200	10/28/2002	72	Pre	2,339	1.40	3,275
406877	2200	12/20/2002	65	Pre	1,392	1.40	1,948
407608	2200	8/19/2003	68	Pre	1,817	1.40	2,544
406772	2203	10/3/2002	67	Pre	2,277	1.40	3,188
406793	2203	10/8/2002	74	Pre	4,959	1.40	6,942
406903	2203	11/28/2002	66	Pre	2,211	1.40	3,095
406904	2203	1/1/2003	64	Pre	2,111	1.40	2,956
407062	2203	1/14/2003	68	Pre	2,450	1.40	3,429
407076	2203	1/15/2003	64	Pre	2,463	1.40	3,449
407202	2203	4/16/2003	87	Pre	6,039	1.40	8,454
407216	2203	3/6/2003	66	Pre	2,358	1.40	3,301
407314	2203	4/9/2003	65	Pre	2,577	1.40	3,608
407315	2203	3/4/2003	64	Pre	1,305	1.40	1,828
407332	2203	4/17/2003	71	Pre	2,933	1.40	4,106
407466	2203	6/17/2003	74	Pre	4,402	1.40	6,163
407614	2203	8/1/2003	61	Pre	1,779	1.40	2,491
407616	2203	7/27/2003	73	Pre	2,967	1.40	4,154
407638	2203	8/27/2003	73	Pre	3,591	1.40	5,028
407639	2203	8/27/2003	69	Pre	2,714	1.40	3,800
407667	2203	8/17/2003	67	Pre	2,197	1.40	3,075
407717	2203	8/27/2003	84	Pre	6,889	1.40	9,644
407780	2203	9/18/2003	84	Pre	4,968	1.40	6,955
406477	2204	8/1/2002	64	Pre	845	1.40	1,182
406480	2204	8/1/2002	54	Pre	446	1.40	625
407058	2204	2/3/2003	67	Pre	1,968	1.40	2,755
407118	2204	2/1/2003	63	Pre	2,220	1.40	3,107
407147	2204	3/19/2003	69	Pre	3,080	1.40	4,312
407148	2204	3/19/2003	60	Pre	1,877	1.40	2,628
407218	2204	1/28/2003	66	Pre	2,588	1.40	3,623
407347	2204	4/17/2003	69	Pre	3,554	1.40	4,975
407437	2204	7/1/2003	64	Pre	1,050	1.40	1,470
406860	2205	10/2/2002	61	Pre	2,950	1.40	4,130
407213	2205	3/26/2003	60	Pre	1,853	1.40	2,594
407214	2205	3/26/2003	57	Pre	1,668	1.40	2,335
407453	2205	6/23/2003	58	Pre	1,762	1.40	2,467
407691	2205	8/26/2003	63	Pre	3,322	1.40	4,651
407692	2205	8/26/2003	58	Pre	2,415	1.40	3,381
407167	3203	2/14/2003	61	Pre	884	1.40	1,238

Exhibit I Policy listing with Current and Revised premiums

Form Number - TQ-LTC-2000(VA)-R
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
406805	3200	10/7/2002	61	Pre	663	1.40	928
406884	3200	12/12/2002	60	Pre	519	1.40	726
407119	3200	2/1/2003	65	Pre	1,149	1.40	1,608
407166	3200	4/17/2003	62	Pre	782	1.40	1,095
407219	3200	3/4/2003	82	Pre	4,427	1.40	6,198
407407	3200	6/5/2003	71	Pre	1,366	1.40	1,913

Exhibit II
Policy Form & Benefits

Policy Forms: QH-9606-LTC-APC Tax Qualified Long Term Care
SH-9606-LTC-APC Non-Qualified Supplement

1. Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2. Benefit Conditions. In order for benefits to be payable under the tax qualified form QH-9606-LTC-APC, a covered person must be certified as Chronically Ill or Cognitively Impaired. If the claimant's condition does not qualify for benefits under the tax qualified definition, benefits may be payable under the supplemental policy (SH-9606-LTC-APC). For the supplemental plan, the claimant must be unable to perform two of five ADL's, have a Cognitive Impairment or required care due to a Medical Necessity.

3. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code.

4. ADL's. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. Home health care benefits may be paid under the Alternate Plan of Care.

6. Waiver of premium. After benefits in the policy have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider Form 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits (Rider Form 96-ROB). The rider restores the maximum benefit amount under the base policy. In order for benefits to be restored, the insured must not have qualified for care nor have received any care or services for a period of 180 consecutive days.

Policy Forms: QH-9610-HCP Home Health Care
SH-9610-HCP Non-Qualified Supplement

1. Home Health Care Benefits. The policy provides home health care services provided by Home Health Care Specialists including registered nurses, licensed physical speech and occupational therapists, chemotherapy specialists, home health aides and licensed certified professionals.

2. SH-9610-HCP must supplement a tax qualified policy under series QH-9616-HCP. Benefits paid under this supplement will not duplicate any benefits payable under the tax qualified policy.

3. Benefit Conditions. In order for benefits to be payable under the policy, the insured's need for home health care services must be due to their inability to perform 2 out of 5 ADL's, a Cognitive Impairment or medical necessity.

4. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. The Alternate Plan of Care must be mutually agreeable to the insured, the insured's physician and the company.

6. Waiver of premium. After benefits have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid). Pre-existing conditions that are disclosed on the application are covered immediately.

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider Form 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

Exhibit III
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase
(All policies including those issued prior to rate stabilization)
Nationwide Experience

Based on historical data through 06/30/12.

			WITHOUT RATE INCREASE								WITH RATE INCREASE								ASSUMPTIONS												
																			Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Total Earned Premium	Rate Increase Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Total Earned Premium	Rate Increase Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(C')	(D')	(E')	(F')	(J')		(B)	(C')	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	86,576	0	9,309	0	9,309	10.8%	0	10.8%	86,576	0	9,309	0	9,309	10.8%	0	10.8%												17.25	2.3202
	Jan-96	Dec-96	280,021	0	46,188	0	46,188	16.5%	180,288	80.9%	280,021	0	46,188	0	46,188	16.5%	180,288	80.9%												16.25	2.2097
	Jan-97	Dec-97	692,718	0	97,025	0	97,025	14.0%	527,446	64.1%	692,718	0	97,025	0	97,025	14.0%	527,446	64.1%												15.25	2.1045
	Jan-98	Dec-98	2,154,207	0	404,431	0	404,431	18.8%	1,352,901	57.1%	2,154,207	0	404,431	0	404,431	18.8%	1,352,901	57.1%												14.25	2.0043
	Jan-99	Dec-99	4,171,810	0	652,608	0	652,608	15.6%	3,268,749	61.6%	4,171,810	0	652,608	0	652,608	15.6%	3,268,749	61.6%												13.25	1.9089
	Jan-00	Dec-00	6,029,902	0	1,282,588	0	1,282,588	21.3%	5,511,135	58.5%	6,029,902	0	1,282,588	0	1,282,588	21.3%	5,511,135	58.5%												12.25	1.8180
Past	Jan-01	Dec-01	7,539,539	0	3,196,325	0	3,196,325	42.4%	7,075,184	63.1%	7,539,539	0	3,196,325	0	3,196,325	42.4%	7,075,184	63.1%												11.25	1.7314
Experience	Jan-02	Dec-02	8,196,351	0	1,989,836	125,297	2,115,133	25.8%	9,112,016	50.7%	8,196,351	0	1,989,836	125,297	2,115,133	25.8%	9,112,016	50.7%												10.25	1.6489
	Jan-03	Dec-03	8,375,665	0	4,241,615	0	4,241,615	50.6%	12,817,500	94.9%	8,375,665	0	4,241,615	0	4,241,615	50.6%	12,817,500	94.9%												9.25	1.5704
	Jan-04	Dec-04	8,247,364	61,206	3,727,122	142,717	3,869,839	46.9%	16,804,429	95.3%	8,247,364	61,206	3,727,122	142,717	3,869,839	46.9%	16,804,429	96.0%												8.25	1.4956
	Jan-05	Dec-05	8,152,589	856,315	4,162,629	215,156	4,377,785	53.7%	19,700,376	89.2%	8,152,589	856,315	4,162,629	215,156	4,377,785	53.7%	19,700,376	99.7%												7.25	1.4244
	Jan-06	Dec-06	8,004,759	1,776,469	3,634,053	376,284	4,010,337	50.1%	22,224,019	81.6%	8,004,759	1,776,469	3,634,053	376,284	4,010,337	50.1%	22,224,019	104.9%												6.25	1.3566
	Jan-07	Dec-07	7,648,172	1,969,902	4,299,654	612,853	4,912,507	64.2%	24,461,061	93.5%	7,648,172	1,969,902	4,299,654	612,853	4,912,507	64.2%	24,461,061	125.9%												5.25	1.2920
	Jan-08	Dec-08	7,331,151	1,929,340	4,155,287	1,128,846	5,284,133	72.1%	26,769,760	103.6%	7,331,151	1,929,340	4,155,287	1,128,846	5,284,133	72.1%	26,769,760	140.6%												4.25	1.2305
	Jan-09	Dec-09	6,875,859	2,001,019	4,258,805	1,508,843	5,767,648	83.9%	28,384,403	107.4%	6,875,859	2,001,019	4,258,805	1,508,843	5,767,648	83.9%	28,384,403	151.4%												3.25	1.1719
	Jan-10	Dec-10	6,730,170	2,177,570	2,828,291	1,927,203	4,755,494	70.7%	30,018,232	94.9%	6,730,170	2,177,570	2,828,291	1,927,203	4,755,494	70.7%	30,018,232	140.3%												2.25	1.1161
	Jan-11	Dec-11	6,576,404	2,474,587	1,911,562	4,681,184	6,592,746	100.2%	30,785,609	111.9%	6,576,404	2,474,587	1,911,562	4,681,184	6,592,746	100.2%	30,785,609	179.4%												1.25	1.0629
	Jan-12	Jun-12	3,270,345	1,339,962	64,131	2,552,145	2,616,276	80.0%	31,325,952	96.5%	3,270,345	1,339,962	64,131	2,552,145	2,616,276	80.0%	31,325,952	163.5%												0.25	1.0123
	Jul-12	Jun-13	6,150,777	2,521,551			4,474,325	72.7%	31,241,166	71.4%	6,323,737	2,822,494			4,474,198	70.8%	31,047,915	119.8%	15.5%	12/1/2012	42.3%	6.6%	1.1000	0.0789	0.0008	0.0005	0.9203	0.9211	0.9211	-0.50	0.9759
	Jul-13	Jun-14	5,654,755	2,318,204			4,588,939	81.2%	32,219,538	98.5%	6,187,515	2,825,274			4,588,313	74.2%	31,636,175	154.0%				8.4%	1.1179	0.0825	0.0011	0.0007	0.9164	0.9175	0.9175	-1.50	0.9294
	Jul-14	Jun-15	5,176,659	2,122,205			4,691,448	90.6%	32,927,620	104.3%	5,865,043	2,413,768			4,690,808	80.0%	32,332,254	156.1%					1.1195	0.0868	0.0000	0.0000	0.9132	0.9132	0.9132	-2.50	0.8852
	Jul-15	Jun-16	4,717,542	1,933,987			4,770,584	101.1%	33,330,951	109.7%	5,344,873	2,199,691			4,769,934	89.2%	32,729,110	164.3%					1.1184	0.0908	0.0000	0.0000	0.9092	0.9092	0.9092	-3.50	0.8430
	Jul-16	Jun-17	4,279,072	1,754,233			4,830,712	112.9%	33,433,568	115.3%	4,848,096	1,995,242			4,830,053	99.6%	32,830,705	172.9%					1.1193	0.0953	0.0000	0.0000	0.9047	0.9047	0.9047	-4.50	0.8029
	Jul-17	Jun-18	3,862,379	1,583,407			4,853,939	125.7%	33,246,527	120.8%	4,375,992	1,800,946			4,853,277	110.9%	32,647,892	181.4%					1.1161	0.0997	0.0000	0.0000	0.9003	0.9003	0.9003	-5.50	0.7646
Future	Jul-18	Jun-19	3,468,713	1,422,021			4,856,306	140.0%	32,782,920	126.6%	3,929,977	1,617,388			4,855,644	123.6%	32,193,517	190.3%					1.1171	0.1044	0.0000	0.0000	0.8956	0.8956	0.8956	-6.50	0.7282
Experience	Jul-19	Jun-20	3,098,713	1,270,338			4,835,978	156.1%	32,053,128	132.5%	3,510,775	1,444,865			4,835,319	137.7%	31,477,762	199.4%					1.1179	0.1092	0.0000	0.0000	0.8908	0.8908	0.8908	-7.50	0.6936
	Jul-20	Jun-21	2,752,967	1,128,597			4,785,003	173.8%	31,081,161	138.5%	3,119,053	1,283,651			4,784,351	153.4%	30,524,187	208.7%					1.1171	0.1143	0.0000	0.0000	0.8857	0.8857	0.8857	-8.50	0.6605
	Jul-21	Jun-22	2,431,770	996,920			4,706,597	193.5%	29,882,276	144.2%	2,755,143	1,133,884			4,705,955	170.8%	29,347,776	217.7%					1.1170	0.1194	0.0000	0.0000	0.8806	0.8806	0.8806	-9.50	0.6291
	Jul-22	Jun-23	2,135,200	875,339			4,597,183	215.3%	28,488,136	150.0%	2,419,135	995,599			4,596,556	190.0%	27,979,613	226.8%					1.1161	0.1249	0.0000	0.0000	0.8751	0.8751	0.8751	-10.50	0.5991
	Jul-23	Jun-24	1,863,232	763,844			4,457,480	239.2%	26,909,695	154.5%	2,111,001	868,786			4,456,872	211.1%	26,430,449	234.1%					1.1148	0.1302	0.0000	0.0000	0.8698	0.8698	0.8698	-11.50	0.5706
	Jul-24	Jun-25	1,615,519	662,293			4,290,364	265.6%	25,193,291	159.3%	1,830,348	753,283			4,289,779	234.4%	24,745,760	241.9%					1.1141	0.1361	0.0000	0.0000	0.8639	0.8639	0.8639	-12.50	0.5434
	Jul-25	Jun-26	1,391,302	570,373			4,089,155	293.9%	23,364,138	162.4%	1,576,315	648,735			4,088,598	259.4%	22,950,300	247.2%					1.1108	0.1420	0.0000	0.0000	0.8580	0.8580	0.8580	-13.50	0.5175
	Jul-26	Jun-27	1,189,820	487,774			3,864,179	324.8%	21,464,118	165.1%	1,348,041	554,788			3,863,652	286.6%	21,085,186	251.9%					1.1093	0.1482	0.0000	0.0000	0.8518	0.8518	0.8518	-14.50	0.4929
	Jul-27	Jun-28	1,009,985	414,050			3,606,877	357.1%	19,527,861	165.4%	1,144,291	470,935			3,606,385	315.2%	19,184,416	253.3%					1.1042	0.1547	0.0000	0.0000	0.8453	0.8453	0.8453	-15.50	0.4694
	Jul-28	Jun-29	850,743	348,767			3,340,146	392.6%	17,595,802	165.5%	963,873	396,683			3,339,691	346.5%	17,287,682	254.4%					1.1040	0.1612	0.0000	0.0000	0.8388	0.8388	0.8388	-16.50	0.4471
	Jul-29	Jun-30	710,933	291,452			3,062,055	430.7%	15,700,170	164.1%	805,472	331,493			3,061,638	380.1%	15,426,608	253.3%					1.1019	0.1681	0.0000	0.0000	0.8319	0.8319	0.8319	-17.50	0.4258
	Jul-30	Jun-31	589,241	241,563			2,775,920	471.1%	13,868,555	160.3%	667,597	274,751			2,775,542	415.8%	13,628,286	248.8%					1.0988	0.1749	0.0000	0.0000	0.8251	0.8251	0.8251	-18.50	0.4055
	Jul-31	Jun-32	484,215	198,507			2,487,561	513.7%	12,125,010	153.7%	548,605	225,779			2,487,222	453.4%	11,916,332	240.2%					1.0958	0.1823	0.0000	0.0000	0.8177	0.8177	0.8177	-19.50	0.3862
	Jul-32	Jun-33	394,291	161,642			2,198,879	557.7%	10,490,191	143.1%	446,723	183,849			2,198,579	492.2%	10,311,041	225.7%					1.0912	0.1899	0.0000	0.0000	0.8101	0.8101	0.8101	-20.50	0.3678
	Jul-33	Jun-34	318,138	130,423			1,919,830	603.5%	8,985,682	130.5%	360,443	148,341			1,919,568	532.6%	8,833,608	208.5%					1.0874	0.1971	0.0000	0.0000	0.8029	0.8029	0.8029	-21.50	0.3503
	Jul-34	Jun-35	254,357	104,275			1,653,014	649.9%	7,628,635	116.4%	288,181	118,601			1,652,789	573.5%	7,500,869	188.7%					1.0826	0.2047	0.0000	0.0000	0.7953	0.7953	0.7953	-22.50	0.3336
	Jul-35	Jun-36	201,522	82,615			1,406,355	697.9%	6,423,727	100.0%	228,320	93,965			1,406,163	615.9%	6,317,436	165.8%					1.0790	0.2115	0.0000	0.0000	0.7885	0.7885	0.7885	-23.50	0.3177
	Jul-36	Jun-37	158,233	64,868			1,184,763	748.7%	5,372,201	84.2%	179,274	73,781			1,184,601	660.8%	5,284,517	143.8%					1.0786	0.2190	0.0000	0.0000	0.7810	0.7810	0.7810	-24.50	0.3026
Without Interest																															
Past			100,363,601	14,586,372	40,961,459		54,231,986	54.0%	31,325,952	85.2%	100,363,601	14,586,372	40,961,459		54,231,986	54.0%	31,325,952	85.2%													
Future			54,760,070	22,449,249			92,327,592	168.6%	(25,953,751)	121.2%	61,177,825	25,676,573			92,315,487	150.9%	(25,953,751)	108.5%													
Lifetime			155,123,671	37,035,621			146,559,578	94.5%	5,372,201	97.9%	161,541,426	40,262,945			146,547,473	90.7%	5,372,201	94.0%													
With Interest																															
Past			144,821,768	17,402,295			72,434,090	50.0%	46,723,674	82.3%	144,821,768	17,402,295			72,434,090	50.0%	46,723,674	82.3%													
Future			40,792,781	16,723,267			58,472,609	143.3%	(11,336,972)	115.5%	45,384,198	19,151,705			58,465,109	128.8%	(11,661,154)	103.1%													
Lifetime			185,614,548	34,125,562			130,906,699	70.5%	35,386,702	89.6%	190,205,966	36,554,000			130,899,198	68.8%	35,062,521	87.3%													
Anticipated Loss Ratio [(PV future claims - policy reserves + PV terminal policy reserve) / (PV future premium)]										70.5%								63.4%													
							Earned Premium	Factor																									
			Accumulated Initial				127,419,472	58.0%			73,903,294																					
			Accumulated Prior Rate Inc				17,402,295	85.0%			14,791,951																					
			PV Future Initial				26,232,493	58.0%			15,214,846																					
			PV Future Rate Inc				19,151,705	85.0%			16,278,949																					
											120,189,040	< Inc claims			130,899,198																	

Exhibit III VA
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase *Based on historical data through 06/30/12.*
(All policies including those issued prior to 10/01/2003)
Virginia Experience

			WITHOUT RATE INCREASE								WITH RATE INCREASE								ASSUMPTIONS													
																			Premium Factors				Claims Factors	Persistency Factors							Interest Factors	
	Beginning of Period	Ending of Period	Total Earned Premium	Rate Increase Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Total Earned Premium	Rate Increase Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(C')	(D')	(E')	(F')	(J')		(B)	(C')	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%												17.25	2.3202
	Jan-96	Dec-96	5,422	0	46,188	0	46,188	851.9%	3,491	916.2%	5,422	0	46,188	0	46,188	851.9%	3,491	916.2%												16.25	2.2097
	Jan-97	Dec-97	13,710	0	0	0	0	0.0%	10,439	50.7%	13,710	0	0	0	0	0.0%	10,439	50.7%												15.25	2.1045
	Jan-98	Dec-98	221,912	0	20,195	0	20,195	9.1%	139,367	67.2%	221,912	0	20,195	0	20,195	9.1%	139,367	67.2%												14.25	2.0043
	Jan-99	Dec-99	569,069	0	310,142	0	310,142	54.5%	445,884	108.4%	569,069	0	310,142	0	310,142	54.5%	445,884	108.4%												13.25	1.9089
	Jan-00	Dec-00	1,043,847	0	480,911	0	480,911	46.1%	954,042	94.8%	1,043,847	0	480,911	0	480,911	46.1%	954,042	94.8%												12.25	1.8180
Past	Jan-01	Dec-01	1,293,557	0	633,475	0	633,475	49.0%	1,213,888	69.1%	1,293,557	0	633,475	0	633,475	49.0%	1,213,888	69.1%												11.25	1.7314
Experience	Jan-02	Dec-02	1,483,637	0	635,320	125,297	760,617	51.3%	1,318,942	58.3%	1,483,637	0	635,320	125,297	760,617	51.3%	1,318,942	58.3%												10.25	1.6489
	Jan-03	Dec-03	1,639,902	0	795,300	0	795,300	48.5%	1,924,280	85.4%	1,639,902	0	795,300	0	795,300	48.5%	1,924,280	85.4%												9.25	1.5704
	Jan-04	Dec-04	1,647,521	12,227	844,550	142,717	987,267	59.9%	2,625,070	102.5%	1,647,521	12,227	844,550	142,717	987,267	59.9%	2,625,070	102.5%												8.25	1.4956
	Jan-05	Dec-05	1,580,366	299,586	1,112,715	215,156	1,327,871	84.0%	3,468,466	137.4%	1,580,366	299,586	1,112,715	215,156	1,327,871	84.0%	3,468,466	137.4%												7.25	1.4244
	Jan-06	Dec-06	1,511,070	326,969	380,461	0	380,461	25.2%	3,947,270	56.9%	1,511,070	326,969	380,461	0	380,461	25.2%	3,947,270	56.9%												6.25	1.3566
	Jan-07	Dec-07	1,509,724	339,007	969,529	159,840	1,129,369	74.8%	4,115,862	86.0%	1,509,724	339,007	969,529	159,840	1,129,369	74.8%	4,115,862	86.0%												5.25	1.2920
	Jan-08	Dec-08	1,574,958	354,554	711,634	503,709	1,215,343	77.2%	4,414,081	96.1%	1,574,958	354,554	711,634	503,709	1,215,343	77.2%	4,414,081	96.1%												4.25	1.2305
	Jan-09	Dec-09	1,425,206	373,342	1,428,181	621,055	2,049,236	143.8%	4,804,942	171.2%	1,425,206	373,342	1,428,181	621,055	2,049,236	143.8%	4,804,942	171.2%												3.25	1.1719
	Jan-10	Dec-10	1,330,180	399,234	669,753	700,913	1,370,666	103.0%	5,098,927	125.1%	1,330,180	399,234	669,753	700,913	1,370,666	103.0%	5,098,927	125.1%												2.25	1.1161
	Jan-11	Dec-11	1,314,405	457,427	374,825	1,090,101	1,464,926	111.5%	5,025,254	105.8%	1,314,405	457,427	374,825	1,090,101	1,464,926	111.5%	5,025,254	105.8%												1.25	1.0629
	Jan-12	Jun-12	665,748	260,185	18,701	567,526	586,227	88.1%	5,189,698	112.8%	665,748	260,185	18,701	567,526	586,227	88.1%	5,189,698	112.8%												0.25	1.0123
	Jul-12	Jun-13	1,224,197	476,871			961,963	78.6%	5,189,698	78.6%	1,279,786	506,805			961,298	75.1%	5,031,694	62.8%	39.194%	11/1/2012	34.0%	13.3%	1.1000	0.0885	0.0300	0.0200	0.8816	0.9109	0.9115	-0.50	0.9759
	Jul-13	Jun-14	1,113,558	433,773			964,361	86.6%	5,265,332	93.4%	1,305,323	577,807			961,168	73.6%	4,803,426	56.1%				22.8%	1.1047	0.0925	0.0582	0.0388	0.8493	0.9053	0.9075	-1.50	0.9294
	Jul-14	Jun-15	1,008,354	392,792			962,183	95.4%	5,287,004	97.6%	1,267,542	400,943			958,997	75.7%	4,823,447	77.2%					1.1045	0.0967	0.0000	0.0000	0.9033	0.9033	0.9033	-2.50	0.8852
	Jul-15	Jun-16	908,814	354,017			956,643	105.3%	5,253,155	101.5%	1,142,417	361,364			953,475	83.5%	4,792,779	80.8%					1.1059	0.1010	0.0000	0.0000	0.8990	0.8990	0.8990	-3.50	0.8430
	Jul-16	Jun-17	815,098	317,512			943,567	115.8%	5,167,690	105.3%	1,024,612	324,101			940,443	91.8%	4,715,002	84.2%					1.1027	0.1055	0.0000	0.0000	0.8945	0.8945	0.8945	-4.50	0.8029
	Jul-17	Jun-18	727,320	283,318			925,104	127.2%	5,034,899	108.9%	914,271	289,198			922,041	100.8%	4,594,033	87.6%					1.1018	0.1101	0.0000	0.0000	0.8899	0.8899	0.8899	-5.50	0.7646
Future	Jul-18	Jun-19	645,531	251,459			902,405	139.8%	4,865,977	113.6%	811,459	256,677			899,417	110.8%	4,440,058	91.9%					1.1023	0.1150	0.0000	0.0000	0.8850	0.8850	0.8850	-6.50	0.7282
Experience	Jul-19	Jun-20	569,717	221,926			874,737	153.5%	4,654,029	116.3%	716,157	226,532			871,841	121.7%	4,246,804	94.8%					1.1017	0.1202	0.0000	0.0000	0.8798	0.8798	0.8798	-7.50	0.6936
	Jul-20	Jun-21	499,837	194,705			841,472	168.3%	4,413,954	120.3%	628,316	198,746			838,686	133.5%	4,027,837	98.6%					1.1000	0.1255	0.0000	0.0000	0.8745	0.8745	0.8745	-8.50	0.6605
	Jul-21	Jun-22	435,776	169,751			801,253	183.9%	4,145,082	122.2%	547,789	173,274			798,600	145.8%	3,782,562	101.0%					1.0960	0.1312	0.0000	0.0000	0.8688	0.8688	0.8688	-9.50	0.6291
	Jul-22	Jun-23	377,396	147,010			759,005	201.1%	3,859,333	125.4%	474,402	150,061			756,492	159.5%	3,521,850	104.5%					1.0978	0.1371	0.0000	0.0000	0.8629	0.8629	0.8629	-10.50	0.5991
	Jul-23	Jun-24	324,563	126,430			712,202	219.4%	3,555,175	125.7%	407,989	129,053			709,844	174.0%	3,244,323	106.0%					1.0953	0.1433	0.0000	0.0000	0.8567	0.8567	0.8567	-11.50	0.5706
	Jul-24	Jun-25	277,122	107,950			662,234	239.0%	3,244,440	126.8%	348,354	110,190			660,041	189.5%	2,960,758	108.1%					1.0933	0.1495	0.0000	0.0000	0.8505	0.8505	0.8505	-12.50	0.5434
	Jul-25	Jun-26	234,810	91,467			610,882	260.2%	2,933,349	127.7%	295,165	93,365			608,859	206.3%	2,676,831	110.1%					1.0935	0.1564	0.0000	0.0000	0.8436	0.8436	0.8436	-13.50	0.5175
	Jul-26	Jun-27	197,382	76,888			556,726	282.1%	2,629,516	128.1%	248,117	78,483			554,883	223.6%	2,399,510	111.9%					1.0887	0.1629	0.0000	0.0000	0.8371	0.8371	0.8371	-14.50	0.4929
	Jul-27	Jun-28	164,564	64,104			502,521	305.4%	2,334,078	125.8%	206,863	65,434			500,857	242.1%	2,129,841	111.8%					1.0878	0.1702	0.0000	0.0000	0.8298	0.8298	0.8298	-15.50	0.4694
	Jul-28	Jun-29	136,026	52,987			447,790	329.2%	2,052,453	122.2%	170,990	54,087			446,307	261.0%	1,872,761	110.7%					1.0830	0.1772	0.0000	0.0000	0.8228	0.8228	0.8228	-16.50	0.4471
	Jul-29	Jun-30	111,461	43,418			395,654	355.0%	1,788,143	117.8%	140,110	44,319			394,344	281.5%	1,631,474	109.2%					1.0837	0.1847	0.0000	0.0000	0.8153	0.8153	0.8153	-17.50	0.4258
	Jul-30	Jun-31	90,524	35,263			345,705	381.9%	1,547,132	115.7%	113,792	35,994			344,560	302.8%	1,411,432	109.4%					1.0810	0.1917	0.0000	0.0000	0.8083	0.8083	0.8083	-18.50	0.4055
	Jul-31	Jun-32	72,858	28,381			299,543	411.1%	1,328,655	111.3%	91,585	28,970			298,551	326.0%	1,211,959	108.2%					1.0823	0.1994	0.0000	0.0000	0.8006	0.8006	0.8006	-19.50	0.3862
	Jul-32	Jun-33	58,093	22,629			257,251	442.8%	1,131,021	102.6%	73,025	23,099			256,399	351.1%	1,031,529	104.0%					1.0826	0.2067	0.0000	0.0000	0.7933	0.7933	0.7933	-20.50	0.3678
	Jul-33	Jun-34	45,895	17,878			218,773	476.7%	955,396	94.0%	57,691	18,249			218,049	378.0%	871,207	100.1%					1.0821	0.2141	0.0000	0.0000	0.7859	0.7859	0.7859	-21.50	0.3503
	Jul-34	Jun-35	35,921	13,993			183,989	512.2%	802,228	85.8%	45,154	14,283			183,380	406.1%	731,402	96.5%					1.0801	0.2214	0.0000	0.0000	0.7786	0.7786	0.7786	-22.50	0.3336
	Jul-35	Jun-36	27,862	10,853			153,365	550.4%	670,662	78.2%	35,024	11,079			152,857	436.4%	611,335	93.6%					1.0800	0.2282	0.0000	0.0000	0.7718	0.7718	0.7718	-23.50	0.3177
	Jul-36	Jun-37	21,427	8,347			127,324	594.2%	559,003	73.1%	26,935	8,520			126,902	471.1%	509,449	92.9%					1.0846	0.2346	0.0000	0.0000	0.7654	0.7654	0.7654	-24.50	0.3026
Without Interest																																
Past			18,830,234	2,822,531	9,431,880		13,558,193	72.0%	5,189,698	99.6%	18,830,234	2,822,531	9,431,880		13,558,193	72.0%	5,189,698	99.6%														
Future			10,124,101	3,943,721			15,366,652	151.8%	(4,630,695)	106.0%	12,372,870	4,180,632			15,318,292	123.8%	(4,630,695)	86.4%														
Lifetime			28,954,335	6,766,251			28,924,845	99.9%	559,003	101.8%	31,203,105	7,003,163			28,876,485	92.5%	559,003	94.3%														
With Interest																																
Past			26,610,301	3,395,519			18,129,254	68.1%	7,721,493	97.1%	26,610,301	3,395,519			18,129,254	68.1%	7,721,493	97.1%														
Future			7,664,289	2,985,531			10,273,741	134.0%	(2,351,441)	103.4%	9,293,694	3,192,545			10,242,183	110.2%	(2,575,465)	82.5%														
Lifetime			34,274,590	6,381,050			28,402,995	82.9%	5,370,051	98.5%	35,903,996	6,588,064			28,371,437	79.0%	5,146,028	93.4%														
Anticipated Loss Ratio [(PV future claims - policy reserves + PV terminal policy reserve) / (PV future premium)]										68.5%								56.2%														
							Earned Premium	Factor																										
			Accumulated Initial				23,214,782	58.0%			13,464,574																						
			Accumulated Prior Rate Inc				3,395,519	85.0%			2,886,191																						
			PV Future Initial				6,101,149	58.0%			3,538,666																						
			PV Future Rate Inc				3,192,545	85.0%			2,713,663																						
											22,603,095	< Inc claims			28,371,437																	

Exhibit IV
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase *Based on historical data through 06/30/12.*

Nationwide Experience Pre Rate Stabilization issues

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS											
																	Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E')	(F)	(J)		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	86,576	9,309	0	9,309	10.8%	0	10.8%	86,576	9,309	0	9,309	10.8%	0	10.8%												17.25	2.3202
	Jan-96	Dec-96	280,021	46,188	0	46,188	16.5%	180,288	80.9%	280,021	46,188	0	46,188	16.5%	180,288	80.9%												16.25	2.2097
	Jan-97	Dec-97	692,718	97,025	0	97,025	14.0%	527,446	64.1%	692,718	97,025	0	97,025	14.0%	527,446	64.1%												15.25	2.1045
	Jan-98	Dec-98	2,154,207	404,431	0	404,431	18.8%	1,352,901	57.1%	2,154,207	404,431	0	404,431	18.8%	1,352,901	57.1%												14.25	2.0043
	Jan-99	Dec-99	4,171,810	652,608	0	652,608	15.6%	3,268,749	61.6%	4,171,810	652,608	0	652,608	15.6%	3,268,749	61.6%												13.25	1.9089
	Jan-00	Dec-00	6,029,902	1,282,588	0	1,282,588	21.3%	5,511,135	58.5%	6,029,902	1,282,588	0	1,282,588	21.3%	5,511,135	58.5%												12.25	1.8180
Past	Jan-01	Dec-01	7,539,539	3,196,325	0	3,196,325	42.4%	7,075,184	63.1%	7,539,539	3,196,325	0	3,196,325	42.4%	7,075,184	63.1%												11.25	1.7314
Experience	Jan-02	Dec-02	8,196,351	1,989,836	125,297	2,115,133	25.8%	9,112,016	50.7%	8,196,351	1,989,836	125,297	2,115,133	25.8%	9,112,016	50.7%												10.25	1.6489
	Jan-03	Dec-03	8,336,053	4,241,615	0	4,241,615	50.9%	12,859,866	95.8%	8,336,053	4,241,615	0	4,241,615	50.9%	12,859,866	95.8%												9.25	1.5704
	Jan-04	Dec-04	8,076,838	3,727,122	142,717	3,869,839	47.9%	16,851,418	97.3%	8,076,838	3,727,122	142,717	3,869,839	47.9%	16,851,418	97.3%												8.25	1.4956
	Jan-05	Dec-05	7,877,819	4,161,279	215,086	4,376,365	55.6%	19,652,478	91.1%	7,877,819	4,161,279	215,086	4,376,365	55.6%	19,652,478	91.1%												7.25	1.4244
	Jan-06	Dec-06	7,720,360	3,627,353	375,590	4,002,943	51.8%	22,049,252	82.9%	7,720,360	3,627,353	375,590	4,002,943	51.8%	22,049,252	82.9%												6.25	1.3566
	Jan-07	Dec-07	7,376,462	4,149,274	591,419	4,740,693	64.3%	24,189,126	93.3%	7,376,462	4,149,274	591,419	4,740,693	64.3%	24,189,126	93.3%												5.25	1.2920
	Jan-08	Dec-08	7,068,741	4,105,587	1,115,344	5,220,931	73.9%	26,379,535	104.8%	7,068,741	4,105,587	1,115,344	5,220,931	73.9%	26,379,535	104.8%												4.25	1.2305
	Jan-09	Dec-09	6,611,638	4,160,300	1,473,944	5,634,244	85.2%	27,899,873	108.2%	6,611,638	4,160,300	1,473,944	5,634,244	85.2%	27,899,873	108.2%												3.25	1.1719
	Jan-10	Dec-10	6,467,639	2,783,431	1,896,635	4,680,066	72.4%	29,447,794	96.3%	6,467,639	2,783,431	1,896,635	4,680,066	72.4%	29,447,794	96.3%												2.25	1.1161
	Jan-11	Dec-11	6,319,078	1,856,001	4,545,122	6,401,123	101.3%	30,138,953	112.2%	6,319,078	1,856,001	4,545,122	6,401,123	101.3%	30,138,953	112.2%												1.25	1.0629
	Jan-12	Jun-12	3,191,092	63,221	2,515,931	2,579,152	80.8%	30,653,053	118.6%	3,191,092	63,221	2,515,931	2,579,152	80.8%	30,653,053	118.6%												0.25	1.0123
	Jul-12	Jun-13	5,909,174			4,378,937	74.1%	30,493,408	71.4%	6,077,363			4,378,809	72.1%	30,300,157	66.2%	**15.9%**	11/30/2012	42.1%	0.0667	1.1000	0.0789	0.0063	0.0042	0.9147	0.9211	0.9211	-0.50	0.9759
	Jul-13	Jun-14	5,432,636			4,491,107	82.7%	31,403,177	99.4%	5,951,987			4,490,482	75.4%	30,819,814	84.2%				0.0861	1.1179	0.0825	0.0123	0.0082	0.9052	0.9174	0.9175	-1.50	0.9294
	Jul-14	Jun-15	4,973,319			4,591,431	92.3%	32,049,291	105.3%	5,645,179			4,590,791	81.3%	31,453,925	92.6%					1.1195	0.0868	0.0000	1.0000	0.9132	0.9132	0.9132	-2.50	0.8852
	Jul-15	Jun-16	4,532,236			4,668,880	103.0%	32,397,865	110.7%	5,144,509			4,668,229	90.7%	31,796,024	97.4%					1.1184	0.0908	0.0000	1.0000	0.9092	0.9092	0.9092	-3.50	0.8430
	Jul-16	Jun-17	4,110,990			4,727,726	115.0%	32,452,872	116.3%	4,666,355			4,727,067	101.3%	31,850,009	102.5%					1.1193	0.0953	0.0000	1.0000	0.9047	0.9047	0.9047	-4.50	0.8029
	Jul-17	Jun-18	3,710,664			4,750,458	128.0%	32,225,281	121.9%	4,211,948			4,749,796	112.8%	31,626,646	107.5%					1.1161	0.0997	0.0000	1.0000	0.9003	0.9003	0.9003	-5.50	0.7646
Future	Jul-18	Jun-19	3,332,461			4,752,774	142.6%	31,728,320	127.7%	3,782,653			4,752,112	125.6%	31,138,917	112.7%					1.1171	0.1044	0.0000	1.0000	0.8956	0.8956	0.8956	-6.50	0.7282
Experience	Jul-19	Jun-20	2,976,996			4,732,880	159.0%	30,972,675	133.6%	3,379,166			4,732,220	140.0%	30,397,309	118.1%					1.1179	0.1092	0.0000	1.0000	0.8908	0.8908	0.8908	-7.50	0.6936
	Jul-20	Jun-21	2,644,830			4,682,991	177.1%	29,982,639	139.6%	3,002,128			4,682,339	156.0%	29,425,665	123.6%					1.1171	0.1143	0.0000	1.0000	0.8857	0.8857	0.8857	-8.50	0.6605
	Jul-21	Jun-22	2,336,250			4,606,257	197.2%	28,772,820	145.4%	2,651,861			4,605,615	173.7%	28,238,320	128.9%					1.1170	0.1194	0.0000	1.0000	0.8806	0.8806	0.8806	-9.50	0.6291
	Jul-22	Jun-23	2,051,329			4,499,176	219.3%	27,374,435	151.2%	2,328,449			4,498,549	193.2%	26,865,912	134.3%					1.1161	0.1249	0.0000	1.0000	0.8751	0.8751	0.8751	-10.50	0.5991
	Jul-23	Jun-24	1,790,044			4,362,451	243.7%	25,798,450	155.7%	2,031,866			4,361,843	214.7%	25,319,204	138.5%					1.1148	0.1302	0.0000	1.0000	0.8698	0.8698	0.8698	-11.50	0.5706
	Jul-24	Jun-25	1,552,061			4,198,898	270.5%	24,091,154	160.5%	1,761,734			4,198,313	238.3%	23,643,623	143.2%					1.1141	0.1361	0.0000	1.0000	0.8639	0.8639	0.8639	-12.50	0.5434
	Jul-25	Jun-26	1,336,651			4,001,978	299.4%	22,277,426	163.7%	1,517,223			4,001,421	263.7%	21,863,588	146.4%					1.1108	0.1420	0.0000	1.0000	0.8580	0.8580	0.8580	-13.50	0.5175
	Jul-26	Jun-27	1,143,084			3,781,798	330.8%	20,398,398	166.5%	1,297,506			3,781,272	291.4%	20,019,466	149.3%					1.1093	0.1482	0.0000	1.0000	0.8518	0.8518	0.8518	-14.50	0.4929
	Jul-27	Jun-28	970,312			3,529,982	363.8%	18,488,061	166.9%	1,101,395			3,529,490	320.5%	18,144,616	150.2%					1.1042	0.1547	0.0000	1.0000	0.8453	0.8453	0.8453	-15.50	0.4694
	Jul-28	Jun-29	817,325			3,268,937	400.0%	16,586,517	167.3%	927,740			3,268,482	352.3%	16,278,397	151.1%					1.1040	0.1612	0.0000	1.0000	0.8388	0.8388	0.8388	-16.50	0.4471
	Jul-29	Jun-30	683,008			2,996,775	438.8%	14,726,205	166.4%	775,277			2,996,357	386.5%	14,452,643	151.0%					1.1019	0.1681	0.0000	1.0000	0.8319	0.8319	0.8319	-17.50	0.4258
	Jul-30	Jun-31	566,096			2,716,740	479.9%	12,934,015	163.3%	642,571			2,716,362	422.7%	12,693,746	149.0%					1.0988	0.1749	0.0000	1.0000	0.8251	0.8251	0.8251	-18.50	0.4055
	Jul-31	Jun-32	465,195			2,434,529	523.3%	11,233,428	157.8%	528,040			2,434,189	461.0%	11,024,750	144.9%					1.0958	0.1823	0.0000	1.0000	0.8177	0.8177	0.8177	-19.50	0.3862
	Jul-32	Jun-33	378,803			2,152,001	568.1%	9,643,856	148.5%	429,976			2,151,701	500.4%	9,464,706	137.6%					1.0912	0.1899	0.0000	1.0000	0.8101	0.8101	0.8101	-20.50	0.3678
	Jul-33	Jun-34	305,641			1,878,901	614.7%	8,186,347	137.9%	346,931			1,878,639	541.5%	8,034,273	129.2%					1.0874	0.1971	0.0000	1.0000	0.8029	0.8029	0.8029	-21.50	0.3503
	Jul-34	Jun-35	244,366			1,617,773	662.0%	6,877,794	126.5%	277,378			1,617,548	583.2%	6,750,028	120.2%					1.0826	0.2047	0.0000	1.0000	0.7953	0.7953	0.7953	-22.50	0.3336
	Jul-35	Jun-36	193,606			1,376,373	710.9%	5,721,763	113.8%	219,760			1,376,181	626.2%	5,615,472	109.9%					1.0790	0.2115	0.0000	1.0000	0.7885	0.7885	0.7885	-23.50	0.3177
	Jul-36	Jun-37	152,017			1,159,505	762.7%	4,720,157	103.9%	172,554			1,159,343	671.9%	4,632,473	102.2%					1.0786	0.2190	0.0000	1.0000	0.7810	0.7810	0.7810	-24.50	0.3026
Without Interest																													
Past			98,196,842	40,553,493		53,550,577	54.5%	30,653,053	85.7%	98,196,842	40,553,493		53,550,577	54.5%	30,653,053	85.7%													
Future			52,609,094			90,359,257	171.8%	(25,932,896)	122.5%	58,871,548			90,347,152	153.5%	(26,020,580)	109.3%													
Lifetime			150,805,936			143,909,834	95.4%	4,720,157	98.6%	157,068,390			143,897,729	91.6%	4,632,473	94.6%													
With Interest																													
Past			142,097,003			71,640,511	50.4%	46,604,455	83.2%	142,097,003			71,640,511	50.4%	46,604,455	83.2%													
Future			39,190,440			57,226,030	146.0%	(11,529,584)	116.6%	43,670,457			57,218,529	131.0%	(11,853,766)	103.9%													
Lifetime			181,287,443			128,866,541	71.1%	35,074,870	90.4%	185,767,461			128,859,041	69.4%	34,750,689	88.1%													
Anticipated Loss Ratio [(PV future claims - policy reserves + PV terminal policy reserve) / (PV future premium)]									71.4%							64.0%													

Exhibit IV VA
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase *Based on historical data through 06/30/12.*

Virginia Experience Pre Rate Stabilization issues

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS												
																	Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E)	(F)	(J)		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0.0%	0	0.0%												17.25	2.3202
	Jan-96	Dec-96	5,422	46,188	0	46,188	851.9%	3,491	916.2%	5,422	46,188	0	46,188	851.9%	3,491	916.2%												16.25	2.2097
	Jan-97	Dec-97	13,710	0	0	0	0.0%	10,439	50.7%	13,710	0	0	0	0.0%	10,439	50.7%												15.25	2.1045
	Jan-98	Dec-98	221,912	20,195	0	20,195	9.1%	139,367	67.2%	221,912	20,195	0	20,195	9.1%	139,367	67.2%												14.25	2.0043
	Jan-99	Dec-99	569,069	310,142	0	310,142	54.5%	445,884	108.4%	569,069	310,142	0	310,142	54.5%	445,884	108.4%												13.25	1.9089
	Jan-00	Dec-00	1,043,847	480,911	0	480,911	46.1%	954,042	94.8%	1,043,847	480,911	0	480,911	46.1%	954,042	94.8%												12.25	1.8180
Past	Jan-01	Dec-01	1,293,557	633,475	0	633,475	49.0%	1,213,888	69.1%	1,293,557	633,475	0	633,475	49.0%	1,213,888	69.1%												11.25	1.7314
Experience	Jan-02	Dec-02	1,483,637	635,320	125,297	760,617	51.3%	1,318,942	58.3%	1,483,637	635,320	125,297	760,617	51.3%	1,318,942	58.3%												10.25	1.6489
	Jan-03	Dec-03	1,637,061	795,300	0	795,300	48.6%	1,926,207	85.7%	1,637,061	795,300	0	795,300	48.6%	1,926,207	85.7%												9.25	1.5704
	Jan-04	Dec-04	1,626,778	844,550	142,717	987,267	60.7%	2,633,153	104.1%	1,626,778	844,550	142,717	987,267	60.7%	2,633,153	104.1%												8.25	1.4956
	Jan-05	Dec-05	1,544,586	1,112,715	215,156	1,327,871	86.0%	3,462,135	139.6%	1,544,586	1,112,715	215,156	1,327,871	86.0%	3,462,135	139.6%												7.25	1.4244
	Jan-06	Dec-06	1,475,314	380,461	0	380,461	25.8%	3,917,926	56.7%	1,475,314	380,461	0	380,461	25.8%	3,917,926	56.7%												6.25	1.3566
	Jan-07	Dec-07	1,476,239	928,649	153,101	1,081,750	73.3%	4,075,355	83.9%	1,476,239	928,649	153,101	1,081,750	73.3%	4,075,355	83.9%												5.25	1.2920
	Jan-08	Dec-08	1,544,399	711,634	503,709	1,215,343	78.7%	4,359,014	97.1%	1,544,399	711,634	503,709	1,215,343	78.7%	4,359,014	97.1%												4.25	1.2305
	Jan-09	Dec-09	1,395,303	1,428,181	621,055	2,049,236	146.9%	4,737,319	174.0%	1,395,303	1,428,181	621,055	2,049,236	146.9%	4,737,319	174.0%												3.25	1.1719
	Jan-10	Dec-10	1,300,277	669,753	700,913	1,370,666	105.4%	5,017,006	126.9%	1,300,277	669,753	700,913	1,370,666	105.4%	5,017,006	126.9%												2.25	1.1161
	Jan-11	Dec-11	1,285,192	363,845	1,058,168	1,422,013	110.6%	4,931,413	104.0%	1,285,192	363,845	1,058,168	1,422,013	110.6%	4,931,413	104.0%												1.25	1.0629
	Jan-12	Jun-12	657,139	18,701	567,526	586,227	89.2%	5,092,533	100.7%	657,139	18,701	567,526	586,227	89.2%	5,092,533	100.7%												0.25	1.0123
	Jul-12	Jun-13	1,199,545			941,896	78.5%	5,086,335	78.0%	1,255,134			941,231	75.0%	4,928,331	61.9%	**40.0%**	11/1/2012	34.0%	0.1359	1.1000	0.0885	0.0311	0.0207	0.8805	0.9109	0.9115	-0.50	0.9759
	Jul-13	Jun-14	1,091,134			944,244	86.5%	5,157,266	93.0%	1,282,899			941,051	73.4%	4,695,360	55.2%				0.2325	1.1047	0.0925	0.0604	0.0403	0.8471	0.9051	0.9075	-1.50	0.9294
	Jul-14	Jun-15	988,048			942,111	95.4%	5,175,701	97.2%	1,247,237			938,925	75.3%	4,712,144	76.6%					1.1045	0.0967	0.0000	0.0000	0.9033	0.9033	0.9033	-2.50	0.8852
	Jul-15	Jun-16	890,513			936,687	105.2%	5,140,179	101.2%	1,124,116			933,519	83.0%	4,679,803	80.2%					1.1059	0.1010	0.0000	0.0000	0.8990	0.8990	0.8990	-3.50	0.8430
	Jul-16	Jun-17	798,684			923,884	115.7%	5,054,340	104.9%	1,008,198			920,759	91.3%	4,601,652	83.6%					1.1027	0.1055	0.0000	0.0000	0.8945	0.8945	0.8945	-4.50	0.8029
	Jul-17	Jun-18	712,673			905,806	127.1%	4,922,352	108.6%	899,624			902,743	100.3%	4,481,486	87.0%					1.1018	0.1101	0.0000	0.0000	0.8899	0.8899	0.8899	-5.50	0.7646
Future	Jul-18	Jun-19	632,531			883,580	139.7%	4,755,462	113.3%	798,459			880,592	110.3%	4,329,543	91.3%					1.1023	0.1150	0.0000	0.0000	0.8850	0.8850	0.8850	-6.50	0.7282
Experience	Jul-19	Jun-20	558,244			856,490	153.4%	4,546,743	116.0%	704,685			853,593	121.1%	4,139,518	94.2%					1.1017	0.1202	0.0000	0.0000	0.8798	0.8798	0.8798	-7.50	0.6936
	Jul-20	Jun-21	489,772			823,918	168.2%	4,311,067	120.1%	618,250			821,132	132.8%	3,924,950	98.1%					1.1000	0.1255	0.0000	0.0000	0.8745	0.8745	0.8745	-8.50	0.6605
	Jul-21	Jun-22	427,001			784,538	183.7%	4,047,605	122.0%	539,013			781,885	145.1%	3,685,085	100.6%					1.0960	0.1312	0.0000	0.0000	0.8688	0.8688	0.8688	-9.50	0.6291
	Jul-22	Jun-23	369,796			743,172	201.0%	3,768,054	125.4%	466,803			740,659	158.7%	3,430,571	104.1%					1.0978	0.1371	0.0000	0.0000	0.8629	0.8629	0.8629	-10.50	0.5991
	Jul-23	Jun-24	318,027			697,345	219.3%	3,470,719	125.8%	401,453			694,987	173.1%	3,159,867	105.7%					1.0953	0.1433	0.0000	0.0000	0.8567	0.8567	0.8567	-11.50	0.5706
	Jul-24	Jun-25	271,541			648,419	238.8%	3,167,360	127.1%	342,773			646,227	188.5%	2,883,678	108.0%					1.0933	0.1495	0.0000	0.0000	0.8505	0.8505	0.8505	-12.50	0.5434
	Jul-25	Jun-26	230,081			598,139	260.0%	2,864,072	128.2%	290,437			596,116	205.2%	2,607,554	110.2%					1.0935	0.1564	0.0000	0.0000	0.8436	0.8436	0.8436	-13.50	0.5175
	Jul-26	Jun-27	193,407			545,112	281.8%	2,568,063	128.8%	244,143			543,269	222.5%	2,338,057	112.1%					1.0887	0.1629	0.0000	0.0000	0.8371	0.8371	0.8371	-14.50	0.4929
	Jul-27	Jun-28	161,250			492,038	305.1%	2,280,337	126.7%	203,549			490,374	240.9%	2,076,100	112.2%					1.0878	0.1702	0.0000	0.0000	0.8298	0.8298	0.8298	-15.50	0.4694
	Jul-28	Jun-29	133,286			438,449	329.0%	2,006,293	123.3%	168,250			436,966	259.7%	1,826,601	111.4%					1.0830	0.1772	0.0000	0.0000	0.8228	0.8228	0.8228	-16.50	0.4471
	Jul-29	Jun-30	109,216			387,400	354.7%	1,749,241	119.3%	137,866			386,090	280.0%	1,592,572	110.3%					1.0837	0.1847	0.0000	0.0000	0.8153	0.8153	0.8153	-17.50	0.4258
	Jul-30	Jun-31	88,701			338,493	381.6%	1,515,114	117.7%	111,970			337,349	301.3%	1,379,414	110.9%					1.0810	0.1917	0.0000	0.0000	0.8083	0.8083	0.8083	-18.50	0.4055
	Jul-31	Jun-32	71,390			293,294	410.8%	1,302,931	113.6%	90,118			292,303	324.4%	1,186,235	110.0%					1.0823	0.1994	0.0000	0.0000	0.8006	0.8006	0.8006	-19.50	0.3862
	Jul-32	Jun-33	56,923			251,885	442.5%	1,110,851	105.1%	71,855			251,033	349.4%	1,011,359	106.0%					1.0826	0.2067	0.0000	0.0000	0.7933	0.7933	0.7933	-20.50	0.3678
	Jul-33	Jun-34	44,970			214,209	476.3%	939,980	96.4%	56,767			213,485	376.1%	855,791	102.0%					1.0821	0.2141	0.0000	0.0000	0.7859	0.7859	0.7859	-21.50	0.3503
	Jul-34	Jun-35	35,198			180,151	511.8%	790,784	87.9%	44,431			179,542	404.1%	719,958	98.4%					1.0801	0.2214	0.0000	0.0000	0.7786	0.7786	0.7786	-22.50	0.3336
	Jul-35	Jun-36	27,301			150,166	550.0%	662,400	79.8%	34,463			149,658	434.3%	603,073	95.1%					1.0800	0.2282	0.0000	0.0000	0.7718	0.7718	0.7718	-23.50	0.3177
	Jul-36	Jun-37	20,996			124,668	593.8%	553,280	74.1%	26,503			124,246	468.8%	503,726	93.9%					1.0846	0.2346	0.0000	0.0000	0.7654	0.7654	0.7654	-24.50	0.3026
Without Interest																													
Past			18,573,440	9,380,020		13,467,661	72.5%	5,092,533	99.9%	18,573,440	9,380,020		13,467,661	72.5%	5,092,533	99.9%													
Future			9,920,227			15,046,095	151.7%	(4,539,253)	105.9%	12,168,996			14,997,735	123.2%	(4,588,807)	85.5%													
Lifetime			28,493,667			28,513,756	100.1%	553,280	102.0%	30,742,436			28,465,396	92.6%	503,726	94.2%													
With Interest																													
Past			26,286,295			18,022,117	68.6%	7,516,284	97.2%	26,286,295			18,022,117	68.6%	7,516,284	97.2%													
Future			7,509,949			10,059,425	133.9%	(2,314,151)	103.1%	9,139,355			10,027,867	109.7%	(2,538,174)	81.9%													
Lifetime			33,796,244			28,081,542	83.1%	5,202,134	98.5%	35,425,650			28,049,984	79.2%	4,978,110	93.2%													
Anticipated Loss Ratio [(PV future claims - policy reserves + PV terminal policy reserve) / (PV future premium)]									68.4%							55.7%													

Exhibit V (Current Rate Level)
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase *Based on historical data through 06/30/12.*
(All policies including those issued prior to rate stabilization)
Nationwide Experience

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS													
																		Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E)	(F)	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	142,656	9,309	0	9,309	6.5%	0	6.5%	156,921	9,309	0	9,309	5.9%	0	5.9%												17.25	2.3202
	Jan-96	Dec-96	459,248	46,188	0	46,188	10.1%	180,288	49.3%	506,789	46,188	0	46,188	9.1%	180,288	44.7%												16.25	2.2097
	Jan-97	Dec-97	1,135,699	97,025	0	97,025	8.5%	527,446	39.1%	1,253,176	97,025	0	97,025	7.7%	527,446	35.4%												15.25	2.1045
	Jan-98	Dec-98	3,494,343	404,431	0	404,431	11.6%	1,352,901	35.2%	3,931,574	404,431	0	404,431	10.3%	1,352,901	31.3%												14.25	2.0043
	Jan-99	Dec-99	6,745,448	652,608	0	652,608	9.7%	3,268,749	38.1%	7,653,688	652,608	0	652,608	8.5%	3,268,749	33.6%												13.25	1.9089
	Jan-00	Dec-00	9,699,199	1,282,588	0	1,282,588	13.2%	5,511,135	36.3%	11,097,404	1,282,588	0	1,282,588	11.6%	5,511,135	31.8%												12.25	1.8180
Past	Jan-01	Dec-01	12,135,159	3,196,325	0	3,196,325	26.3%	7,075,184	39.2%	13,882,726	3,196,325	0	3,196,325	23.0%	7,075,184	34.3%												11.25	1.7314
Experience	Jan-02	Dec-02	13,174,909	1,989,836	125,297	2,115,133	16.1%	9,112,016	31.5%	15,104,812	1,989,836	125,297	2,115,133	14.0%	9,112,016	27.5%												10.25	1.6489
	Jan-03	Dec-03	13,441,587	4,241,615	0	4,241,615	31.6%	12,817,500	59.1%	15,463,972	4,241,615	0	4,241,615	27.4%	12,817,500	51.4%												9.25	1.5704
	Jan-04	Dec-04	13,134,333	3,727,122	142,717	3,869,839	29.5%	16,804,429	59.8%	15,114,629	3,727,122	142,717	3,869,839	25.6%	16,804,429	52.0%												8.25	1.4956
	Jan-05	Dec-05	11,047,511	4,162,629	215,156	4,377,785	39.6%	19,700,376	65.8%	12,778,990	4,162,629	215,156	4,377,785	34.3%	19,700,376	56.9%												7.25	1.4244
	Jan-06	Dec-06	10,466,107	3,634,053	376,284	4,010,337	38.3%	22,224,019	62.4%	12,104,943	3,634,053	376,284	4,010,337	33.1%	22,224,019	54.0%												6.25	1.3566
	Jan-07	Dec-07	9,600,677	4,299,654	612,853	4,912,507	51.2%	24,461,061	74.5%	11,052,385	4,299,654	612,853	4,912,507	44.4%	24,461,061	64.7%												5.25	1.2920
	Jan-08	Dec-08	9,134,972	4,155,287	1,128,846	5,284,133	57.8%	26,769,760	83.1%	10,549,268	4,155,287	1,128,846	5,284,133	50.1%	26,769,760	72.0%												4.25	1.2305
	Jan-09	Dec-09	8,246,748	4,258,805	1,508,843	5,767,648	69.9%	28,384,403	89.5%	9,523,666	4,258,805	1,508,843	5,767,648	60.6%	28,384,403	77.5%												3.25	1.1719
	Jan-10	Dec-10	7,709,935	2,828,291	1,927,203	4,755,494	61.7%	30,018,232	82.9%	8,903,663	2,828,291	1,927,203	4,755,494	53.4%	30,018,232	71.8%												2.25	1.1161
	Jan-11	Dec-11	6,955,114	1,911,562	4,681,184	6,592,746	94.8%	30,785,609	105.8%	8,021,393	1,911,562	4,681,184	6,592,746	82.2%	30,785,609	91.8%												1.25	1.0629
	Jan-12	Jun-12	3,270,345	64,131	2,552,145	2,616,276	80.0%	31,325,952	96.5%	3,784,630	64,131	2,552,145	2,616,276	69.1%	31,325,952	83.4%												0.25	1.0123
	Jul-12	Jun-13	6,150,777			4,474,325	72.7%	31,325,952	72.7%	6,842,333			4,474,198	65.4%	31,047,915	61.3%	15.5%	12/1/2012	42.3%	6.6%	1.1000	0.0789	0.0008	0.0005	0.9203	0.9211	0.9211	-0.50	0.9759
	Jul-13	Jun-14	5,654,755			4,588,939	81.2%	31,241,166	79.7%	6,171,600			4,588,313	74.3%	31,636,175	83.9%				8.4%	1.1179	0.0825	0.0011	0.0007	0.9164	0.9175	0.9175	-1.50	0.9294
	Jul-14	Jun-15	5,176,659			4,691,448	90.6%	32,219,538	109.5%	5,837,325			4,690,808	80.4%	32,332,254	92.3%					1.1195	0.0868	0.0000	0.0000	0.9132	0.9132	0.9132	-2.50	0.8852
	Jul-15	Jun-16	4,717,542			4,770,584	101.1%	32,927,620	116.1%	5,317,944			4,769,934	89.7%	32,729,110	97.2%					1.1184	0.0908	0.0000	0.0000	0.9092	0.9092	0.9092	-3.50	0.8430
	Jul-16	Jun-17	4,279,072			4,830,712	112.9%	33,330,951	122.3%	4,822,147			4,830,053	100.2%	32,830,705	102.3%					1.1193	0.0953	0.0000	0.0000	0.9047	0.9047	0.9047	-4.50	0.8029
	Jul-17	Jun-18	3,862,379			4,853,939	125.7%	33,433,568	128.3%	4,351,188			4,853,277	111.5%	32,647,892	107.3%					1.1161	0.0997	0.0000	0.0000	0.9003	0.9003	0.9003	-5.50	0.7646
Future	Jul-18	Jun-19	3,468,713			4,856,306	140.0%	33,246,527	134.6%	3,906,444			4,855,644	124.3%	32,193,517	112.7%					1.1171	0.1044	0.0000	0.0000	0.8956	0.8956	0.8956	-6.50	0.7282
Experience	Jul-19	Jun-20	3,098,713			4,835,978	156.1%	32,782,920	141.1%	3,488,614			4,835,319	138.6%	31,477,762	118.1%					1.1179	0.1092	0.0000	0.0000	0.8908	0.8908	0.8908	-7.50	0.6936
	Jul-20	Jun-21	2,752,967			4,785,003	173.8%	32,053,128	147.3%	3,098,332			4,784,351	154.4%	30,524,187	123.6%					1.1171	0.1143	0.0000	0.0000	0.8857	0.8857	0.8857	-8.50	0.6605
	Jul-21	Jun-22	2,431,770			4,706,597	193.5%	31,081,161	153.6%	2,735,903			4,705,955	172.0%	29,347,776	129.0%					1.1170	0.1194	0.0000	0.0000	0.8806	0.8806	0.8806	-9.50	0.6291
	Jul-22	Jun-23	2,135,200			4,597,183	215.3%	29,882,276	159.2%	2,401,389			4,596,556	191.4%	27,979,613	134.4%					1.1161	0.1249	0.0000	0.0000	0.8751	0.8751	0.8751	-10.50	0.5991
	Jul-23	Jun-24	1,863,232			4,457,480	239.2%	28,488,136	164.4%	2,094,741			4,456,872	212.8%	26,430,449	138.8%					1.1148	0.1302	0.0000	0.0000	0.8698	0.8698	0.8698	-11.50	0.5706
	Jul-24	Jun-25	1,615,519			4,290,364	265.6%	26,909,695	167.9%	1,815,554			4,289,779	236.3%	24,745,760	143.5%					1.1141	0.1361	0.0000	0.0000	0.8639	0.8639	0.8639	-12.50	0.5434
	Jul-25	Jun-26	1,391,302			4,089,155	293.9%	25,193,291	170.5%	1,562,950			4,088,598	261.6%	22,950,300	146.7%					1.1108	0.1420	0.0000	0.0000	0.8580	0.8580	0.8580	-13.50	0.5175
	Jul-26	Jun-27	1,189,820			3,864,179	324.8%	23,364,138	171.0%	1,336,059			3,863,652	289.2%	21,085,186	149.6%					1.1093	0.1482	0.0000	0.0000	0.8518	0.8518	0.8518	-14.50	0.4929
	Jul-27	Jun-28	1,009,985			3,606,877	357.1%	21,464,118	169.0%	1,133,639			3,606,385	318.1%	19,184,416	150.5%					1.1042	0.1547	0.0000	0.0000	0.8453	0.8453	0.8453	-15.50	0.4694
	Jul-28	Jun-29	850,743			3,340,146	392.6%	19,527,861	165.0%	954,484			3,339,691	349.9%	17,287,682	151.2%					1.1040	0.1612	0.0000	0.0000	0.8388	0.8388	0.8388	-16.50	0.4471
	Jul-29	Jun-30	710,933			3,062,055	430.7%	17,595,802	158.9%	797,272			3,061,638	384.0%	15,426,608	150.6%					1.1019	0.1681	0.0000	0.0000	0.8319	0.8319	0.8319	-17.50	0.4258
	Jul-30	Jun-31	589,241			2,775,920	471.1%	15,700,170	149.4%	660,505			2,775,542	420.2%	13,628,286	148.0%					1.0988	0.1749	0.0000	0.0000	0.8251	0.8251	0.8251	-18.50	0.4055
	Jul-31	Jun-32	484,215			2,487,561	513.7%	13,868,555	135.5%	542,531			2,487,222	458.4%	11,916,332	142.9%					1.0958	0.1823	0.0000	0.0000	0.8177	0.8177	0.8177	-19.50	0.3862
	Jul-32	Jun-33	394,291			2,198,879	557.7%	12,125,010	115.5%	441,579			2,198,579	497.9%	10,311,041	134.4%					1.0912	0.1899	0.0000	0.0000	0.8101	0.8101	0.8101	-20.50	0.3678
	Jul-33	Jun-34	318,138			1,919,830	603.5%	10,490,191	89.6%	356,135			1,919,568	539.0%	8,833,608	124.1%					1.0874	0.1971	0.0000	0.0000	0.8029	0.8029	0.8029	-21.50	0.3503
	Jul-34	Jun-35	254,357			1,653,014	649.9%	8,985,682	58.4%	284,611			1,652,789	580.7%	7,500,869	112.5%					1.0826	0.2047	0.0000	0.0000	0.7953	0.7953	0.7953	-22.50	0.3336
	Jul-35	Jun-36	201,522			1,406,355	697.9%	7,628,635	24.5%	225,393			1,406,163	623.9%	6,317,436	98.8%					1.0790	0.2115	0.0000	0.0000	0.7885	0.7885	0.7885	-23.50	0.3177
	Jul-36	Jun-37	158,233			1,184,763	748.7%	6,423,727	-12.7%	176,900			1,184,601	669.6%	5,284,517	85.7%					1.0786	0.2190	0.0000	0.0000	0.7810	0.7810	0.7810	-24.50	0.3026
Without Interest																														
Past			139,993,989	40,961,459		54,231,986	38.7%	31,325,952	61.1%	160,884,630	40,961,459		54,231,986	33.7%	31,325,952	53.2%													
Future			54,760,070			92,327,592	168.6%	(24,902,225)	123.1%	61,355,574			92,315,487	150.5%	(26,041,435)	108.0%													
Lifetime			194,754,059			146,559,578	75.3%	6,423,727	78.6%	222,240,204			146,547,473	65.9%	5,284,517	68.3%													
With Interest																														
Past			207,287,716			72,434,090	34.9%	46,723,674	57.5%	237,958,869			72,434,090	30.4%	46,723,674	50.1%													
Future			40,792,781			58,472,609	143.3%	(11,336,972)	115.5%	45,665,247			58,465,109	128.0%	(11,661,154)	102.5%													
Lifetime			248,080,496			130,906,699	52.8%	35,386,702	67.0%	283,624,116			130,899,198	46.2%	35,062,521	58.5%													

Exhibit V (Current Rate Level) VA
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase *Based on historical data through 06/30/12.*
(All policies including those issued prior to rate stabilization)
Virginia Experience

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS												
																		Premium Factors					Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E)	(F)	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	0	0	0	0	0.0%	0	0.0%	0	0	0	0		0	#DIV/0!												17.25	2.3202
	Jan-96	Dec-96	7,950	46,188	0	46,188	581.0%	3,491	624.9%	11,129	46,188	0	46,188	415.0%	3,491	446.4%												16.25	2.2097
	Jan-97	Dec-97	20,101	0	0	0	0.0%	10,439	34.6%	28,142	0	0	0	0.0%	10,439	24.7%												15.25	2.1045
	Jan-98	Dec-98	325,362	20,195	0	20,195	6.2%	139,367	45.8%	455,507	20,195	0	20,195	4.4%	139,367	32.7%												14.25	2.0043
	Jan-99	Dec-99	834,356	310,142	0	310,142	37.2%	445,884	73.9%	1,168,099	310,142	0	310,142	26.6%	445,884	52.8%												13.25	1.9089
	Jan-00	Dec-00	1,530,465	480,911	0	480,911	31.4%	954,042	64.6%	2,142,651	480,911	0	480,911	22.4%	954,042	46.2%												12.25	1.8180
Past	Jan-01	Dec-01	1,896,585	633,475	0	633,475	33.4%	1,213,888	47.1%	2,655,218	633,475	0	633,475	23.9%	1,213,888	33.6%												11.25	1.7314
Experience	Jan-02	Dec-02	2,175,276	635,320	125,297	760,617	35.0%	1,318,942	39.8%	3,045,386	635,320	125,297	760,617	25.0%	1,318,942	28.4%												10.25	1.6489
	Jan-03	Dec-03	2,403,844	795,300	0	795,300	33.1%	1,924,280	58.3%	3,363,933	795,300	0	795,300	23.6%	1,924,280	41.6%												9.25	1.5704
	Jan-04	Dec-04	2,393,694	844,550	142,717	987,267	41.2%	2,625,070	70.5%	3,340,672	844,550	142,717	987,267	29.6%	2,625,070	50.5%												8.25	1.4956
	Jan-05	Dec-05	2,281,030	1,112,715	215,156	1,327,871	58.2%	3,468,466	95.2%	3,175,425	1,112,715	215,156	1,327,871	41.8%	3,468,466	68.4%												7.25	1.4244
	Jan-06	Dec-06	2,143,008	380,461	0	380,461	17.8%	3,947,270	40.1%	2,982,518	380,461	0	380,461	12.8%	3,947,270	28.8%												6.25	1.3566
	Jan-07	Dec-07	1,785,280	969,529	159,840	1,129,369	63.3%	4,115,862	72.7%	2,485,579	969,529	159,840	1,129,369	45.4%	4,115,862	52.2%												5.25	1.2920
	Jan-08	Dec-08	1,806,618	711,634	503,709	1,215,343	67.3%	4,414,081	83.8%	2,517,041	711,634	503,709	1,215,343	48.3%	4,414,081	60.1%												4.25	1.2305
	Jan-09	Dec-09	1,634,501	1,428,181	621,055	2,049,236	125.4%	4,804,942	149.3%	2,276,341	1,428,181	621,055	2,049,236	90.0%	4,804,942	107.2%												3.25	1.1719
	Jan-10	Dec-10	1,525,222	669,753	700,913	1,370,666	89.9%	5,098,927	109.1%	2,123,349	669,753	700,913	1,370,666	64.6%	5,098,927	78.4%												2.25	1.1161
	Jan-11	Dec-11	1,342,163	374,825	1,090,101	1,464,926	109.1%	5,025,254	103.7%	1,867,343	374,825	1,090,101	1,464,926	78.4%	5,025,254	74.5%												1.25	1.0629
	Jan-12	Jun-12	665,748	18,701	567,526	586,227	88.1%	5,189,698	112.8%	928,604	18,701	567,526	586,227	63.1%	5,189,698	80.8%												0.25	1.0123
	Jul-12	Jun-13	1,224,197			961,963	78.6%	5,189,698	78.6%	1,572,065			961,298	61.1%	5,031,694	51.1%	39.2%	11/1/2012	34.0%	13.3%	1.1000	0.0885	0.0300	0.0200	0.8816	0.9109	0.9115	-0.50	0.9759
	Jul-13	Jun-14	1,113,558			964,361	86.6%	5,265,332	93.4%	1,305,323			961,168	73.6%	4,803,426	56.1%				22.8%	1.1047	0.0925	0.0582	0.0388	0.8493	0.9053	0.9075	-1.50	0.9294
	Jul-14	Jun-15	1,008,354			962,183	95.4%	5,287,004	97.6%	1,267,542			958,997	75.7%	4,823,447	77.2%					1.1045	0.0967	0.0000	0.0000	0.9033	0.9033	0.9033	-2.50	0.8852
	Jul-15	Jun-16	908,814			956,643	105.3%	5,253,155	101.5%	1,142,417			953,475	83.5%	4,792,779	80.8%					1.1059	0.1010	0.0000	0.0000	0.8990	0.8990	0.8990	-3.50	0.8430
	Jul-16	Jun-17	815,098			943,567	115.8%	5,167,690	105.3%	1,024,612			940,443	91.8%	4,715,002	84.2%					1.1027	0.1055	0.0000	0.0000	0.8945	0.8945	0.8945	-4.50	0.8029
	Jul-17	Jun-18	727,320			925,104	127.2%	5,034,899	108.9%	914,271			922,041	100.8%	4,594,033	87.6%					1.1018	0.1101	0.0000	0.0000	0.8899	0.8899	0.8899	-5.50	0.7646
Future	Jul-18	Jun-19	645,531			902,405	139.8%	4,865,977	113.6%	811,459			899,417	110.8%	4,440,058	91.9%					1.1023	0.1150	0.0000	0.0000	0.8850	0.8850	0.8850	-6.50	0.7282
Experience	Jul-19	Jun-20	569,717			874,737	153.5%	4,654,029	116.3%	716,157			871,841	121.7%	4,246,804	94.8%					1.1017	0.1202	0.0000	0.0000	0.8798	0.8798	0.8798	-7.50	0.6936
	Jul-20	Jun-21	499,837			841,472	168.3%	4,413,954	120.3%	628,316			838,686	133.5%	4,027,837	98.6%					1.1000	0.1255	0.0000	0.0000	0.8745	0.8745	0.8745	-8.50	0.6605
	Jul-21	Jun-22	435,776			801,253	183.9%	4,145,082	122.2%	547,789			798,600	145.8%	3,782,562	101.0%					1.0960	0.1312	0.0000	0.0000	0.8688	0.8688	0.8688	-9.50	0.6291
	Jul-22	Jun-23	377,396			759,005	201.1%	3,859,333	125.4%	474,402			756,492	159.5%	3,521,850	104.5%					1.0978	0.1371	0.0000	0.0000	0.8629	0.8629	0.8629	-10.50	0.5991
	Jul-23	Jun-24	324,563			712,202	219.4%	3,555,175	125.7%	407,989			709,844	174.0%	3,244,323	106.0%					1.0953	0.1433	0.0000	0.0000	0.8567	0.8567	0.8567	-11.50	0.5706
	Jul-24	Jun-25	277,122			662,234	239.0%	3,244,440	126.8%	348,354			660,041	189.5%	2,960,758	108.1%					1.0933	0.1495	0.0000	0.0000	0.8505	0.8505	0.8505	-12.50	0.5434
	Jul-25	Jun-26	234,810			610,882	260.2%	2,933,349	127.7%	295,165			608,859	206.3%	2,676,831	110.1%					1.0935	0.1564	0.0000	0.0000	0.8436	0.8436	0.8436	-13.50	0.5175
	Jul-26	Jun-27	197,382			556,726	282.1%	2,629,516	128.1%	248,117			554,883	223.6%	2,399,510	111.9%					1.0887	0.1629	0.0000	0.0000	0.8371	0.8371	0.8371	-14.50	0.4929
	Jul-27	Jun-28	164,564			502,521	305.4%	2,334,078	125.8%	206,863			500,857	242.1%	2,129,841	111.8%					1.0878	0.1702	0.0000	0.0000	0.8298	0.8298	0.8298	-15.50	0.4694
	Jul-28	Jun-29	136,026			447,790	329.2%	2,052,453	122.2%	170,990			446,307	261.0%	1,872,761	110.7%					1.0830	0.1772	0.0000	0.0000	0.8228	0.8228	0.8228	-16.50	0.4471
	Jul-29	Jun-30	111,461			395,654	355.0%	1,788,143	117.8%	140,110			394,344	281.5%	1,631,474	109.2%					1.0837	0.1847	0.0000	0.0000	0.8153	0.8153	0.8153	-17.50	0.4258
	Jul-30	Jun-31	90,524			345,705	381.9%	1,547,132	115.7%	113,792			344,560	302.8%	1,411,432	109.4%					1.0810	0.1917	0.0000	0.0000	0.8083	0.8083	0.8083	-18.50	0.4055
	Jul-31	Jun-32	72,858			299,543	411.1%	1,328,655	111.3%	91,585			298,551	326.0%	1,211,959	108.2%					1.0823	0.1994	0.0000	0.0000	0.8006	0.8006	0.8006	-19.50	0.3862
	Jul-32	Jun-33	58,093			257,251	442.8%	1,131,021	102.6%	73,025			256,399	351.1%	1,031,529	104.0%					1.0826	0.2067	0.0000	0.0000	0.7933	0.7933	0.7933	-20.50	0.3678
	Jul-33	Jun-34	45,895			218,773	476.7%	955,396	94.0%	57,691			218,049	378.0%	871,207	100.1%					1.0821	0.2141	0.0000	0.0000	0.7859	0.7859	0.7859	-21.50	0.3503
	Jul-34	Jun-35	35,921			183,989	512.2%	802,228	85.8%	45,154			183,380	406.1%	731,402	96.5%					1.0801	0.2214	0.0000	0.0000	0.7786	0.7786	0.7786	-22.50	0.3336
	Jul-35	Jun-36	27,862			153,365	550.4%	670,662	78.2%	35,024			152,857	436.4%	611,335	93.6%					1.0800	0.2282	0.0000	0.0000	0.7718	0.7718	0.7718	-23.50	0.3177
	Jul-36	Jun-37	21,427			127,324	594.2%	559,003	73.1%	26,935			126,902	471.1%	509,449	92.9%					1.0846	0.2346	0.0000	0.0000	0.7654	0.7654	0.7654	-24.50	0.3026
Without Interest																													
Past			24,771,204	9,431,880		13,558,193	54.7%	5,189,698	75.7%	34,566,940	9,431,880		13,558,193	39.2%	5,189,698	54.2%													
Future			10,124,101			15,366,652	151.8%	(4,630,695)	106.0%	12,665,149			15,318,292	120.9%	(4,680,249)	84.0%													
Lifetime			34,895,305			28,924,845	82.9%	559,003	84.5%	47,232,089			28,876,485	61.1%	509,449	62.2%													
With Interest																													
Past			35,716,818			18,129,254	50.8%	7,721,493	72.4%	49,859,741			18,129,254	36.4%	7,721,493	51.8%													
Future			7,664,289			10,273,741	134.0%	(2,351,441)	103.4%	9,578,930			10,242,183	106.9%	(2,575,465)	80.0%													
Lifetime			43,381,107			28,402,995	65.5%	5,370,051	77.9%	59,438,671			28,371,437	47.7%	5,146,028	56.4%													

Exhibit VI (All using Virginia Rates)
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase *Based on historical data through 06/30/12.*
(All policies including those issued prior to rate stabilization)
Nationwide Experience

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS												
																		Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E)	(F)	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	86,576	9,309	0	9,309	10.8%	0	10.8%	86,576	9,309	0	9,309	10.8%	0	10.8%												17.25	2.3202
	Jan-96	Dec-96	280,021	46,188	0	46,188	16.5%	183,779	82.1%	280,021	46,188	0	46,188	16.5%	183,779	82.1%												16.25	2.2097
	Jan-97	Dec-97	692,718	95,972	0	95,972	13.9%	537,885	65.0%	692,718	95,972	0	95,972	13.9%	537,885	65.0%												15.25	2.1045
	Jan-98	Dec-98	2,154,207	403,866	0	403,866	18.7%	1,492,268	63.1%	2,154,207	403,866	0	403,866	18.7%	1,492,268	63.1%												14.25	2.0043
	Jan-99	Dec-99	4,171,810	652,347	0	652,347	15.6%	3,714,633	68.9%	4,171,810	652,347	0	652,347	15.6%	3,714,633	68.9%												13.25	1.9089
	Jan-00	Dec-00	6,029,902	1,325,037	0	1,325,037	22.0%	6,465,177	67.6%	6,029,902	1,325,037	0	1,325,037	22.0%	6,465,177	67.6%												12.25	1.8180
Past	Jan-01	Dec-01	7,539,539	3,203,888	0	3,203,888	42.5%	8,289,071	66.7%	7,539,539	3,203,888	0	3,203,888	42.5%	8,289,071	66.7%												11.25	1.7314
Experience	Jan-02	Dec-02	8,196,351	1,989,822	125,297	2,115,119	25.8%	9,112,016	35.8%	8,196,351	1,989,822	125,297	2,115,119	25.8%	9,112,016	35.8%												10.25	1.6489
	Jan-03	Dec-03	8,375,665	4,241,536	0	4,241,536	50.6%	12,817,500	94.9%	8,375,665	4,241,536	0	4,241,536	50.6%	12,817,500	94.9%												9.25	1.5704
	Jan-04	Dec-04	8,247,364	3,727,095	142,717	3,869,812	46.9%	16,804,429	95.3%	8,247,364	3,727,095	142,717	3,869,812	46.9%	16,804,429	95.3%												8.25	1.4956
	Jan-05	Dec-05	6,998,922	4,162,532	215,156	4,377,688	62.5%	19,700,376	103.9%	6,998,922	4,162,532	215,156	4,377,688	62.5%	19,700,376	103.9%												7.25	1.4244
	Jan-06	Dec-06	6,741,431	3,634,025	376,284	4,010,309	59.5%	22,224,019	96.9%	6,741,431	3,634,025	376,284	4,010,309	59.5%	22,224,019	96.9%												6.25	1.3566
	Jan-07	Dec-07	7,399,981	4,299,565	612,853	4,912,418	66.4%	24,461,061	96.6%	7,399,981	4,299,565	612,853	4,912,418	66.4%	24,461,061	96.6%												5.25	1.2920
	Jan-08	Dec-08	7,271,364	4,155,210	1,128,846	5,284,056	72.7%	26,769,760	104.4%	7,271,364	4,155,210	1,128,846	5,284,056	72.7%	26,769,760	104.4%												4.25	1.2305
	Jan-09	Dec-09	6,564,598	4,258,741	1,508,843	5,767,584	87.9%	28,384,403	112.5%	6,564,598	4,258,741	1,508,843	5,767,584	87.9%	28,384,403	112.5%												3.25	1.1719
	Jan-10	Dec-10	6,135,530	2,828,244	1,927,203	4,755,447	77.5%	30,018,232	104.1%	6,135,530	2,828,244	1,927,203	4,755,447	77.5%	30,018,232	104.1%												2.25	1.1161
	Jan-11	Dec-11	6,199,723	1,911,519	4,681,184	6,592,703	106.3%	30,785,609	118.7%	6,199,723	1,911,519	4,681,184	6,592,703	106.3%	30,785,609	118.7%												1.25	1.0629
	Jan-12	Jun-12	2,985,391	64,129	2,552,145	2,616,274	87.6%	31,325,952	105.7%	2,985,391	64,129	2,552,145	2,616,274	87.6%	31,325,952	105.7%												0.25	1.0123
	Jul-12	Jun-13	5,601,012			4,473,352	79.9%	31,241,166	78.4%	6,109,971			4,472,687	73.2%	31,083,162	69.2%	38.6%	11/1/2012	34.0%	0.1313	1.1000	0.0789	0.0292	0.0195	0.8919	0.9205	0.9211	-0.50	0.9759
	Jul-13	Jun-14	5,148,070			4,587,935	89.1%	32,219,538	108.1%	6,767,769			4,584,742	67.7%	31,757,632	77.7%				0.2256	1.1179	0.0825	0.0568	0.0379	0.8607	0.9153	0.9175	-1.50	0.9294
	Jul-14	Jun-15	4,711,643			4,690,415	99.5%	32,927,620	114.6%	6,396,394			4,687,229	73.3%	32,464,063	84.3%					1.1195	0.0868	0.0000	0.0000	0.9132	0.9132	0.9132	-2.50	0.8852
	Jul-15	Jun-16	4,292,696			4,769,528	111.1%	33,330,951	120.5%	5,828,895			4,766,361	81.8%	32,870,575	88.7%					1.1184	0.0908	0.0000	0.0000	0.9092	0.9092	0.9092	-3.50	0.8430
	Jul-16	Jun-17	3,892,727			4,829,636	124.1%	33,433,568	126.7%	5,286,938			4,826,512	91.3%	32,980,880	93.4%					1.1193	0.0953	0.0000	0.0000	0.9047	0.9047	0.9047	-4.50	0.8029
	Jul-17	Jun-18	3,512,756			4,852,852	138.1%	33,246,527	132.8%	4,771,921			4,849,789	101.6%	32,805,661	98.0%					1.1161	0.0997	0.0000	0.0000	0.9003	0.9003	0.9003	-5.50	0.7646
Future	Jul-18	Jun-19	3,153,903			4,855,213	153.9%	32,782,920	139.2%	4,285,386			4,852,225	113.2%	32,357,001	102.8%					1.1171	0.1044	0.0000	0.0000	0.8956	0.8956	0.8956	-6.50	0.7282
Experience	Jul-19	Jun-20	2,816,733			4,834,883	171.6%	32,053,128	145.7%	3,828,119			4,831,987	126.2%	31,645,903	107.6%					1.1179	0.1092	0.0000	0.0000	0.8908	0.8908	0.8908	-7.50	0.6936
	Jul-20	Jun-21	2,501,766			4,783,913	191.2%	31,081,161	152.4%	3,400,845			4,781,127	140.6%	30,695,044	112.6%					1.1171	0.1143	0.0000	0.0000	0.8857	0.8857	0.8857	-8.50	0.6605
	Jul-21	Jun-22	2,209,255			4,705,517	213.0%	29,882,276	158.7%	3,003,927			4,702,864	156.6%	29,519,756	117.4%					1.1170	0.1194	0.0000	0.0000	0.8806	0.8806	0.8806	-9.50	0.6291
	Jul-22	Jun-23	1,939,252			4,596,122	237.0%	28,488,136	165.1%	2,637,455			4,593,609	174.2%	28,150,653	122.3%					1.1161	0.1249	0.0000	0.0000	0.8751	0.8751	0.8751	-10.50	0.5991
	Jul-23	Jun-24	1,691,722			4,456,445	263.4%	26,909,695	170.1%	2,301,399			4,454,087	193.5%	26,598,843	126.1%					1.1148	0.1302	0.0000	0.0000	0.8698	0.8698	0.8698	-11.50	0.5706
	Jul-24	Jun-25	1,466,340			4,289,361	292.5%	25,193,291	175.5%	1,995,328			4,287,169	214.9%	24,909,609	130.2%					1.1141	0.1361	0.0000	0.0000	0.8639	0.8639	0.8639	-12.50	0.5434
	Jul-25	Jun-26	1,262,403			4,088,194	323.8%	23,364,138	178.9%	1,718,301			4,086,171	237.8%	23,107,620	132.9%					1.1108	0.1420	0.0000	0.0000	0.8580	0.8580	0.8580	-13.50	0.5175
	Jul-26	Jun-27	1,079,209			3,863,265	358.0%	21,464,118	181.9%	1,469,377			3,861,421	262.8%	21,234,112	135.3%					1.1093	0.1482	0.0000	0.0000	0.8518	0.8518	0.8518	-14.50	0.4929
	Jul-27	Jun-28	915,760			3,606,019	393.8%	19,527,861	182.3%	1,247,211			3,604,355	289.0%	19,323,624	135.8%					1.1042	0.1547	0.0000	0.0000	0.8453	0.8453	0.8453	-15.50	0.4694
	Jul-28	Jun-29	771,085			3,339,346	433.1%	17,595,802	182.5%	1,050,497			3,337,863	317.7%	17,416,110	136.2%					1.1040	0.1612	0.0000	0.0000	0.8388	0.8388	0.8388	-16.50	0.4471
	Jul-29	Jun-30	644,118			3,061,317	475.3%	15,700,170	181.0%	877,799			3,060,007	348.6%	15,543,501	135.3%					1.1019	0.1681	0.0000	0.0000	0.8319	0.8319	0.8319	-17.50	0.4258
	Jul-30	Jun-31	533,653			2,775,247	520.0%	13,868,555	176.8%	727,492			2,774,102	381.3%	13,732,855	132.4%					1.0988	0.1749	0.0000	0.0000	0.8251	0.8251	0.8251	-18.50	0.4055
	Jul-31	Jun-32	438,363			2,486,955	567.3%	12,125,010	169.6%	597,782			2,485,963	415.9%	12,008,314	127.4%					1.0958	0.1823	0.0000	0.0000	0.8177	0.8177	0.8177	-19.50	0.3862
	Jul-32	Jun-33	356,816			2,198,341	616.1%	10,490,191	157.9%	486,734			2,197,489	451.5%	10,390,699	119.1%					1.0912	0.1899	0.0000	0.0000	0.8101	0.8101	0.8101	-20.50	0.3678
	Jul-33	Jun-34	287,792			1,919,358	666.9%	8,985,682	144.1%	392,701			1,918,633	488.6%	8,901,493	109.4%					1.0874	0.1971	0.0000	0.0000	0.8029	0.8029	0.8029	-21.50	0.3503
	Jul-34	Jun-35	230,011			1,652,606	718.5%	7,628,635	128.5%	313,953			1,651,997	526.2%	7,557,809	98.2%					1.0826	0.2047	0.0000	0.0000	0.7953	0.7953	0.7953	-22.50	0.3336
	Jul-35	Jun-36	182,169			1,406,007	771.8%	6,423,727	110.4%	248,726			1,405,499	565.1%	6,364,400	85.3%					1.0790	0.2115	0.0000	0.0000	0.7885	0.7885	0.7885	-23.50	0.3177
	Jul-36	Jun-37	142,991			1,184,469	828.4%	5,372,201	93.0%	195,290			1,184,047	606.3%	5,322,647	72.9%					1.0786	0.2190	0.0000	0.0000	0.7810	0.7810	0.7810	-24.50	0.3026
Without Interest																													
Past			96,071,092	41,009,025		54,279,552	56.5%	31,325,952	89.1%	96,071,092	41,009,025		54,279,552	56.5%	31,325,952	89.1%													
Future			49,782,244			92,306,295	185.4%	(25,953,751)	133.3%	65,940,209			92,257,935	139.9%	(26,003,305)	100.5%													
Lifetime			145,853,336			146,585,847	100.5%	5,372,201	104.2%	162,011,301			146,537,486	90.4%	5,322,647	93.7%													
With Interest																													
Past			139,353,168			72,519,759	52.0%	46,723,674	85.6%	139,353,168			72,519,759	52.0%	46,723,674	85.6%													
Future			37,097,926			58,459,273	157.6%	(11,336,972)	127.0%	48,739,333			58,427,715	119.9%	(11,661,154)	96.0%													
Lifetime			176,451,094			130,979,032	74.2%	35,386,702	94.3%	188,092,501			130,947,474	69.6%	35,062,521	88.3%													
Anticipated Loss Ratio [(PV future claims - policy reserves + PV terminal policy reserve) / (PV future premium)]									77.5%							58.9%													

Exhibit VI (All use Level Current VA Rates)
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase *Based on historical data through 06/30/12.*
(All policies including those issued prior to rate stabilization)
Nationwide Experience

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS													
																		Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E)	(F)	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	126,936	9,309	0	9,309	7.3%	0	7.3%	177,710	9,309	0	9,309	5.2%	0	5.2%												17.25	2.3202
	Jan-96	Dec-96	410,561	46,188	0	46,188	11.2%	183,779	56.0%	574,785	46,188	0	46,188	8.0%	183,779	40.0%												16.25	2.2097
	Jan-97	Dec-97	1,015,648	95,972	0	95,972	9.4%	537,885	44.3%	1,421,907	95,972	0	95,972	6.7%	537,885	31.7%												15.25	2.1045
	Jan-98	Dec-98	3,158,450	403,866	0	403,866	12.8%	1,492,268	43.0%	4,421,831	403,866	0	403,866	9.1%	1,492,268	30.7%												14.25	2.0043
	Jan-99	Dec-99	6,116,615	652,347	0	652,347	10.7%	3,714,633	47.0%	8,563,261	652,347	0	652,347	7.6%	3,714,633	33.6%												13.25	1.9089
	Jan-00	Dec-00	8,840,908	1,325,037	0	1,325,037	15.0%	6,465,177	46.1%	12,377,271	1,325,037	0	1,325,037	10.7%	6,465,177	32.9%												12.25	1.8180
Past	Jan-01	Dec-01	11,054,305	3,203,888	0	3,203,888	29.0%	8,289,071	45.5%	15,476,026	3,203,888	0	3,203,888	20.7%	8,289,071	32.5%												11.25	1.7314
Experience	Jan-02	Dec-02	12,017,308	1,989,822	125,297	2,115,119	17.6%	9,112,016	24.4%	16,824,231	1,989,822	125,297	2,115,119	12.6%	9,112,016	17.5%												10.25	1.6489
	Jan-03	Dec-03	12,272,638	4,241,536	0	4,241,536	34.6%	12,817,500	64.8%	17,161,492	4,241,536	0	4,241,536	24.7%	12,817,500	46.3%												9.25	1.5704
	Jan-04	Dec-04	11,969,992	3,727,095	142,717	3,869,812	32.3%	16,804,429	65.6%	16,671,671	3,727,095	142,717	3,869,812	23.2%	16,804,429	47.1%												8.25	1.4956
	Jan-05	Dec-05	10,087,302	4,162,532	215,156	4,377,688	43.4%	19,700,376	72.1%	14,003,427	4,162,532	215,156	4,377,688	31.3%	19,700,376	51.9%												7.25	1.4244
	Jan-06	Dec-06	9,546,347	3,634,025	376,284	4,010,309	42.0%	22,224,019	68.4%	13,247,584	3,634,025	376,284	4,010,309	30.3%	22,224,019	49.3%												6.25	1.3566
	Jan-07	Dec-07	8,735,368	4,299,565	612,853	4,912,418	56.2%	24,461,061	81.8%	12,121,102	4,299,565	612,853	4,912,418	40.5%	24,461,061	59.0%												5.25	1.2920
	Jan-08	Dec-08	8,322,954	4,155,210	1,128,846	5,284,056	63.5%	26,769,760	91.2%	11,547,831	4,155,210	1,128,846	5,284,056	45.8%	26,769,760	65.8%												4.25	1.2305
	Jan-09	Dec-09	7,511,897	4,258,741	1,508,843	5,767,584	76.8%	28,384,403	98.3%	10,416,945	4,258,741	1,508,843	5,767,584	55.4%	28,384,403	70.9%												3.25	1.1719
	Jan-10	Dec-10	7,021,222	2,828,244	1,927,203	4,755,447	67.7%	30,018,232	91.0%	9,737,345	2,828,244	1,927,203	4,755,447	48.8%	30,018,232	65.6%												2.25	1.1161
	Jan-11	Dec-11	6,329,026	1,911,519	4,681,184	6,592,703	104.2%	30,785,609	116.3%	8,775,414	1,911,519	4,681,184	6,592,703	75.1%	30,785,609	83.9%												1.25	1.0629
	Jan-12	Jun-12	2,985,391	64,129	2,552,145	2,616,274	87.6%	31,325,952	105.7%	4,154,676	64,129	2,552,145	2,616,274	63.0%	31,325,952	76.0%												0.25	1.0123
	Jul-12	Jun-13	5,601,012			4,473,352	79.9%	31,241,166	78.4%	7,488,177			4,474,198	59.8%	31,083,162	56.5%	38.6%	11/1/2012	34.0%	13.1%	1.1000	0.0789	0.0292	0.0195	0.8919	0.9205	0.9211	-0.50	0.9759
	Jul-13	Jun-14	5,148,070			4,587,935	89.1%	32,219,538	108.1%	6,767,769			4,588,313	67.8%	31,757,632	77.8%				22.6%	1.1179	0.0825	0.0568	0.0379	0.8607	0.9153	0.9175	-1.50	0.9294
	Jul-14	Jun-15	4,711,643			4,690,415	99.5%	32,927,620	114.6%	6,396,394			4,690,808	73.3%	32,464,063	84.4%					1.1195	0.0868	0.0000	0.0000	0.9132	0.9132	0.9132	-2.50	0.8852
	Jul-15	Jun-16	4,292,696			4,769,528	111.1%	33,330,951	120.5%	5,828,895			4,769,934	81.8%	32,870,575	88.8%					1.1184	0.0908	0.0000	0.0000	0.9092	0.9092	0.9092	-3.50	0.8430
	Jul-16	Jun-17	3,892,727			4,829,636	124.1%	33,433,568	126.7%	5,286,938			4,830,053	91.4%	32,980,880	93.4%					1.1193	0.0953	0.0000	0.0000	0.9047	0.9047	0.9047	-4.50	0.8029
	Jul-17	Jun-18	3,512,756			4,852,852	138.1%	33,246,527	132.8%	4,771,921			4,853,277	101.7%	32,805,661	98.0%					1.1161	0.0997	0.0000	0.0000	0.9003	0.9003	0.9003	-5.50	0.7646
Future	Jul-18	Jun-19	3,153,903			4,855,213	153.9%	32,782,920	139.2%	4,285,386			4,855,644	113.3%	32,357,001	102.8%					1.1171	0.1044	0.0000	0.0000	0.8956	0.8956	0.8956	-6.50	0.7282
Experience	Jul-19	Jun-20	2,816,733			4,834,883	171.6%	32,053,128	145.7%	3,828,119			4,835,319	126.3%	31,645,903	107.7%					1.1179	0.1092	0.0000	0.0000	0.8908	0.8908	0.8908	-7.50	0.6936
	Jul-20	Jun-21	2,501,766			4,783,913	191.2%	31,081,161	152.4%	3,400,845			4,784,351	140.7%	30,695,044	112.7%					1.1171	0.1143	0.0000	0.0000	0.8857	0.8857	0.8857	-8.50	0.6605
	Jul-21	Jun-22	2,209,255			4,705,517	213.0%	29,882,276	158.7%	3,003,927			4,705,955	156.7%	29,519,756	117.5%					1.1170	0.1194	0.0000	0.0000	0.8806	0.8806	0.8806	-9.50	0.6291
	Jul-22	Jun-23	1,939,252			4,596,122	237.0%	28,488,136	165.1%	2,637,455			4,596,556	174.3%	28,150,653	122.4%					1.1161	0.1249	0.0000	0.0000	0.8751	0.8751	0.8751	-10.50	0.5991
	Jul-23	Jun-24	1,691,722			4,456,445	263.4%	26,909,695	170.1%	2,301,399			4,456,872	193.7%	26,598,843	126.2%					1.1148	0.1302	0.0000	0.0000	0.8698	0.8698	0.8698	-11.50	0.5706
	Jul-24	Jun-25	1,466,340			4,289,361	292.5%	25,193,291	175.5%	1,995,328			4,289,779	215.0%	24,909,609	130.3%					1.1141	0.1361	0.0000	0.0000	0.8639	0.8639	0.8639	-12.50	0.5434
	Jul-25	Jun-26	1,262,403			4,088,194	323.8%	23,364,138	178.9%	1,718,301			4,088,598	237.9%	23,107,620	133.1%					1.1108	0.1420	0.0000	0.0000	0.8580	0.8580	0.8580	-13.50	0.5175
	Jul-26	Jun-27	1,079,209			3,863,265	358.0%	21,464,118	181.9%	1,469,377			3,863,652	262.9%	21,234,112	135.4%					1.1093	0.1482	0.0000	0.0000	0.8518	0.8518	0.8518	-14.50	0.4929
	Jul-27	Jun-28	915,760			3,606,019	393.8%	19,527,861	182.3%	1,247,211			3,606,385	289.2%	19,323,624	136.0%					1.1042	0.1547	0.0000	0.0000	0.8453	0.8453	0.8453	-15.50	0.4694
	Jul-28	Jun-29	771,085			3,339,346	433.1%	17,595,802	182.5%	1,050,497			3,339,691	317.9%	17,416,110	136.3%					1.1040	0.1612	0.0000	0.0000	0.8388	0.8388	0.8388	-16.50	0.4471
	Jul-29	Jun-30	644,118			3,061,317	475.3%	15,700,170	181.0%	877,799			3,061,638	348.8%	15,543,501	135.5%					1.1019	0.1681	0.0000	0.0000	0.8319	0.8319	0.8319	-17.50	0.4258
	Jul-30	Jun-31	533,653			2,775,247	520.0%	13,868,555	176.8%	727,492			2,775,542	381.5%	13,732,855	132.6%					1.0988	0.1749	0.0000	0.0000	0.8251	0.8251	0.8251	-18.50	0.4055
	Jul-31	Jun-32	438,363			2,486,955	567.3%	12,125,010	169.6%	597,782			2,487,222	416.1%	12,008,314	127.6%					1.0958	0.1823	0.0000	0.0000	0.8177	0.8177	0.8177	-19.50	0.3862
	Jul-32	Jun-33	356,816			2,198,341	616.1%	10,490,191	157.9%	486,734			2,198,579	451.7%	10,390,699	119.4%					1.0912	0.1899	0.0000	0.0000	0.8101	0.8101	0.8101	-20.50	0.3678
	Jul-33	Jun-34	287,792			1,919,358	666.9%	8,985,682	144.1%	392,701			1,919,568	488.8%	8,901,493	109.6%					1.0874	0.1971	0.0000	0.0000	0.8029	0.8029	0.8029	-21.50	0.3503
	Jul-34	Jun-35	230,011			1,652,606	718.5%	7,628,635	128.5%	313,953			1,652,789	526.4%	7,557,809	98.5%					1.0826	0.2047	0.0000	0.0000	0.7953	0.7953	0.7953	-22.50	0.3336
	Jul-35	Jun-36	182,169			1,406,007	771.8%	6,423,727	110.4%	248,726			1,406,163	565.3%	6,364,400	85.5%					1.0790	0.2115	0.0000	0.0000	0.7885	0.7885	0.7885	-23.50	0.3177
	Jul-36	Jun-37	142,991			1,184,469	828.4%	5,372,201	93.0%	195,290			1,184,601	606.6%	5,322,647	73.1%					1.0786	0.2190	0.0000	0.0000	0.7810	0.7810	0.7810	-24.50	0.3026
Without Interest																														
Past			127,522,867	41,009,025		54,279,552	42.6%	31,325,952	67.1%	177,674,508	41,009,025		54,279,552	30.5%	31,325,952	48.2%													
Future			49,782,244			92,306,295	185.4%	(25,953,751)	133.3%	67,318,415			92,315,487	137.1%	(26,003,305)	98.5%													
Lifetime			177,305,110			146,585,847	82.7%	5,372,201	85.7%	244,992,923			146,595,039	59.8%	5,322,647	62.0%													
With Interest																														
Past			188,783,386			72,519,759	38.4%	46,723,674	63.2%	263,203,462			72,519,759	27.6%	46,723,674	45.3%													
Future			37,097,926			58,459,273	157.6%	(11,336,972)	127.0%	50,084,324			58,465,109	116.7%	(11,661,154)	93.5%													
Lifetime			225,881,312			130,979,032	58.0%	35,386,702	73.7%	313,287,786			130,984,868	41.8%	35,062,521	53.0%													

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122
Fax (717) 394-7024

November 12, 2010

«Mr.» «John» «Doe»
«123 Main Street»
«Anytown, VA 12345»

Re: Policy(s) «H123456»

Dear «Mr.» «Doe»,

Thank you for your recent inquiry regarding your «Long Term Care» policy number «H123456».

You have expressed an interest in possibly adjusting your policy benefits in order to offset the upcoming premium rate increase. Several options are shown below for your review. If you choose to adjust your benefits, please check the appropriate box and return your signed and dated request in the enclosed envelope. Your benefits will remain *unchanged* if we are not notified in writing of your request.

If you have any questions regarding this matter, please feel free to contact us.

Sincerely,

<Representative>
LTC Customer Service Team

cc: «John Smith, Agent»

Current Policy Benefits	
Daily Benefit	**$«100»**
Benefit Period	**«24» Months**
Elimination Period	**«0» Days**
Inflation Protection	**«Lifetime»**
Current Premium	**$«127.50» «Monthly»**
Premium Effective «11/01/2010»	**$«146.63» «Monthly»**

☐ **Reduce Daily Benefit Amount** from **$«100»/Day** to **$«86»/Day.** The premium for this option will be **$«127.56» «Monthly»** effective «11/01/2010»**.**

☐ **Reduce Benefit Period** from **«24» Months** to **«12» Months.** The premium for this option will be **$«94.82» «Monthly»** effective «11/01/2010».

☐ **Increase Elimination Period** from:
☐ **«0» Days** to **«20» Days.** The premium for this option will be **$«140.76» «Monthly»** effective «11/01/2010».
☐ **«0» Days** to **«60» Days.** The premium for this option will be **$«134.16» «Monthly»** effective «11/01/2010».

☐ **Remove «Lifetime» Inflation Rider** and freeze *current* Daily Benefit at attained amount of **$«180»/Day.** The premium for this option will be **$«125.00» «Monthly»** effective «11/01/2010».

☐ **Convert my policy to Paid-Up status** with a shortened Benefit Period of **«73-Days»** and a **Daily Benefit** of **$«180»/Day.** The **Lifetime Maximum Benefit Amount** will be ***$«13,140.00»** effective «11/01/2010». If this option is chosen, there will be no additional premiums due for this policy.

**Your Lifetime Maximum Benefit Amount is equal to 100% of the sum of all premiums paid to date for this policy.*

Date _____ Policyholder Signature(s)_____

August 25, 2010

ENDORSEMENT

To be attached to and made a part of Policy No. **«H123456»**

Issued upon the election of **«John» «Doe»**

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Lancaster, Pennsylvania

By this Endorsement **Agrees to reduce the original Daily Benefit Amount from $«100» per day to $«86» per day effective on the date shown below.**

The required premium under this policy is **$«126.10» «Monthly».**

This Endorsement is effective as of **«November 01, 2010»,** it expires concurrently with the policy to which it is attached, unless changed by subsequent endorsement and is subject to all the provisions, conditions and limitations of said policy.

Secretary **President**

August 25, 2010

ENDORSEMENT

To be attached to and made a part of Policy No. **«H123456»**

Issued upon the election of **«John» «Doe»**

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Lancaster, Pennsylvania

By this Endorsement **Under the Contingent Non-Forfeiture Benefit, the Policy is Paid Up with a Maximum Daily Benefit of $«180» per day, payable for a shortened Benefit Period of «73» Days.**

The Lifetime Maximum Benefit Amount is $«13,140.00», effective upon the date shown below.

The required premium under this policy is hereby **Decreased** to **$ 0.00** .

This Endorsement is effective as of **«November 01, 2010»** .

Secretary

President

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122
Fax (717) 553-1107
Long Term Care Customer Service Team

<<LetterMailDate>>

<<First Name>> <<LastName>>
<<Address1>>
<<Address2>>
<<CityStateZip>>
<<Policy Number>>

RE: LTC Rate Increase –Policy forms: H880-EC, H881-HC, QH-9606-LTC-APC, QH-9610-HCP, SH-9606-LTC-APC, SH-9610-HCP, TNQ-LTC-2000(VA), TNQ-LTC-2000(VA)-R, TNQ-NHO-2004(VA), TQ-LTC-2000(VA), TQLTC-2000(VA)-R, and TQ-NHO-2004(VA)-Virginia *(only form number(s) applicable to this insured will be shown)*

Dear <<FirstName>> <<LastName>>:

Thank you for being a member of the Teachers Protective Mutual Long Term Care (LTC) Program. We know that you rely on this Program for support in the future, and are therefore committed to ensuring that it remains financially solvent. To achieve this goal, Long Term Care rates are being increased because claim costs are higher than expected at issue and interest earnings on the reserve assets are much lower than anticipated.

An ultimate compounded rate increase of 40.5% will be applied to your premium over the next 3 years. The schedule for these rate increases will be as follows:

- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**
- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear+1>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**
- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear+2>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**

Please note that the rate increases have nothing to do with your personal claims history or health.

We encourage you to carefully consider the following options which are available to offset the amount of this increase by up to as much as 5%-40%: *(We will customize letter selection to focus on applicable changes and percentages)*

1. Increase your Elimination (Waiting) Period from 0 Days to 60, 100, or 180 Days.
    a. Insert Sample Rate Reduction Here (show 0 Day sample vs 100 Day sample using a common benefit structure)

2. Shorten your Benefit Period.
    a. Insert Sample Rate Reduction Here (show sample using a common benefit structure)

You are entitled to a 'contingent benefit' upon lapse of your policy if the lapse occurs within 120 days of the due date of the increased premium. If this option is chosen, you will receive a conversion of your current coverage to paid-up status with a shortened benefit period.

If you are interested in more information on any of the options shown above (or a combination thereof), please complete the following page and return it to us so that we can provide you with rate options specific to your policy (envelope provided). If you prefer, you may e-mail your request for rate options to us at LTCRI@tpmins.com.

As you consider your options please:

1. Review your current policy benefits as shown on the policy Schedule Page(s) within your policy.
2. Evaluate your current benefit needs. To do so, you may wish to consult your agent, a qualified financial planner, family member, or other trusted advisor.
3. Select the option that may best meet your needs and request rate information by using the Rate Request Form which follows or e-mailing us at LTCRI@tpmins.com

We do regret that premium rate increases become necessary, and assure you that we remain committed to providing you with first-rate benefits and services.

Remember that your policy is guaranteed renewable for your lifetime, or until the Remaining Lifetime Benefit is reached. Although the premium rates may again change, we cannot refuse to renew this Policy as long as you pay the premiums.

If you have any questions, please feel free to contact our LTC Customer Service Team by calling (800) 555-3122 (Mon-Fri, 8:30 am to 4:00 pm), writing to us at the address shown in the letterhead, or emailing us at LTCRI@tpmins.com.

Sincerely,
Long Term Care Service Team

Notice of Premium Change – This is not a Bill

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122

Rate Request Form

Policy Number: <<PolicyNumber>>

Name: <<FirstName>> <<LastName>>

Rate Change Month: <<RateIncreaseMonth>>

To: TPM Long Term Care Customer Service Team,

I am interested in receiving more information on how the following change(s) to my policy will decrease my premium rate effective <<RateIncreaseMonth>>.

Please send me rate quotes and/or information for the following possible change(s) (may choose one or a combination of options 1-3):

□ Increasing my Elimination (Waiting) Period

□ Lowering my Daily Benefit Amount

□ Shortening my Benefit Period

□ Contingent Benefit upon lapse of policy (conversion of current coverage to paid-up status with a shortened benefit period)

I understand that no changes will be made to my policy at this time based upon this request for information. Policy changes will only take effect if a Benefit Change Election form is completed and returned to the Company.

Date_____ Policyholder Signature_____

Actuarial Memorandum
Rate Increase
Policy Form Numbers: H880-EC, H881-HC, QH-9606-LTC-APC, QH-9610-HCP, SH-9606-LTC-APC, SH-9610-HCP, TNQ-LTC-2000(VA), TNQ-LTC-2000(VA)-R, TNQ-NHO-2004(VA), TQ-LTC-2000(VA), TQLTC-2000(VA)-R, and TQ-NHO-2004(VA)-Virginia

Scope and Purpose
The purpose of this actuarial memorandum is to provide information supporting a rate revision to the premiums for the Teachers Protective Mutual Life Insurance Company's individual long term care forms in the state of Virginia. The memorandum is not to be used for any other purpose.

The proposed rate increase will apply to all policy forms and associated riders issued in Virginia prior to rate stabilization. New business is no longer written on any of these series nor any other long term care policy forms. The Company effectively stopped writing new policies in all states in early 2005. There were 2,380 policies and $6,226,160 of annualized premium in-force nationwide as of September 30, 2013.

Claims Experience
The company's LTC block has deteriorated rapidly since late 2012 and this deterioration has accelerated in the latter part of 2013. Exhibit IV shows the quarter by quarter experience of the company's nationwide LTC block[1] from 9/30/2012 through 12/31/2013. Based on this exhibit we make the following observations:

- At 9/30/2012 the 2008-2010 3-year average loss ratio was 76%. At the most recent valuation date (i.e. 12/31/2012) claim development has not changed this 3-year period's average loss ratio materially as it is now at 77%.
- By comparison, at 12/31/2012, the next three-year (2011-2013) average loss ratio was 107%, 30% higher than the 2008-2010 average.
- While 2011's loss ratio was materially worse at 111%, by 12/31/2012, there was no indication throughout 2012 that 2012's loss ratio would continue that pattern. By the latter valuations in 2013 the 2012 loss ratio stands approximately at 90%, and the early indications are that 2013 loss ratio will exceed 100%.

While the number of new claims has increased, a driver in the deteriorating experience is longer-than-expected claim continuance.

Proposed Premium Increase and Benefit Reduction Options
Due to recently and rapidly deteriorated claims experience, the Company finds it necessary to propose a premium increase. This rate increase will apply only to in-force business as the policy form was discontinued for new sales. A seriatim list, in spreadsheet format and shown as Exhibit I, of current and proposed rates is included with this filing. We are proposing an increase of 40.5%, to be applied over three years in the form of a 12% each year, that will be applied to base policies and riders. We have also demonstrated that the deteriorated claims experience can justify a much higher rate increase (i.e. 190%); however, the Company believes the LTC block can be sustained with a 40.5% rate increase.

[1] Pennsylvania's pre-rate-stabilized represents approximately 70% of TPM's nationwide LTC API.

In lieu or the first rate increase, we are offering policy holders the following benefit reduction options to reduce the rate increase by the percentage shown.

Increase Elimination Period

	Moving To:		
Moving From[2]	60 Day	100 Day	180 Day
0 Day	15%	20%	30%
20 Day	5%	15%	20%
60 Day		5%	15%

Reduce Benefit Period

	Moving To:		
Moving From	5 Year	4 Year	3 Year
Lifetime	10%	20%	30%
5 year		10%	20%
4 Year			10%

The effective rate increase subjected is equal to the cost of the benefit reductions provided. For example, the proposed first year's 70% increased for an insured with 0-day elimination period, lifetime benefit period, and 5% compound lifetime inflation can reduce the first year's rate increase to 10.5% by the following:

Change from 0 to 60 Day Elimination Period	15% reduction
Change from Lifetime to 5 Year Benefit Period	10% reduction
Change from 5% to 3% Lifetime Compound Inflation	15% reduction

In this illustrative example, 10.5% first year rate increase (i.e. 170% x (100% - 15% reduction) x (100% - 10% reduction) x (100% - 15% reduction) results.

Also, the company is open to a rate increase that varies and reflects the inherent anti-selection in the richer plan designs (e.g. 0-day elimination period) and provides less of a rate increase, before benefit design changes, to plan designs with longer elimination periods.

Subject to expected timing of regulatory approval, the requested increase shall be implemented with the first premium due on or after August 1, 2015.

Benefit Description

A description of benefits of the policy form series, is shown in Exhibit II.

Renewability Clause

These policy forms are guaranteed renewable for the lifetime of the insured.

[2] Elimination periods of 0, 20, and 60 days represent approximately 80% of the policyholders impacted by the proposed rate increase.

Applicability

The rates filed apply to only policies in force since no new sales will occur.

Morbidity, Mortality, and Lapses

Morbidity: For this line of business, at the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. While we were not able to establish that the TPM's LTC block had credible data from which to solely produce expected LTC claim costs, we were able to use other LTC claims data sources (e.g. SOA LTC Intercompany study) with which to produce a revised valuation morbidity basis. After performing the study and in consultation with the Department, a new valuation morbidity basis was established for the Company's contract reserves and pending claim reserves. This revised valuation morbidity basis is the basis for the projected claim costs as well as projected contract reserves (a.k.a. active life reserves).

Mortality: The mortality is the sex distinct 1983 GAM table.

Lapses: The projected voluntary lapse rates, separate from mortality decrements, are:

	Issue Age								
Duration	**47**	**52**	**57**	**62**	**67**	**72**	**77**	**82**	**87**
1	11.4%	11.4%	11.4%	11.4%	11.4%	14.1%	14.1%	14.8%	14.8%
2	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.1%	8.1%
3	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.1%	7.1%
4	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
5	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
6+	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%

Marketing Method

Agents and brokers marketed these individual policies.

Underwriting

These forms were subject to medical underwriting.

Premium Classes
The premium rates vary by issue age and selected benefit options (e.g. benefit period, elimination period, etc.). A seriatim list, in spreadsheet format and shown as Exhibit I, of current and proposed rates is included with this filing.

Issue Age Range
The policy form was sold to adult isue ages 18 and over.

Area Factors
Not applicable; the policy form's rates do not vary by area.

History of Rate Adjustments
The magnitude of rate increases approved for each product in Virginia issued prior to rate stabilization is:

Series	Rate Increase Approved	Implementation Date
9000 Series	0-30%	August, 2002
	30%	May, 2007
	15%	April, 2011
2000 Series		
	15%	April, 2011
800 Series	15%	April, 2011

Average Annual Premium

The average annualized premium in Virginia for policies issued prior to rate stabilization, including policy riders as of September 30 2013:

			Average Annualized Premium			
Form Series	Annualized Premium	Policy Count	Before	After 1st Increase	After 2nd Increase	After 3rd Increase
2000	$91,100	34	$2,679	$3,001	$3,361	$3,764
3000	$9,008	6	$1,501	$1,681	$1,883	$2,109
8800	$1,679	2	$840	$941	$1,054	$1,180
9600	$1,029,135	336	$3,063	$3,431	$3,482	$4,303
Total	$1,130,922	378	$2,992	$3,351	$3,753	$4,204

Active Life Reserves

Active life reserves were not included in any loss ratio calculations below. The existing contract reserve factors are established by the following:

- Method: one-year full preliminary term (FPT) period.
- Valuation rate: 4.5% to 5.0%, depending on the year of issue.
- Terminations: Mortality is based on 1983 GAM Sex-distinct. In addition, pricing lapse rates of 8% for the first four years and 4% thereafter, subject to the following restrictions: (i) for policy years 1 through 4, the lesser of 80% of the pricing voluntary lapse rates and 8% and (ii) for policy years 5+ the lesser of 100% of the pricing voluntary lapse rates and 4%. We have tested this termination basis against slightly different requirements for older issues and find the above basis to be consistent if not more conservative, especially with the 5% morbidity load.
- Morbidity basis: Based on the claim incidence rates and claim continuance rate as developed directly from the claim cost study performed at the request of the Pennsylvania Department of Insurance, the domicile regulator of the company. A 5% load is also applied. At the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. After performing the study and in consultation with the Department, this study produced a new valuation morbidity basis.

Claim Reserves

The PA-requested LTC claim cost study, which produced claim continuance rates, was also applied to calculate pending claim reserves (a.k.a. present value of amounts not yet due ("PVAYND")) for ongoing LTC claims. The IBNR and loss adjustment expense ("LAE") amounts for individual LTC policies are estimated by using a loss ratio approach. The loss ratios, applied at least to the most recent six incurral months, are reasonable if not conservative in view of (a) hindsight historical loss ratios and/or (b) retrospective testing of combined prior IBNR and pending reserve levels for recent valuation dates.

The total IBNR and LAE claim reserve, for all policies in all states, as of September 30, 2013 applicable to this nationwide block of business was $2,721,103. The total pending reserve is $13,106,095.

Trend Assumptions

For our claim projections, we conservatively assumed no insurance trend assumption. The aging increases directly results from the underlying assumed morbidity basis.

Minimum Required Loss Ratio
For policies issued prior to rate stabilization, the minimum required loss ratio is 60%.

Experience on the Form
Exhibit III also shows premium, claim and reserve information from the first issuance of the forms through 9/30/2013. This is nationwide data that includes experience from all states for policies issued prior to rate stabilization. Exhibit III VA shows Virginia-only past experience for policies issued prior to rate stabilization, which we consider to have as much credibility as the Company's nationwide block for determining whether benefits are reasonable in relation to premiums.

Also shown is a Virginia-only experience and projection Exhibit III with a 190% rate increase, which generates an approximate 75.1% lifetime loss ratio, compared to the 94.2% lifetime loss ratio from a 125% rate increase.

Anticipated Loss Ratio
The attached Exhibit III VA shows for nationwide experience that with the proposed rate increase, the Anticipated Loss Ratio, with interest adjustment, is 89.8% for all policies issued prior to rate stabilization in Virginia. Without a rate increase, the ALR is 114.0%. The Anticipated Loss Ratio is defined to be the present value of projected incurred claims, with the impact of changes in active life reserves, divided by the present value of projected earned premiums. The discount rate of 5.0% represents the average of the statutory valuation rate for these policies' contract reserves. The projection period is through September 30, 2038.

Lifetime Loss Ratio
The expected lifetime loss ratio ("LLR"), after the proposed rate increase for Virginia policies issued prior to rate stabilization, is 82.5%. Without the increase, the LLR is 96.0% (see Exhibit III VA). The Lifetime Loss Ratio is defined to be the sum of the accumulated historical incurred claims and the present value of projected incurred claims, divided by the sum of the accumulated historical earned premiums and the present value of projected earned premiums. The present value calculation incorporates explicit assumptions for interest, lapses, trend, and aging.

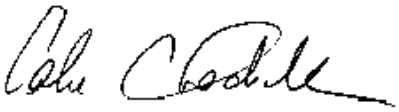
Proposed Effective Date
The proposed effective date for the rate increase is August 1, 2015. The revised rate will apply to all premiums due on and after that date. New business rate changes are not applicable as the Company no longer sells long term care policies.

Certification

I certify that I am qualified to render this opinion under the qualification standards promulgated by the Actuarial Standards Board. I have taken into consideration the Company's policy design, underwriting and claims adjudication practices.

I certify that to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of the states in which the product was sold and that the benefits provided are reasonable in relation to the proposed premiums because we expect the policy form to continue to meet or exceed minimum loss ratio requirements.

LEWIS & ELLIS, INC.



Cabe W. Chadick, F.S.A., M.A.A.A.
Lewis & Ellis, inc., Actuaries & Consultants

April 29, 2015

ATTACHMENTS

Exhibit II Policy Form & Benefits

Exhibit II
Policy Form & Benefits

Policy Forms: QH-9606-LTC-APC Tax Qualified Long Term Care
SH-9606-LTC-APC Non-Qualified Supplement

1. Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2. Benefit Conditions. In order for benefits to be payable under the tax qualified form QH-9606-LTC-APC, a covered person must be certified as Chronically Ill or Cognitively Impaired. If the claimant's condition does not qualify for benefits under the tax qualified definition, benefits may be payable under the supplemental policy (SH-9606-LTC-APC). For the supplemental plan, the claimant must be unable to perform two of five ADL's, have a Cognitive Impairment or required care due to a Medical Necessity.

3. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code.

4. ADL's. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. Home health care benefits may be paid under the Alternate Plan of Care.

6. Waiver of premium. After benefits in the policy have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider FOrm 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits (Rider Form 96-ROB). The rider restores the maximum benefit amount under the base policy. In order for benefits to be restored, the insured must not have qualified for care nor have received any care or services for a period of 180 consecutive days.

Policy Forms: QH-9610-HCP Home Health Care
SH-9610-HCP Non-Qualified Supplement

1. Home Health Care Benefits. The policy provides home health care services provided by Home Health Care Specialists including registered nurses, licensed physical speech and occupational therapists, chemotherapy specialists, home health aides and licensed certified professionals.

2. SH-9610-HCP must supplement a tax qualified policy under series QH-9616-HCP. Benefits paid under this supplement will not duplicate any benefits payable under the tax qualified policy.

3. Benefit Conditions. In order for benefits to be payable under the policy, the insured's need for home health care services must be due to their inability to perform 2 out of 5 ADL's, a Cognitive Impairment or medical necessity.

4. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. The Alternate Plan of Care must be mutually agreeable to the insured, the insured's physician and the company.

6. Waiver of premium. After benefits have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid). Pre-existing conditions that are disclosed on the application are covered immediately.

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider Form 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

Policy Forms: H880-EC Extended Care Policy

1. Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2. Benefit Conditions. In order for benefits to be payable under form (H880-EC) confinement must be required due to Injury or Sickness and be medical necessary which includes Functional Disability, Activities of Daily Living or Cognitive Impairment.

3. ADL's. The ADL's eligible for the definition of Functional Disability are bathing, dressing, feeding, toileting, transferring and continence.

4. Alternate Plan of Care . If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy.

5.Home Health Care. Benefits paid under home health care rider form (H88-ECHC).This rider will cover skilled providers of a home health care agency (excluding homemakers). This rider will not provide benefits for days in which skilled home health care benefits are provided under the base policy.

6.Waiver of premium. After benefits in the policy have been payable for 90 continuous days, premiums are waived during a period of regular benefits. Where two people are covered under one policy, premiums will be waived only on the person receiving benefits.

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold with a minimum of $50 and a maximum of $250.

9. Elimination period. 0 or 20 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. An Optional inflation benefit is offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit period is 10 years (Rider Form H88-IR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits may restore the maximum benefit amount under the policy.

Policy Forms: H881-HC Home Health Policy

1.Home Health Care Benefits. The policy provides home health care services provided by Home Health Care Specialists including registered nurses, licensed physical speech and occupational therapists, chemotherapy specialists.

2.Benefit Conditions. In order for benefits to be payable under form (H881-HC) care must be pre-certified by the company. The care must be due to Injury or Sickness

and be medical necessary which includes Functional Disability, Activities of Daily Living or Cognitive Impairment.

3.. ADL's. The ADL's eligible for the definition of Functional Disability are bathing, dressing,
   a. feeding, toileting, transferring and continence.

4.Alternate Plan of Care. If the insured qualifies for home health care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy.

5.Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1825 and unlimited.

6.Hourly Benefit. Benefits are subject to a maximum of 8 hours per day.

7.Elimination period. 0 or 20 days.

8.Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

9.Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

10. Optional Inflation Benefit. The inflation protection rider will provide for a 5% increase in the policy's maximum hourly home care benefit on each of the first 10 policy anniversaries. (Rider Form H88-IR).

11. Premiums are level for life.

12. Policy is guaranteed renewable for life.

Policy Forms: TQ-LTC-2000(VA) Tax Qualified Long Term Care
TNQ-LTC-2000(VA) Non-Qualified Supplement

1.Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2.Benefit Conditions. In order for benefits to be payable under the tax qualified form TQ-LTC-2000(VA) a covered person must be certified as Chronically Ill or Severely Cognitively Impaired. If the claimant's condition does not qualify for benefits under the tax qualified definition, benefits may be payable under the supplemental policy (TNQ-LTC-2000(VA)). For the supplemental plan, the claimant must be unable to perform two of five ADL's, have a Cognitive Impairment or required care due to a Medical Necessity.

3.Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code.

4.ADL's. The ADL's eligible for definition of Chronically Ill are bathing, dressing, eating, toileting, transferring and continence.

5.Alternate Plan of Care (Rider forms TQ-APOC-2000(VA) & TNQ-APOC-2000(VA)). If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. Home health care benefits may be paid under the Alternate Plan of Care.

6.Waiver of premium. After benefits in the policy have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week and 13 consecutive and continuous weeks for home health care).

7.Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8.Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9.Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 10-IR-2000) or for life (Rider Form L-IR-2000).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits restores the maximum benefit amount under the policy. In order for benefits to be restored, the insured must not have

qualified for care nor have received any care or services for a period of 180 consecutive days. Physicians certification is required.

Actuarial Memorandum
Rate Increase
Policy Form Numbers: H880-EC, H881-HC, QH-9606-LTC-APC, QH-9610-HCP, SH-9606-LTC-APC, SH-9610-HCP, TNQ-LTC-2000(VA), TNQ-LTC-2000(VA)-R, TNQ-NHO-2004(VA), TQ-LTC-2000(VA), TQLTC-2000(VA)-R, and TQ-NHO-2004(VA)-Virginia

Scope and Purpose
The purpose of this actuarial memorandum is to provide information supporting a rate revision to the premiums for the Teachers Protective Mutual Life Insurance Company's individual long term care forms in the state of Virginia. The memorandum is not to be used for any other purpose.

The proposed rate increase will apply to all policy forms and associated riders issued in Virginia prior to rate stabilization. New business is no longer written on any of these series nor any other long term care policy forms. The Company effectively stopped writing new policies in all states in early 2005. There were 2,380 policies and $6,226,160 of annualized premium in-force nationwide as of September 30, 2013.

Claims Experience
The company's LTC block has deteriorated rapidly since late 2012 and this deterioration has accelerated in the latter part of 2013. Exhibit IV shows the quarter by quarter experience of the company's nationwide LTC block[1] from 9/30/2012 through 12/31/2013. Based on this exhibit we make the following observations:

- At 9/30/2012 the 2008-2010 3-year average loss ratio was 76%. At the most recent valuation date (i.e. 12/31/2012) claim development has not changed this 3-year period's average loss ratio materially as it is now at 77%.
- By comparison, at 12/31/2012, the next three-year (2011-2013) average loss ratio was 107%, 30% higher than the 2008-2010 average.
- While 2011's loss ratio was materially worse at 111%, by 12/31/2012, there was no indication throughout 2012 that 2012's loss ratio would continue that pattern. By the latter valuations in 2013 the 2012 loss ratio stands approximately at 90%, and the early indications are that 2013 loss ratio will exceed 100%.

While the number of new claims has increased, a driver in the deteriorating experience is longer-than-expected claim continuance.

Proposed Premium Increase and Benefit Reduction Options
Due to recently and rapidly deteriorated claims experience, the Company finds it necessary to propose a premium increase. This rate increase will apply only to in-force business as the policy form was discontinued for new sales. A seriatim list, in spreadsheet format and shown as Exhibit I, of current and proposed rates is included with this filing. We are proposing an increase of 40.4%, to be applied over three years in the form of a 12% each year, that will be applied to base policies and riders. We have also demonstrated that the deteriorated claims experience can justify a much higher rate increase (i.e. 190%); however, the Company believes the LTC block can be sustained with a 40.4% rate increase.

[1] Pennsylvania's pre-rate-stabilized represents approximately 70% of TPM's nationwide LTC API.

In lieu or the first rate increase, we are offering policy holders the following benefit reduction options to reduce the rate increase by the percentage shown.

Increase Elimination Period

	Moving To:		
Moving From[2]	60 Day	100 Day	180 Day
0 Day	15%	20%	30%
20 Day	5%	15%	20%
60 Day		5%	15%

Reduce Benefit Period

	Moving To:		
Moving From	5 Year	4 Year	3 Year
Lifetime	10%	20%	30%
5 year		10%	20%
4 Year			10%

The effective rate increase subjected is equal to the cost of the benefit reductions provided. For example, the proposed first year's 70% increased for an insured with 0-day elimination period, lifetime benefit period, and 5% compound lifetime inflation can reduce the first year's rate increase to 10.5% by the following:

Change from 0 to 60 Day Elimination Period	15% reduction
Change from Lifetime to 5 Year Benefit Period	10% reduction
Change from 5% to 3% Lifetime Compound Inflation	15% reduction

In this illustrative example, 10.5% first year rate increase (i.e. 170% x (100% - 15% reduction) x (100% - 10% reduction) x (100% - 15% reduction) results.

Also, the company is open to a rate increase that varies and reflects the inherent anti-selection in the richer plan designs (e.g. 0-day elimination period) and provides less of a rate increase, before benefit design changes, to plan designs with longer elimination periods.

Subject to expected timing of regulatory approval, the requested increase shall be implemented with the first premium due on or after June 1, 2014.

Benefit Description

A description of benefits of the policy form series, is shown in Exhibit II.

Renewability Clause

These policy forms are guaranteed renewable for the lifetime of the insured.

[2] Elimination periods of 0, 20, and 60 days represent approximately 80% of the policyholders impacted by the proposed rate increase.

Applicability

The rates filed apply to only policies in force since no new sales will occur.

Morbidity, Mortality, and Lapses

Morbidity: For this line of business, at the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. While we were not able to establish that the TPM's LTC block had credible data from which to solely produce expected LTC claim costs, we were able to use other LTC claims data sources (e.g. SOA LTC Intercompany study) with which to produce a revised valuation morbidity basis. After performing the study and in consultation with the Department, a new valuation morbidity basis was established for the Company's contract reserves and pending claim reserves. This revised valuation morbidity basis is the basis for the projected claim costs as well as projected contract reserves (a.k.a. active life reserves).

Mortality: The mortality is the sex distinct 1983 GAM table.

Lapses: The projected voluntary lapse rates, separate from mortality decrements, are:

	Issue Age								
Duration	**47**	**52**	**57**	**62**	**67**	**72**	**77**	**82**	**87**
1	11.4%	11.4%	11.4%	11.4%	11.4%	14.1%	14.1%	14.8%	14.8%
2	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.1%	8.1%
3	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.1%	7.1%
4	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
5	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
6+	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%

Marketing Method

Agents and brokers marketed these individual policies.

Underwriting

These forms were subject to medical underwriting.

Premium Classes

The premium rates vary by issue age and selected benefit options (e.g. benefit period, elimination period, etc.). A seriatim list, in spreadsheet format and shown as Exhibit I, of current and proposed rates is included with this filing.

Issue Age Range

The policy form was sold to adult isue ages 18 and over.

Area Factors

Not applicable; the policy form's rates do not vary by area.

History of Rate Adjustments

The magnitude of rate increases approved for each product in Virginia issued prior to rate stabilization is:

Series	Rate Increase Approved	Implementation Date
9000 Series	0-30%	August, 2002
	30%	May, 2007
	15%	April, 2011
2000 Series		
	15%	April, 2011
800 Series	15%	April, 2011

Average Annual Premium

The average annualized premium in Virginia for policies issued prior to rate stabilization, including policy riders as of September 30 2013:

			Average Annualized Premium			
Form Series	Annualized Premium	Policy Count	Before	After 1st Increase	After 2nd Increase	After 3rd Increase
2000	$91,100	34	$2,679	$3,001	$3,361	$3,764
3000	$9,008	6	$1,501	$1,681	$1,883	$2,109
8800	$1,679	2	$840	$941	$1,054	$1,180
9600	$1,029,135	336	$3,063	$3,431	$3,482	$4,303
Total	$1,130,922	378	$2,992	$3,351	$3,753	$4,204

Active Life Reserves

Active life reserves were not included in any loss ratio calculations below. The existing contract reserve factors are established by the following:

- Method: one-year full preliminary term (FPT) period.
- Valuation rate: 4.5% to 5.0%, depending on the year of issue.
- Terminations: Mortality is based on 1983 GAM Sex-distinct. In addition, pricing lapse rates of 8% for the first four years and 4% thereafter, subject to the following restrictions: (i) for policy years 1 through 4, the lesser of 80% of the pricing voluntary lapse rates and 8% and (ii) for policy years 5+ the lesser of 100% of the pricing voluntary lapse rates and 4%. We have tested this termination basis against slightly different requirements for older issues and find the above basis to be consistent if not more conservative, especially with the 5% morbidity load.
- Morbidity basis: Based on the claim incidence rates and claim continuance rate as developed directly from the claim cost study performed at the request of the Pennsylvania Department of Insurance, the domicile regulator of the company. A 5% load is also applied. At the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. After performing the study and in consultation with the Department, this study produced a new valuation morbidity basis.

Claim Reserves

The PA-requested LTC claim cost study, which produced claim continuance rates, was also applied to calculate pending claim reserves (a.k.a. present value of amounts not yet due ("PVAYND")) for ongoing LTC claims. The IBNR and loss adjustment expense ("LAE") amounts for individual LTC policies are estimated by using a loss ratio approach. The loss ratios, applied at least to the most recent six incurral months, are reasonable if not conservative in view of (a) hindsight historical loss ratios and/or (b) retrospective testing of combined prior IBNR and pending reserve levels for recent valuation dates.

The total IBNR and LAE claim reserve, for all policies in all states, as of September 30, 2013 applicable to this nationwide block of business was $2,721,103. The total pending reserve is $13,106,095.

Trend Assumptions

For our claim projections, we conservatively assumed no insurance trend assumption. The aging increases directly results from the underlying assumed morbidity basis.

Minimum Required Loss Ratio
For policies issued prior to rate stabilization, the minimum required loss ratio is 60%.

Experience on the Form
Exhibit III also shows premium, claim and reserve information from the first issuance of the forms through 9/30/2013. This is nationwide data that includes experience from all states for policies issued prior to rate stabilization. Exhibit III VA shows Virginia-only past experience for policies issued prior to rate stabilization, which we consider to have as much credibility as the Company's nationwide block for determining whether benefits are reasonable in relation to premiums.

Also shown is a Virginia-only experience and projection Exhibit III with a 190% rate increase, which generates an approximate 75.1% lifetime loss ratio, compared to the 94.2% lifetime loss ratio from a 125% rate increase.

Anticipated Loss Ratio
The attached Exhibit III VA shows for nationwide experience that with the proposed rate increase, the Anticipated Loss Ratio, with interest adjustment, is 89.8% for all policies issued prior to rate stabilization in Virginia. Without a rate increase, the ALR is 114.0%. The Anticipated Loss Ratio is defined to be the present value of projected incurred claims, with the impact of changes in active life reserves, divided by the present value of projected earned premiums. The discount rate of 5.0% represents the average of the statutory valuation rate for these policies' contract reserves. The projection period is through September 30, 2038.

Lifetime Loss Ratio
The expected lifetime loss ratio ("LLR"), after the proposed rate increase for Virginia policies issued prior to rate stabilization, is 82.5%. Without the increase, the LLR is 96.0% (see Exhibit III VA). The Lifetime Loss Ratio is defined to be the sum of the accumulated historical incurred claims and the present value of projected incurred claims, divided by the sum of the accumulated historical earned premiums and the present value of projected earned premiums. The present value calculation incorporates explicit assumptions for interest, lapses, trend, and aging.

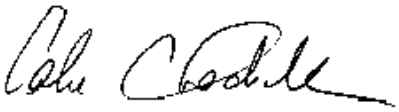
Proposed Effective Date
The proposed effective date for the rate increase is June 1, 2014. The revised rate will apply to all premiums due on and after that date. New business rate changes are not applicable as the Company no longer sells long term care policies.

Certification

I certify that I am qualified to render this opinion under the qualification standards promulgated by the Actuarial Standards Board. I have taken into consideration the Company's policy design, underwriting and claims adjudication practices.

I certify that to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of the states in which the product was sold and that the benefits provided are reasonable in relation to the proposed premiums because we expect the policy form to continue to meet or exceed minimum loss ratio requirements.

LEWIS & ELLIS, INC.



Cabe W. Chadick, F.S.A., M.A.A.A.
Lewis & Ellis, inc., Actuaries & Consultants

June 2, 2014

ATTACHMENTS

Exhibit II Policy Form & Benefits

Exhibit II
Policy Form & Benefits

Policy Forms: QH-9606-LTC-APC Tax Qualified Long Term Care
SH-9606-LTC-APC Non-Qualified Supplement

1. Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2. Benefit Conditions. In order for benefits to be payable under the tax qualified form QH-9606-LTC-APC, a covered person must be certified as Chronically Ill or Cognitively Impaired. If the claimant's condition does not qualify for benefits under the tax qualified definition, benefits may be payable under the supplemental policy (SH-9606-LTC-APC). For the supplemental plan, the claimant must be unable to perform two of five ADL's, have a Cognitive Impairment or required care due to a Medical Necessity.

3. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code.

4. ADL's. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. Home health care benefits may be paid under the Alternate Plan of Care.

6. Waiver of premium. After benefits in the policy have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider FOrm 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits (Rider Form 96-ROB). The rider restores the maximum benefit amount under the base policy. In order for benefits to be restored, the insured must not have qualified for care nor have received any care or services for a period of 180 consecutive days.

Policy Forms: QH-9610-HCP Home Health Care
SH-9610-HCP Non-Qualified Supplement

1. Home Health Care Benefits. The policy provides home health care services provided by Home Health Care Specialists including registered nurses, licensed physical speech and occupational therapists, chemotherapy specialists, home health aides and licensed certified professionals.

2. SH-9610-HCP must supplement a tax qualified policy under series QH-9616-HCP. Benefits paid under this supplement will not duplicate any benefits payable under the tax qualified policy.

3. Benefit Conditions. In order for benefits to be payable under the policy, the insured's need for home health care services must be due to their inability to perform 2 out of 5 ADL's, a Cognitive Impairment or medical necessity.

4. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. The Alternate Plan of Care must be mutually agreeable to the insured, the insured's physician and the company.

6. Waiver of premium. After benefits have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid). Pre-existing conditions that are disclosed on the application are covered immediately.

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider Form 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

Policy Forms: H880-EC Extended Care Policy

1. Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2. Benefit Conditions. In order for benefits to be payable under form (H880-EC) confinement must be required due to Injury or Sickness and be medical necessary which includes Functional Disability, Activities of Daily Living or Cognitive Impairment.

3. ADL's. The ADL's eligible for the definition of Functional Disability are bathing, dressing, feeding, toileting, transferring and continence.

4. Alternate Plan of Care . If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy.

5.Home Health Care. Benefits paid under home health care rider form (H88-ECHC).This rider will cover skilled providers of a home health care agency (excluding homemakers). This rider will not provide benefits for days in which skilled home health care benefits are provided under the base policy.

6.Waiver of premium. After benefits in the policy have been payable for 90 continuous days, premiums are waived during a period of regular benefits. Where two people are covered under one policy, premiums will be waived only on the person receiving benefits.

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold with a minimum of $50 and a maximum of $250.

9. Elimination period. 0 or 20 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. An Optional inflation benefit is offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit period is 10 years (Rider Form H88-IR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits may restore the maximum benefit amount under the policy.

Policy Forms: H881-HC Home Health Policy

1.Home Health Care Benefits. The policy provides home health care services provided by Home Health Care Specialists including registered nurses, licensed physical speech and occupational therapists, chemotherapy specialists.

2.Benefit Conditions. In order for benefits to be payable under form (H881-HC) care must be pre-certified by the company. The care must be due to Injury or Sickness

and be medical necessary which includes Functional Disability, Activities of Daily Living or Cognitive Impairment.

3.. ADL's. The ADL's eligible for the definition of Functional Disability are bathing, dressing,
   a. feeding, toileting, transferring and continence.

4.Alternate Plan of Care. If the insured qualifies for home health care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy.

5.Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1825 and unlimited.

6.Hourly Benefit. Benefits are subject to a maximum of 8 hours per day.

7.Elimination period. 0 or 20 days.

8.Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

9.Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

10. Optional Inflation Benefit. The inflation protection rider will provide for a 5% increase in the policy's maximum hourly home care benefit on each of the first 10 policy anniversaries. (Rider Form H88-IR).

11. Premiums are level for life.

12. Policy is guaranteed renewable for life.

Policy Forms: TQ-LTC-2000(VA) Tax Qualified Long Term Care
TNQ-LTC-2000(VA) Non-Qualified Supplement

1.Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2.Benefit Conditions. In order for benefits to be payable under the tax qualified form TQ-LTC-2000(VA) a covered person must be certified as Chronically Ill or Severely Cognitively Impaired. If the claimant's condition does not qualify for benefits under the tax qualified definition, benefits may be payable under the supplemental policy (TNQ-LTC-2000(VA)). For the supplemental plan, the claimant must be unable to perform two of five ADL's, have a Cognitive Impairment or required care due to a Medical Necessity.

3.Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code.

4.ADL's. The ADL's eligible for definition of Chronically Ill are bathing, dressing, eating, toileting, transferring and continence.

5.Alternate Plan of Care (Rider forms TQ-APOC-2000(VA) & TNQ-APOC-2000(VA)). If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. Home health care benefits may be paid under the Alternate Plan of Care.

6.Waiver of premium. After benefits in the policy have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week and 13 consecutive and continuous weeks for home health care).

7.Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8.Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9.Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 10-IR-2000) or for life (Rider Form L-IR-2000).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits restores the maximum benefit amount under the policy. In order for benefits to be restored, the insured must not have

qualified for care nor have received any care or services for a period of 180 consecutive days. Physicians certification is required.

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122
Fax (717) 394-7024

November 12, 2010

«Mr.» «John» «Doe»
«123 Main Street»
«Anytown, VA 12345»

Re: Policy(s) «H123456»

Dear «Mr.» «Doe»,

Thank you for your recent inquiry regarding your «Long Term Care» policy number «H123456».

You have expressed an interest in possibly adjusting your policy benefits in order to offset the upcoming premium rate increase. Several options are shown below for your review. If you choose to adjust your benefits, please check the appropriate box and return your signed and dated request in the enclosed envelope. Your benefits will remain *unchanged* if we are not notified in writing of your request.

If you have any questions regarding this matter, please feel free to contact us.

Sincerely,

<Representative>
LTC Customer Service Team

cc: «John Smith, Agent»

Current Policy Benefits	
Daily Benefit	**$«100»**
Benefit Period	**«24» Months**
Elimination Period	**«0» Days**
Inflation Protection	**«Lifetime»**
Current Premium	**$«127.50» «Monthly»**
Premium Effective «11/01/2010»	**$«146.63» «Monthly»**

☐ **Reduce Daily Benefit Amount** from **$«100»/Day** to **$«86»/Day.** The premium for this option will be **$«127.56» «Monthly»** effective «11/01/2010»**.**

☐ **Reduce Benefit Period** from **«24» Months** to **«12» Months.** The premium for this option will be **$«94.82» «Monthly»** effective «11/01/2010».

☐ **Increase Elimination Period** from:
☐ **«0» Days** to **«20» Days.** The premium for this option will be **$«140.76» «Monthly»** effective «11/01/2010».
☐ **«0» Days** to **«60» Days.** The premium for this option will be **$«134.16» «Monthly»** effective «11/01/2010».

☐ **Remove «Lifetime» Inflation Rider** and freeze *current* Daily Benefit at attained amount of **$«180»/Day.** The premium for this option will be **$«125.00» «Monthly»** effective «11/01/2010».

☐ **Convert my policy to Paid-Up status** with a shortened Benefit Period of **«73-Days»** and a **Daily Benefit** of **$«180»/Day.** The **Lifetime Maximum Benefit Amount** will be ***$«13,140.00»** effective «11/01/2010». If this option is chosen, there will be no additional premiums due for this policy.

**Your Lifetime Maximum Benefit Amount is equal to 100% of the sum of all premiums paid to date for this policy.*

Date _____ Policyholder Signature(s)_____

August 25, 2010

ENDORSEMENT

To be attached to and made a part of Policy No. **«H123456»**

Issued upon the election of **«John» «Doe»**

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Lancaster, Pennsylvania

By this Endorsement **Agrees to reduce the original Daily Benefit Amount from $«100» per day to $«86» per day effective on the date shown below.**

The required premium under this policy is **$«126.10» «Monthly».**

This Endorsement is effective as of **«November 01, 2010»,** it expires concurrently with the policy to which it is attached, unless changed by subsequent endorsement and is subject to all the provisions, conditions and limitations of said policy.

Secretary **President**

August 25, 2010

ENDORSEMENT

To be attached to and made a part of Policy No. **«H123456»**

Issued upon the election of **«John» «Doe»**

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Lancaster, Pennsylvania

By this Endorsement **Under the Contingent Non-Forfeiture Benefit, the Policy is Paid Up with a Maximum Daily Benefit of $«180» per day, payable for a shortened Benefit Period of «73» Days.**

The Lifetime Maximum Benefit Amount is $«13,140.00», effective upon the date shown below.

The required premium under this policy is hereby **Decreased** to **$ 0.00** .

This Endorsement is effective as of **«November 01, 2010»** .

Secretary

President

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122
Fax (717) 553-1107
Long Term Care Customer Service Team

<<LetterMailDate>>

<<First Name>> <<LastName>>
<<Address1>>
<<Address2>>
<<CityStateZip>>
<<Policy Number>>

RE: LTC Rate Increase –Policy forms: H880-EC, H881-HC, QH-9606-LTC-APC, QH-9610-HCP, SH-9606-LTC-APC, SH-9610-HCP, TNQ-LTC-2000(VA), TNQ-LTC-2000(VA)-R, TNQ-NHO-2004(VA), TQ-LTC-2000(VA), TQLTC-2000(VA)-R, and TQ-NHO-2004(VA)-Virginia *(only form number(s) applicable to this insured will be shown)*

Dear <<FirstName>> <<LastName>>:

Thank you for being a member of the Teachers Protective Mutual Long Term Care (LTC) Program. We know that you rely on this Program for support in the future, and are therefore committed to ensuring that it remains financially solvent. To achieve this goal, Long Term Care rates are being increased because claim costs are higher than expected at issue and interest earnings on the reserve assets are much lower than anticipated.

An ultimate compounded rate increase of 40.5% will be applied to your premium over the next 3 years. The schedule for these rate increases will be as follows:

- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**
- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear+1>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**
- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear+2>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**

Please note that the rate increases have nothing to do with your personal claims history or health.

We encourage you to carefully consider the following options which are available to offset the amount of this increase by up to as much as 5%-40%: *(We will customize letter selection to focus on applicable changes and percentages)*

1. Increase your Elimination (Waiting) Period from 0 Days to 60, 100, or 180 Days.
    a. Insert Sample Rate Reduction Here (show 0 Day sample vs 100 Day sample using a common benefit structure)

2. Shorten your Benefit Period.
    a. Insert Sample Rate Reduction Here (show sample using a common benefit structure)

You are entitled to a 'contingent benefit' upon lapse of your policy if the lapse occurs within 120 days of the due date of the increased premium. If this option is chosen, you will receive a conversion of your current coverage to paid-up status with a shortened benefit period.

If you are interested in more information on any of the options shown above (or a combination thereof), please complete the following page and return it to us so that we can provide you with rate options specific to your policy (envelope provided). If you prefer, you may e-mail your request for rate options to us at LTCRI@tpmins.com.

As you consider your options please:

1. Review your current policy benefits as shown on the policy Schedule Page(s) within your policy.
2. Evaluate your current benefit needs. To do so, you may wish to consult your agent, a qualified financial planner, family member, or other trusted advisor.
3. Select the option that may best meet your needs and request rate information by using the Rate Request Form which follows or e-mailing us at LTCRI@tpmins.com

We do regret that premium rate increases become necessary, and assure you that we remain committed to providing you with first-rate benefits and services.

Remember that your policy is guaranteed renewable for your lifetime, or until the Remaining Lifetime Benefit is reached. Although the premium rates may again change, we cannot refuse to renew this Policy as long as you pay the premiums.

If you have any questions, please feel free to contact our LTC Customer Service Team by calling (800) 555-3122 (Mon-Fri, 8:30 am to 4:00 pm), writing to us at the address shown in the letterhead, or emailing us at LTCRI@tpmins.com.

Sincerely,
Long Term Care Service Team

Notice of Premium Change – This is not a Bill

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122

Rate Request Form

Policy Number: <<PolicyNumber>>

Name: <<FirstName>> <<LastName>>

Rate Change Month: <<RateIncreaseMonth>>

To: TPM Long Term Care Customer Service Team,

I am interested in receiving more information on how the following change(s) to my policy will decrease my premium rate effective <<RateIncreaseMonth>>.

Please send me rate quotes and/or information for the following possible change(s) (may choose one or a combination of options 1-3):

□ Increasing my Elimination (Waiting) Period

□ Lowering my Daily Benefit Amount

□ Shortening my Benefit Period

□ Contingent Benefit upon lapse of policy (conversion of current coverage to paid-up status with a shortened benefit period)

I understand that no changes will be made to my policy at this time based upon this request for information. Policy changes will only take effect if a Benefit Change Election form is completed and returned to the Company.

Date_____ Policyholder Signature_____

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.
Gregory S. Wilson, F.C.A.S.
Steven D. Bryson, F.S.A.
Bonnie S. Albritton, F.S.A.
Brian D. Rankin, F.S.A.
Wesley R. Campbell, F.S.A.
Jacqueline B. Lee, F.S.A.
Brian C. Stentz, A.S.A.

L&E Actuaries & Consultants

Kansas City

Gary L. Rose, F.S.A.
Terry M. Long, F.S.A.
Leon L. Langlitz, F.S.A.
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.

March 13, 2014

Lewis & Ellis, Inc.
P.O. Box 851857
Richardson, TX 75085-1857

Janet Houser
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Re: Teachers Protective Mutual Life Insurance Company – TPM LTC VA
Company NAIC #: 69353; FEIN #: 23-1395696
Non-Qualified Long-term Care Product
SERFF Tracking #: LWEL-128450811
State: Virginia

Dear Mrs. Houser,

Thank you for your letter dated February 8, 2014 regarding the above referenced filing. The company is not opposed to implementing a 40% increase applied over three years in the form of 20%, 8% and another 8%. The company is also open to other percentages suggested by the Department that add up to a 40% three-year cumulative increase. In lieu of the rate increase, the company is also offering policy holders the following benefit reduction options to reduce the rate increase by the percentages shown.

Increase Elimination Period

	Moving To:		
Moving	60 Day	100 Day	180 Day

From[1]			
0 Day	15%	20%	30%
20 Day	5%	15%	20%
60 Day		5%	15%

Reduce Benefit Period

	Moving To:		
Moving From	5 Year	4 Year	3 Year
Lifetime	10%	20%	30%
5 year		10%	20%
4 Year			10%

Reduce Inflation Benefit Option

	Moving To:		
Moving From	3%	2%	None
Lifetime 5% Compound	15%	20%	25%
Lifetime 5% Simple	10%	15%	20%
20 Year 5% Compound	5%	10%	15%
20 Year 5% Simple	5%	10%	15%

The responses are in order of your letter.

1. Please find attached a revised Actuarial Memorandum with the revised rate increase proposal of 40% applied over 3 years.

2. We have completed the required Rate Summary and attached it to this response along with a narrative explaining the justification for the rate increase.

3. Please see Exhibit I PreRS.FormXXXX revised that displays the seriatim policy listing as of September 30, 2013 showing current rates and the proposed new premium rates split by policy forms for policies issued prior to October 1, 2003. As per the Department's request, we have removed the individual policy numbers from the seriatim listing.

4. Please find attached in this response a sample policy holder letter that indicates the ultimate rate increase which will be implemented over a three year period displaying the premium amount, percentage increase, and effective date for each period. The letter also displays the available options available to the policyholder to reduce benefit options in lieu of the rate increase.

[1] Elimination periods of 0, 20, and 60 days represent approximately 80% of the policyholders impacted by the proposed rate increase.

5. The company is aware of the 60 day notice regarding rate increases as set form in 14 VAC5-200-75 D and will comply to this requirement when the rate increase is approved.

Thank you for your continued consideration of this filing. Given that this filing has been outstanding for so long, we look forward to your prompt response.

Sincerely

Cabe Chadick, F.S.A, M.A.A.A.
Senior Vice President & Principal
Lewis & Ellis Inc.
cchadick@lewisellis.com
(972) 850-0850

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.
Gregory S. Wilson, F.C.A.S.
Steven D. Bryson, F.S.A.
Bonnie S. Albritton, F.S.A.
Brian D. Rankin, F.S.A.
Wesley R. Campbell, F.S.A.
Jacqueline B. Lee, F.S.A.
Brian C. Stentz, A.S.A.

L&E Actuaries & Consultants

Kansas City

Gary L. Rose, F.S.A.
Terry M. Long, F.S.A.
Leon L. Langlitz, F.S.A.
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.

April 28, 2014,

Lewis & Ellis, Inc.
P.O. Box 851857
Richardson, TX 75085-1857

Janet Houser
Virginia Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Re: Teachers Protective Mutual Life Insurance Company – TPM LTC VA
Company NAIC #: 69353; FEIN #: 23-1395696
Non-Qualified Long-term Care Product
SERFF Tracking #: LWEL-128450811
State: Virginia

Dear Mrs. Houser,

Thank you for your letter dated April 3, 2014 regarding the above referenced filing. The responses are in order of your letter.

1. Please find attached the rate scheduled pages that display the policy form base rates, current rates and proposed rates by policy form numbers as approved in Virginia.

2. Please find attached and updated policyholder letter.

3. We have reviewed the NAIC Model Bulletin and our response is as follows:

    a. Actuarial Assumptions for Establishing Rate Increase Requests:

i. All the present and accumulated values used to determine rate increases use the maximum valuation interest rates for contract reserves.
ii. All accumulated values used to determine rate increases use the experience of the product in as close a manner that used in the original development of rates as possible.
iii. All present values calculated to determine rate increases uses best estimate assumptions for future lifetime of the policies, including potential margins.

b. Approval of Rate Increases:
   i. The company understands that the approval of the rate increase 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 based on the experience following the initial rate increase.

c. Requirement to Administer Contingent Benefit Upon Lapse:
   i. The company currently does not offer any Continent Nonforfeiture Benefit Upon lapse on their Pre-Rate Stability block therefore our rate increase request does not have any built in assumptions to account for this benefit. However, the company does understand that this may be a requirement for rate increases in the future.

d. Policyholder Notification Letter:
   i. We have attached a Sample Policy Holder Notification letter that discloses all the suggested elements in the Model Bulletin.

e. Application of New Loss Ratio Standards"
   i. The Lifetime Loss Ratio after the proposed rate increase is 94.2% for nationwide Pre-RS and 106.3% for VA Pre-RS using experience through September 30, 2013. Both these loss ratios are higher than the prescribed loss ratio suggested in the NAIC Model Bulletin.

f. Consideration of New Approaches:
   i. The company Is offering policy holders different benefit reduction options which may mitigate the impact of the rate increases.

4. Please see below for a status of rate increase approvals in other states:

State	Rate Increase
Pennsylvania	Approved a 69% rate Increase to be implemented over 2 years (30% each year) on their Pre-RS Block.

Ohio	Approved 25% Rate Increase on Pre-RS Block and a 10% Rate Increase on their Post RS Block

5. Please find attached an amended Actuarial Memorandum that indicates the overall rate increase of 40.4% being implemented over a three year period and the percentage of each rate increase. We will also amend the Company Rate Information to accurately reflect the overall rate increase once we have permission to make changes on SERFF.

Thank you for your continued consideration of this filing. Given that this filing has been outstanding for so long, we look forward to your prompt response.

Sincerely

Cabe Chadick, F.S.A, M.A.A.A.
Senior Vice President & Principal
Lewis & Ellis Inc.
cchadick@lewisellis.com
(972) 850-0850

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY

116-118 N. Prince St., Box 597
LANCASTER, PENNSYLVANIA 17603
(717) 394-7156

HAROLD "SKIP" GRIBBIN
DIRECTOR OF OPERATIONS

October 28, 1993

Commonwealth of Virginia
State Corporation Commission
Bureau of Insurance
DATE 11/9/93

Hon. Steven T. Foster
Commissioner of Insurance
Bureau of Insurance
State Corporation Commission
P. O. Box 1157
Richmond, Va. 23209

Re: Teachers Protective Mutual
Life Insurance Company
NAIC No. 69353

Attention: Althelia P. Battle,
Senior Insurance Market Examiner

Dear Ms. Battle:

Enclosed please find printed specimens of the forms captioned below for your review and advice relative to acceptability. In accordance with your letter of disapproval dated September 23rd, 1993 (copy included) we have provided an Amendment Endorsement Rider to specify the Time of Termination and Payor of Last Resort; also, we have brought the application into compliance with your statutes; and we have provided the Notice to Applicant Regarding Replacement and on its reverse side the "Long Term Care Policy Replacement Waiver" according to your direction. Acturial memoranda and a self-addressed, postage paid envelope are also enclosed.

Long Term Care Products (forms) submitted for approval:

A. Nursing Home Care Policy and Form

1. Policy, Form No. H880-EC
2. Outline of Coverage, Form No. H880-ECOC
3. Application, Form No.H880-APP EC-VA
4. Optional Home Health Care Rider, Form No. H88-ECHC
5. Optional Inflation Benefit Rider, Form No. H88-IR
6. Optional Wellness and Survivorship Rider, Form No. H88-WSR
7. Optional Prescription Drug & Ambulance Rider, Form No. H88-DAR
8. Brochure, Form No. H880-ECB

Reset Form

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

Company Name and NAIC Number: Teachers Protective Mutual Life Insurance Company; NAIC #:

SERFF Tracking Number: LWEL-128450811

Effective Date: 60 days after Approval

(Projected) Number of Insureds Affected: 425

New Rates

Average Annual Premium Per Member: 4180

Revised Rates

Average Annual Premium Per Member: 5851

Average Requested Percentage Rate Change Per Member: 39.2%

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 40.4%

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

Form#	"Product Name"(if applicable)
H881-HC-VA QH-9606-LTC-APC QH-9610-HCP SH-9606-LTC-APC SH-9610-HCP TNQ-LTC-2000(VA) TQ-LTC-2000(VA)	

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.

The company's long term care ("LTC") pool of policies has deteriorated rapidly since in the last few years and this deterioration has accelerated in 2013. Due to this adverse claims experience, a rate increase is necessary for the company and the long term viability of its pool of LTC policies. While the number of new claims has increased, a key driver in the deteriorating experience is materially lower-than-expected claim terminations. That is, while some LTC claims will continue for years, many last a relatively short time period and the company's LTC premiums were determined assuming typical lengths on claim; however, the company has experience materially longer lengths of claim.

Actuarial Memorandum
Rate Increase
Policy Form Series: 8800, 8810, 9600, 9610, 2000 & 4000

Scope and Purpose

The purpose of this actuarial memorandum is to provide information supporting a rate revision to the premiums for the Teachers Protective Mutual Life Insurance Company's individual long term care forms in the state of Virginia. The memorandum is not to be used for any other purpose.

The proposed rate increase will apply to all policy forms and associated riders issued in Virginia prior to rate stabilization. New business is no longer written on any of these series nor any other long term care policy forms. The Company effectively stopped writing new policies in all states in early 2005. There were 2,380 policies and $6,226,160 of annualized premium in-force nationwide as of September 30, 2013.

Claims Experience

The company's LTC block has deteriorated rapidly since late 2012 and this deterioration has accelerated in the latter part of 2013. Exhibit IV shows the quarter by quarter experience of the company's nationwide LTC block[1] from 9/30/2012 through 12/31/2013. Based on this exhibit we make the following observations:

- At 9/30/2012 the 2008-2010 3-year average loss ratio was 76%. At the most recent valuation date (i.e. 12/31/2012) claim development has not changed this 3-year period's average loss ratio materially as it is now at 77%.
- By comparison, at 12/31/2012, the next three-year (2011-2013) average loss ratio was 107%, 30% higher than the 2008-2010 average.
- While 2011's loss ratio was materially worse at 111%, by 12/31/2012, there was no indication throughout 2012 that 2012's loss ratio would continue that pattern. By the latter valuations in 2013 the 2012 loss ratio stands approximately at 90%, and the early indications are that 2013 loss ratio will exceed 100%.

While the number of new claims has increased, a driver in the deteriorating experience is longer-than-expected claim continuance.

Proposed Premium Increase and Benefit Reduction Options

Due to recently and rapidly deteriorated claims experience, the Company finds it necessary to propose a premium increase. This rate increase will apply only to in-force business as the policy form was discontinued for new sales. A seriatim list, in spreadsheet format and shown as Exhibit I, of current and proposed rates is included with this filing. We are proposing an increase of 40.4%, to be applied over three years in the form of a 12% each year, that will be applied to base policies and riders. We have also demonstrated that the deteriorated claims experience can justify a much higher rate increase (i.e. 190%); however, the Company believes the LTC block can be sustained with a 40.4% rate increase.

In lieu or the first rate increase, we are offering policy holders the following benefit reduction options to reduce the rate increase by the percentage shown.

[1] Pennsylvania's pre-rate-stabilized represents approximately 70% of TPM's nationwide LTC API.

Increase Elimination Period

Moving From[2]	Moving To: 60 Day	100 Day	180 Day
0 Day	15%	20%	30%
20 Day	5%	15%	20%
60 Day		5%	15%

Reduce Benefit Period

Moving From	Moving To: 5 Year	4 Year	3 Year
Lifetime	10%	20%	30%
5 year		10%	20%
4 Year			10%

The effective rate increase subjected is equal to the cost of the benefit reductions provided. For example, the proposed first year's 70% increased for an insured with 0-day elimination period, lifetime benefit period, and 5% compound lifetime inflation can reduce the first year's rate increase to 10.5% by the following:

Change from 0 to 60 Day Elimination Period	15% reduction
Change from Lifetime to 5 Year Benefit Period	10% reduction
Change from 5% to 3% Lifetime Compound Inflation	15% reduction

In this illustrative example, 10.5% first year rate increase (i.e. 170% x (100% - 15% reduction) x (100% - 10% reduction) x (100% - 15% reduction) results.

Also, the company is open to a rate increase that varies and reflects the inherent anti-selection in the richer plan designs (e.g. 0-day elimination period) and provides less of a rate increase, before benefit design changes, to plan designs with longer elimination periods.

Subject to expected timing of regulatory approval, the requested increase shall be implemented with the first premium due on or after June 1, 2014.

Benefit Description

A description of benefits of the predominant policy form series, 9600, is shown in Exhibit II. The other policy form series provide similar long term care benefits and a detailed description of those benefits is available upon request. Also, a complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Renewability Clause

These policy forms are guaranteed renewable for the lifetime of the insured.

[2] Elimination periods of 0, 20, and 60 days represent approximately 80% of the policyholders impacted by the proposed rate increase.

Applicability

The rates filed apply to only policies in force since no new sales will occur.

Morbidity, Mortality, and Lapses

Morbidity: For this line of business, at the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. While we were not able to establish that the TPM's LTC block had credible data from which to solely produce expected LTC claim costs, we were able to use other LTC claims data sources (e.g. SOA LTC Intercompany study) with which to produce a revised valuation morbidity basis. After performing the study and in consultation with the Department, a new valuation morbidity basis was established for the Company's contract reserves and pending claim reserves. This revised valuation morbidity basis is the basis for the projected claim costs as well as projected contract reserves (a.k.a. active life reserves). In the company's 9/30/2013 cash flow testing, due to deteriorated LTC Experience, a 30% morbidity load was applied to the underlying morbidity basis to match the emerging experience. The same morbidity load is applied to the Projected Claims.

Mortality: The mortality is the sex distinct 1983 GAM table.

Lapses: The projected voluntary lapse rates, separate from mortality decrements, are:

	Issue Age								
Duration	**47**	**52**	**57**	**62**	**67**	**72**	**77**	**82**	**87**
1	11.4%	11.4%	11.4%	11.4%	11.4%	14.1%	14.1%	14.8%	14.8%
2	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.1%	8.1%
3	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.1%	7.1%
4	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
5	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
6+	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%

Marketing Method

Agents and brokers marketed these individual policies.

Underwriting

These forms were subject to medical underwriting.

Premium Classes

The premium rates vary by issue age and selected benefit options (e.g. benefit period, elimination period, etc.). A seriatim list, in spreadsheet format and shown as Exhibit I, of current and proposed rates is included with this filing.

Issue Age Range

The policy form was sold to adult issue ages 18 and over.

Area Factors

Not applicable; the policy form's rates do not vary by area.

History of Rate Adjustments

The magnitude of rate increases approved for each product in Virginia issued prior to rate stabilization is:

Series	Rate Increase Approved	Implementation Date
9606	0-30%*	June, 2002
	30%	March, 2007
	15%	March, 2011
2000	25%	April, 2006
	15%	March, 2011
8810, 9610	15%	March, 2011
8800, 4000	15%	March, 2011

* Average 23.8%

Average Annual Premium

The average annualized premium in Virginia for policies issued prior to rate stabilization, including policy riders as of September 30 2013:

Form	Annualized Premium	Policy Count	Average Annualized Premium Before	After
2000	$91,100	34	$2,679	$3,764
3000	$9,008	6	$1,501	$2,109
8800	$1,679	2	$840	$1,180
9600	$1,029,135	336	$3,063	$4,303
Total	$1,130,922	378	$2,992	$4,204

Active Life Reserves

Active life reserves were not included in any loss ratio calculations below. The existing contract reserve factors are established by the following:

- Method: one-year full preliminary term (FPT) period.
- Valuation rate: 4.5% to 5.0%, depending on the year of issue.
- Terminations: Mortality is based on 1983 GAM Sex-distinct. In addition, pricing lapse rates of 8% for the first four years and 4% thereafter, subject to the following restrictions: (i) for policy years 1 through 4, the lesser of 80% of the pricing voluntary lapse rates and 8% and (ii) for policy years 5+ the lesser of 100% of the pricing voluntary lapse rates and 4%. We have tested this termination basis against slightly different requirements for older issues and find the above basis to be consistent if not more conservative, especially with the 5% morbidity load.
- Morbidity basis: Based on the claim incidence rates and claim continuance rate as developed directly from the claim cost study performed at the request of the Pennsylvania Department of Insurance, the domicile regulator of the company. A 5% load is also applied. At the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. After performing the study and in consultation with the Department, this study produced a new valuation morbidity basis.

Claim Reserves

The PA-requested LTC claim cost study, which produced claim continuance rates, was also applied to calculate pending claim reserves (a.k.a. present value of amounts not yet due ("PVAYND")) for ongoing LTC claims. The IBNR and loss adjustment expense ("LAE") amounts for individual LTC policies are estimated by using a loss ratio approach. The loss ratios, applied at least to the most recent six incurral months, are reasonable if not conservative in view of (a) hindsight historical loss ratios and/or (b) retrospective testing of combined prior IBNR and pending reserve levels for recent valuation dates.

The total IBNR and LAE claim reserve, for all policies in all states, as of September 30, 2013 applicable to this nationwide block of business was $2,721,103. The total pending reserve is $13,106,095.

Trend Assumptions

For our claim projections, we conservatively assumed no insurance trend assumption. The aging increases directly results from the underlying assumed morbidity basis.

Minimum Required Loss Ratio
For policies issued prior to rate stabilization, the minimum required loss ratio is 60%.

Experience on the Form
Exhibit III also shows premium, claim and reserve information from the first issuance of the forms through 9/30/2013. This is nationwide data that includes experience from all states for policies issued prior to rate stabilization. Exhibit III VA shows Virginia-only past experience for policies issued prior to rate stabilization, which we consider to have as much credibility as the Company's nationwide block for determining whether benefits are reasonable in relation to premiums.

Also shown is a Virginia-only experience and projection Exhibit III with a 190% rate increase, which generates an approximate 75.1% lifetime loss ratio, compared to the 94.2% lifetime loss ratio from a 125% rate increase.

Anticipated Loss Ratio
The attached Exhibit III VA shows for nationwide experience that with the proposed rate increase, the Anticipated Loss Ratio, with interest adjustment, is 89.8% for all policies issued prior to rate stabilization in Virginia. Without a rate increase, the ALR is 114.0%. The Anticipated Loss Ratio is defined to be the present value of projected incurred claims, with the impact of changes in active life reserves, divided by the present value of projected earned premiums. The discount rate of 5.0% represents the average of the statutory valuation rate for these policies' contract reserves. The projection period is through September 30, 2038.

Lifetime Loss Ratio
The expected lifetime loss ratio ("LLR"), after the proposed rate increase for Virginia policies issued prior to rate stabilization, is 82.5%. Without the increase, the LLR is 96.0% (see Exhibit III VA). The Lifetime Loss Ratio is defined to be the sum of the accumulated historical incurred claims and the present value of projected incurred claims, divided by the sum of the accumulated historical earned premiums and the present value of projected earned premiums. The present value calculation incorporates explicit assumptions for interest, lapses, trend, and aging.

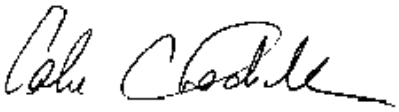
Proposed Effective Date
The proposed effective date for the rate increase is June 1, 2014. The revised rate will apply to all premiums due on and after that date. New business rate changes are not applicable as the Company no longer sells long term care policies.

Certification

I certify that I am qualified to render this opinion under the qualification standards promulgated by the Actuarial Standards Board. I have taken into consideration the Company's policy design, underwriting and claims adjudication practices.

I certify that to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of the states in which the product was sold and that the benefits provided are reasonable in relation to the proposed premiums because we expect the policy form to continue to meet or exceed minimum loss ratio requirements.

LEWIS & ELLIS, INC.



Cabe W. Chadick, F.S.A., M.A.A.A.
Lewis & Ellis, inc., Actuaries & Consultants

March 7, 2014

ATTACHMENTS

Exhibit I Seriatim policy listing showing current and proposed new premium rates.

Exhibit II Policy Form & Benefits

Exhibit III Experience (Historical and Anticipated) – all policies issued prior to rate stabilization.

Exhibit IV Progression of LTC Loss Ratio experience from 9/30/2012 valuation through 12/31/2013 valuation

Exhibit I
Policy listing with Current and Revised premiums

Exhibit II
Policy Form & Benefits

Policy Forms: QH-9606-LTC-APC Tax Qualified Long Term Care
SH-9606-LTC-APC Non-Qualified Supplement

1. Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2. Benefit Conditions. In order for benefits to be payable under the tax qualified form QH-9606-LTC-APC, a covered person must be certified as Chronically Ill or Cognitively Impaired. If the claimant's condition does not qualify for benefits under the tax qualified definition, benefits may be payable under the supplemental policy (SH-9606-LTC-APC). For the supplemental plan, the claimant must be unable to perform two of five ADL's, have a Cognitive Impairment or required care due to a Medical Necessity.

3. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code.

4. ADL's. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. Home health care benefits may be paid under the Alternate Plan of Care.

6. Waiver of premium. After benefits in the policy have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider FOrm 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits (Rider Form 96-ROB). The rider restores the maximum benefit amount under the base policy. In order for benefits to be restored, the insured must not have qualified for care nor have received any care or services for a period of 180 consecutive days.

Policy Forms: QH-9610-HCP Home Health Care
SH-9610-HCP Non-Qualified Supplement

1. Home Health Care Benefits. The policy provides home health care services provided by Home Health Care Specialists including registered nurses, licensed physical speech and occupational therapists, chemotherapy specialists, home health aides and licensed certified professionals.

2. SH-9610-HCP must supplement a tax qualified policy under series QH-9616-HCP. Benefits paid under this supplement will not duplicate any benefits payable under the tax qualified policy.

3. Benefit Conditions. In order for benefits to be payable under the policy, the insured's need for home health care services must be due to their inability to perform 2 out of 5 ADL's, a Cognitive Impairment or medical necessity.

4. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. The Alternate Plan of Care must be mutually agreeable to the insured, the insured's physician and the company.

6. Waiver of premium. After benefits have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid). Pre-existing conditions that are disclosed on the application are covered immediately.

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider Form 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

Exhibit IV
Progression of LTC Loss Ratio Experience
From 9/30/2012 Valuation Through 12/31/2013 Valuation

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
116-118 North Prince Street, P.O. Box 597
Lancaster, PA 17608-0597
717-394-7156 FAX 717-394-7024

D. EDWARD YOUNG
PRESIDENT & CEO

January 21, 2015

To Whom It May Concern:

I hereby authorize the actuarial consulting firm Lewis & Ellis, Inc. to file rate increase memorandums for long term care policies on behalf of Teachers Protective Mutual Life Insurance Company.

This authorization is to be in effect from January 21, 2015 to January 20, 2016.

Sincerely,

D. Edward Young

D. Edward Young
President & CEO

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122
Fax (717) 394-7024

[March 30, 2015]

[Mr. John Doe]
[123 Main Street]
[Alexandria, VA 22301]

Re: Policy(s) ***[H123456]***

Dear **[Mr. Doe]**,

Thank you for your recent inquiry regarding your **[Long Term Care]** policy number **[H123456]**.

You have expressed an interest in possibly adjusting your policy benefits in order to offset the upcoming premium rate increase. Several options are shown below for your review. If you choose to adjust your benefits, please check the appropriate box and return your signed and dated request in the enclosed envelope. Your benefits will remain *unchanged* if we are not notified in writing of your request.

If you have any questions regarding this matter, please feel free to contact us.

Sincerely,

LTC Customer Service Team

cc: [**Frank Miller, Agent]**

Current Policy Benefits	
Daily Benefit	**[$90]**
Benefit Period	**[24 Months]**
Elimination Period	**[0 Days]**
Inflation Protection	**[10-Year]**
Current Premium	**[$2,300.00] [Annually]**
Premium Effective [05/01/2015]	**[$3,000.00] [Annually]**

☐ Reduce Daily Benefit Amount from **[$90]**/Day to **[$75]**/Day. The premium for this option will be **[$2,579.51] [Annually]** effective **[05/01/2015]**.

☐ Reduce Benefit Period from **[24 Months]** to **[12 Months]**. The premium for this option will be [**$1,928.29**] **[Annually]** effective **[05/01/2015]**.

☐ Increase Elimination Period from:
☐ **[0 Days]** to **[100 Days]**. The premium for this option will be **[$2,723.97] [Annually]** effective **[05/01/2015]**.
☐ **[0 Days]** to **[180 Days]**. The premium for this option will be **[$2,500.00] [Annually]** effective **[05/01/2015]**.

Date _____ Policyholder Signature(s)_____

Date _____ Policyholder Signature(s)_____

April 5, 2015

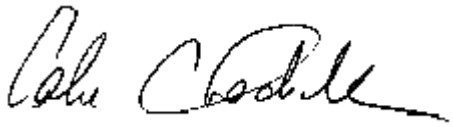
State of Virginia

Re: Readability Certification for Policy Forms
Teachers Protective Mutual Life Insurance Company

To Whom It May Concern:

The following form(s) have been tested for readability and meet the minimum reading ease score as required by the state of Virginia.

Form Number	**Flesch Score**
VA_LTCHC_VarChgEnd (Endorsement_Variable Benefit Change)	66.3
LTC-EndCovgApp30-VA_Options Letter excl CBUL (Document)-VA	61.0



Cabe Chadick, F.S.A., M.A.A.A.
Lewis & Ellis, Inc.
Actuaries & Consultants

Date: April 5, 2015

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.
Steven D. Bryson, F.S.A.
Gregory S. Wilson, F.C.A.S.
David M. Dillon, F.S.A.
Bonnie S. Albritton, F.S.A.
Brian D. Rankin, F.S.A.
Sarah A. Hoover, F.S.A.
Wesley R. Campbell, F.S.A.
Jacqueline B. Lee, F.S.A.
Robert E. Gove, A.S.A.
J. Finn Knox-Seith, A.S.A.
Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)

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
Christopher H. Davis, F.S.A.
Thomas L. Handley, F.S.A.
Anthony G. Proulx, F.S.A.
Karen E. Elsom, F.S.A.
Jill J. Humes, F.S.A.

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

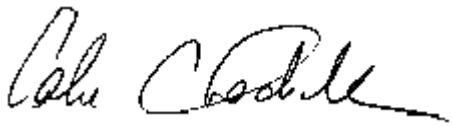
April 5, 2015

Teachers Protective Mutual Life Insurance Company
Virginia Certification of Compliance

Form Numbers:

- **VA-LTCHC-VarChgEnd**
- **LTC- EndCovgApp30-VA**

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.



Cabe Chadick, F.S.A., M.A.A.A.

LEWIS & ELLIS, INC.
Actuaries & Consultants

[March 30, 2015]

ENDORSEMENT

To be attached to and made a part of Policy No. **[H123456]**

Issued upon the application of **[John Doe]**

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

P O Box 597 116-118 North Prince Street Lancaster, Pennsylvania 17608-0597

By this Endorsement:

[Agrees to reduce the Benefit Period from [24 Months] to [12 Months] effective on the date shown below.]

[Agrees to reduce the Daily Benefit Amount from [$90] per day to [$75] per day effective on the date shown below.]

[Agrees to increase the Elimination Period from [0 Days] to [100 Days] effective on the date shown below.]

[Agrees to reduce the Benefit Period from [24 Months] to [12 Months] and increase the Elimination Period from [0 Days] to [100 Days] effective on the date shown below.]

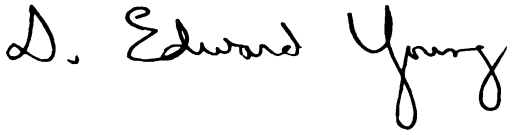
[Agrees to reduce the Daily Benefit Amount from [$90] per day to [$75] per day and increase the Elimination Period from [0 Days] to [100 Days] effective on the date shown below.]

[Agrees to reduce the Benefit Period from [24 Months] to [12 Months] and reduce the Daily Benefit Amount from [$90] per day to [$75] per day effective on the date shown below.]

[Agrees to reduce the Benefit Period from [24 Months] to [12 Months] and reduce the Daily Benefit Amount from [$90] per day to [$75] per day and increase the Elimination Period from [0 Days] to [100 Days] effective on the date shown below.]

The required premium under this policy is **[$1,968.46] [Annually].**

This Endorsement is effective as of **[May 01, 2015].** It expires concurrently with the policy to which it is attached, unless changed by subsequent endorsement and is subject to all the provisions, conditions and limitations of said policy.



President

Statement of Variability - Virginia
(Variables for Long Term Care & Home Health Care Plans)
For Teachers Protective Mutual Life Insurance Company
Form No. VA-LTCHC-VarChgEnd

---

1. The **Date** on top right of form will be the date the document is produced.
   The **Policy No.** will be the number of the policy for which benefits are changed.
   The **Application Name** will be the name of the primary applicant (insured).

---

2. The following are the possible **Benefit Values** from the Endorsement:
   Benefit Period: 12 Months, 24 Months, 36 Months, 48 Months, 60 Months, Lifetime
   Daily Benefit: $30-$200 (by $1 increments)
   Elimination Period: 0-Days, 20-Days, 60-Days, 100-Days, 180-Days

---

3. The **Required Premium** and **Mode** shown will be the premium for the revised benefits.

---

4. The **Endorsement Effective Date** will be the effective date of the benefit change(s) and premium change.

Statement of Variability - Virginia
(Variables for Long Term Care & Home Health Care Plans)
For Teachers Protective Mutual Life Insurance Company
Form No. LTC-EndCovgApp30-VA

---

1. The **Date** on top right of form will be the date the document is produced.
   The **Addressee Name** and **Address** will be those of the primary applicant.
   The **Policy No.** will be the number of the policy for which options are provided.
   The **Policy Type** will be *Long Term Care* or *Home Care*.
   The **Agent** will be the Agent of Record.

---

2. The following are the possible **Benefit Values** from the Letter:
   Daily Benefit: $30-$200 (by $1 increments)
   Benefit Period: 12 Months, 24 Months, 36 Months, 48 Months, 60 Months, Lifetime
   Elimination Period: 0-Days, 20-Days, 60-Days, 100-Days, 180-Days
   Inflation Protection: None, 10-Year, Lifetime

---

3. The **Current Premium** and **Mode** shown will be the pre-Rate Increase premium and mode.

   The **Effective Date** shown will be the premium due date on which the Rate Increase occurs, and also the date on which the requested benefit change(s) would be implemented.

   The **Premium Effective** premium and **Mode** shown will be the post-Rate increase premium and mode.

---

4. The **Premium** and **Mode** shown (per option) in the lowermost section of the letter will be the revised premium (including Rate Increase) and mode for the option shown.

April 29, 2015

State of Virginia

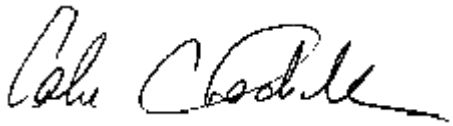
Re: Readability Certification for Policy Forms
Teachers Protective Mutual Life Insurance Company

To Whom It May Concern:

The following form(s) have been tested for readability and meet the minimum reading ease score as required by the state of Virginia.

Form Number	Flesch Score	Number of Sentences	Number of Words	Number of Syllables
VA_LTCHC_VarChgEnd (Endorsement_Variable Benefit Change)	66.3	12	219	335
LTC-EndCovgApp30-VA_Options Letter excl CBUL (Document)-VA	61.0	12	183	280

I also certify to the best of my knowledge and belief that the policy form is in compliance with Section 38.2-3404 of the Code of Virginia and with the Rules and Regulations for Simplified and Readable Accident and Sickness Insurance Policies adopted pursuant thereto.



Cabe Chadick, F.S.A., M.A.A.A.
Lewis & Ellis, Inc.
Actuaries & Consultants

Date: April 29, 2015

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

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)
04/29/2015	Withdrawn 05/20/2015	Supporting Document	L&H Actuarial Memorandum	05/07/2015	Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf 2010 LTC Rate Increase Benefit Change Options - VA (incl CBUL w data) (Document) w_data-VA.pdf New Cert Pages _LTC_ with Reduced Daily Benefit _Document_-VA w_data.pdf Teachers Protective LTC CNFB PaidUp Endorsement-VA w_data.pdf LTC RI Act Memo VA 2014 4.29.2015.pdf (Superceded) Sample Notification Letter TPM Updated v2.pdf
04/20/2015	Withdrawn 05/20/2015	Supporting Document	L&H Actuarial Memorandum	04/29/2015	Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Sample Notification Letter Updated.pdf (Superceded) 2010 LTC Rate Increase Benefit Change Options - VA (incl CBUL w data) (Document) w_data-VA.pdf New Cert Pages _LTC_ with Reduced Daily Benefit _Document_-VA w_data.pdf Teachers Protective LTC CNFB PaidUp Endorsement-VA w_data.pdf LTC RI Act Memo VA 2014 4.20.2015.pdf (Superceded)
04/14/2015	Withdrawn 05/20/2015	Form	Endorsement Variable Benefit Change	04/20/2015	VA_LTCHC_VarChgEnd (Endorsement_Variable Benefit Change).pdf
04/06/2015	Withdrawn 04/21/2015	Supporting Document	Statement of Variability for New Endorsements	04/21/2015	Statement of Variability-VA-2015.pdf

SERFF Tracking #: LWEL-128450811 **State Tracking #:** LWEL-128450811 **Company Tracking #:** 02541206-2

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/03/2014	Withdrawn 04/21/2015	Supporting Document	L&H Actuarial Memorandum	04/20/2015	Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf LTC RI Act Memo VA 2014 06 02.pdf (Superceded) Sample Notification Letter Updated.pdf 2010 LTC Rate Increase Benefit Change Options - VA (incl CBUL w data) (Document) w_data-VA.pdf New Cert Pages _LTC_ with Reduced Daily Benefit _Document_-VA w_data.pdf Teachers Protective LTC CNFB PaidUp Endorsement-VA w_data.pdf
06/02/2014	Withdrawn 04/21/2015	Supporting Document	Sample Notification Letter	04/14/2015	Sample Notification Letter Updated.pdf (Superceded)
05/27/2014	Withdrawn 02/13/2015	Rate	Justification and Rate Increase Summary	07/07/2014	Justification for Rate Increase Attachment.pdf (Superceded)
05/27/2014	Withdrawn 05/20/2015	Rate	Proposed Rates Post RS	04/14/2015	H881-HC Post-RS Proposed Rates.pdf
05/27/2014	Withdrawn 05/20/2015	Rate	Proposed Rates Pre-RS	04/14/2015	H880-EC Proposed Rates Pre-RS Step I.pdf H880-EC Proposed Rates Pre-RS Step II.pdf H880-EC Proposed Rates Pre-RS Step III.pdf
05/27/2014	Withdrawn 05/20/2015	Rate	Proposed Rates Pre-RS	04/14/2015	H881-HC Pre-RS Proposed Rates Step I.pdf H881-HC Pre-RS Proposed Rates Step II.pdf H881-HC Pre-RS Proposed Rates Step III.pdf
05/27/2014	Withdrawn 05/20/2015	Rate	Proposed Rates Post RS	04/14/2015	QH-9606-LTC Post-RS Proposed Rates.pdf
05/27/2014	Withdrawn 05/20/2015	Rate	Proposed Rates Pre-RS	04/14/2015	QH-9606-LTC Pre-RS Proposed Rates Step 1.pdf QH-9606-LTC Pre-RS Proposed Rates Step 2.pdf QH-9606-LTC Pre-RS Proposed Rates Step 3.pdf

SERFF Tracking #: LWEL-128450811 **State Tracking #:** LWEL-128450811 **Company Tracking #:** 02541206-2

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/27/2014	Withdrawn 05/20/2015	Rate	Proposed Rates Pre-RS	04/14/2015	QH-9610-HCP Pre-RS Proposed Rates Step 1.pdf QH-9610-HCP Pre-RS Proposed Rates Step 2.pdf QH-9610-HCP Pre-RS Proposed Rates Step 3.pdf
05/27/2014	Withdrawn 05/20/2015	Rate	Proposed Rates Pre-RS	04/14/2015	SH-9606-LTC Pre-RS Proposed Rates Step 1.pdf SH-9606-LTC Pre-RS Proposed Rates Step 2.pdf SH-9606-LTC Pre-RS Proposed Rates Step 3.pdf
05/27/2014	Withdrawn 05/20/2015	Rate	Proposed Rates Pre-RS	04/14/2015	SH-9610-HCP Pre-RS Proposed Rates Step 1.pdf SH-9610-HCP Pre-RS Proposed Rates Step 2.pdf SH-9610-HCP Pre-RS Proposed Rates Step 3.pdf
05/27/2014	Withdrawn 05/20/2015	Rate	Proposed Rates Pre-RS	04/14/2015	TNQ-LTC-2000 Pre-RS Proposed Rates Step 1.pdf TNQ-LTC-2000 Pre-RS Proposed Rates Step 2.pdf TNQ-LTC-2000 Pre-RS Proposed Rates Step 3.pdf
05/27/2014	Withdrawn 05/20/2015	Rate	Proposed Rates Pre-RS	04/14/2015	TQ-LTC-2000 Proposed Rates Pre-RS Step 1.pdf TQ-LTC-2000 Proposed Rates Pre-RS Step 2.pdf TQ-LTC-2000 Proposed Rates Pre-RS Step 3.pdf
05/14/2014	Withdrawn 02/13/2015	Supporting Document	Sample Notification Letter	06/02/2014	Sample Notification Letter TPM.pdf (Superceded)
05/14/2014	Withdrawn 05/20/2015	Rate	Proposed Rates Post RS	04/14/2015	H880-EC Proposed Rates Post-RS.pdf

SERFF Tracking #: LWEL-128450811 **State Tracking #:** LWEL-128450811 **Company Tracking #:** 02541206-2

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/14/2014	Withdrawn 02/13/2015	Rate	Proposed Rates Pre-RS	05/27/2014	H880-EC Proposed Rates Pre-RS Step I.pdf H880-EC Proposed Rates Pre-RS Step II.pdf H880-EC Proposed Rates Pre-RS Step III.pdf H880-EC Proposed Rates Pre-RS.pdf (Superceded)
05/14/2014	Withdrawn 02/13/2015	Rate	Proposed Rates Post RS	05/27/2014	H881-HC Post-RS Proposed Rates.pdf
05/14/2014	Withdrawn 02/13/2015	Rate	Proposed Rates Pre-RS	05/27/2014	H881-HC Pre-RS Proposed Rates Step I.pdf H881-HC Pre-RS Proposed Rates Step II.pdf H881-HC Pre-RS Proposed Rates Step III.pdf H881-HC Pre-RS Proposed Rates.pdf (Superceded)
05/14/2014	Withdrawn 02/13/2015	Rate	Proposed Rates Post RS	05/27/2014	QH-9606-LTC Post-RS Proposed Rates.pdf
05/14/2014	Withdrawn 02/13/2015	Rate	Proposed Rates Pre-RS	05/27/2014	QH-9606-LTC Pre-RS Proposed Rates Step 1.pdf QH-9606-LTC Pre-RS Proposed Rates Step 2.pdf QH-9606-LTC Pre-RS Proposed Rates Step 3.pdf QH-9606-LTC Pre-RS Proposed Rates.pdf (Superceded)
05/14/2014	Withdrawn 02/13/2015	Rate	Proposed Rates Pre-RS	05/27/2014	QH-9610-HCP Pre-RS Proposed Rates Step 1.pdf QH-9610-HCP Pre-RS Proposed Rates Step 2.pdf QH-9610-HCP Pre-RS Proposed Rates Step 3.pdf QH-9610-HCP Pre-RS Proposed Rates.pdf (Superceded)
05/14/2014	Withdrawn 02/13/2015	Rate	Proposed Rates Post RS	05/27/2014	SH-9606-LTC Post-RS Proposed Rates.pdf

SERFF Tracking #: LWEL-128450811 **State Tracking #:** LWEL-128450811 **Company Tracking #:** 02541206-2

State: Virginia **Filing Company:** Teachers Protective Mutual Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: TPM LTC VA
Project Name/Number: 0254201206 VA/0254201206

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/14/2014	Withdrawn 02/13/2015	Rate	Proposed Rates Pre-RS	05/27/2014	SH-9606-LTC Pre-RS Proposed Rates Step 1.pdf SH-9606-LTC Pre-RS Proposed Rates Step 2.pdf SH-9606-LTC Pre-RS Proposed Rates Step 3.pdf SH-9606-LTC Pre-RS Proposed Rates.pdf (Superceded)
05/14/2014	Withdrawn 02/13/2015	Rate	Proposed Rates Pre-RS	05/27/2014	SH-9610-HCP Pre-RS Proposed Rates Step 1.pdf SH-9610-HCP Pre-RS Proposed Rates Step 2.pdf SH-9610-HCP Pre-RS Proposed Rates Step 3.pdf SH-9610-HCP Pre-RS Proposed Rates.pdf (Superceded)
05/14/2014	Withdrawn 02/13/2015	Rate	Proposed Rates Post RS	05/27/2014	TNQ-LTC-2000 Post-RS Proposed Rates.pdf
05/14/2014	Withdrawn 02/13/2015	Rate	Proposed Rates Pre-RS	05/27/2014	TNQ-LTC-2000 Pre-RS Proposed Rates Step 1.pdf TNQ-LTC-2000 Pre-RS Proposed Rates Step 2.pdf TNQ-LTC-2000 Pre-RS Proposed Rates Step 3.pdf TNQ-LTC-2000 Pre-RS Proposed Rates.pdf (Superceded)
05/14/2014	Withdrawn 02/13/2015	Rate	Proposed Rates Post RS	05/27/2014	TQ-LTC-2000 Proposed Rates Post-RS.pdf
05/14/2014	Withdrawn 02/13/2015	Rate	Proposed Rates Pre-RS	05/27/2014	TQ-LTC-2000 Proposed Rates Pre-RS Step 1.pdf TQ-LTC-2000 Proposed Rates Pre-RS Step 2.pdf TQ-LTC-2000 Proposed Rates Pre-RS Step 3.pdf TQ-LTC-2000 Proposed Rates Pre-RS.pdf (Superceded)
05/14/2014	Withdrawn 02/13/2015	Supporting Document	Updated Actuarial Memorandum	06/02/2014	LTC RI Act Memo VA 2014 04.pdf (Superceded)

SERFF Tracking #:	*LWEL-128450811*	***State Tracking #:***	*LWEL-128450811*	***Company Tracking #:***	*02541206-2*

State:	*Virginia*	***Filing Company:***	*Teachers Protective Mutual Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*TPM LTC VA*		
Project Name/Number:	*0254201206 VA/0254201206*		

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/14/2012	Withdrawn 02/13/2015	Supporting Document	L&H Actuarial Memorandum	06/03/2014	LTC RI Act Memo - 06_30_12 - VA.pdf (Superceded) Exhibit_1.pdf Exhibit_II.pdf Exhibit_III-VI.pdf Exhibit_VII-A Rate Increase Letter-VA.pdf (Superceded) Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf (Superceded) Exhibit_VII-C Benefit Change Confirmation Letter.pdf (Superceded)
09/14/2012	Withdrawn 02/13/2015	Rate	Exhibit I	05/27/2014	Exhibit_1.pdf (Superceded)
06/05/2012	Withdrawn 02/19/2014	Supporting Document	Cover letter	09/14/2012	VA Cover Letter.pdf (Superceded)
06/05/2012	Withdrawn 02/13/2015	Supporting Document	Authorization letter	12/11/2014	LTC Rate INCr Authorization.pdf (Superceded)
06/05/2012	Withdrawn 04/21/2015	Supporting Document	Policy holder communications	04/14/2015	LTC-CNFB-PaidUp2010-VA.pdf LTC-EndCovApp10-VA.pdf LTC-PolChg10-VA.pdf
06/05/2012	Withdrawn 02/19/2014	Supporting Document	L&H Actuarial Memorandum	09/14/2012	LTC RI Act Memo - 09_30_11 - VA.pdf (Superceded) Exhibit_1_VA.pdf (Superceded) Exhibit_II.pdf (Superceded) Exhibit_III-VI_VA.pdf (Superceded) Exhibit_VII-A Rate Increase Letter-VA.pdf (Superceded) Exhibit_VII-B CBUL Status Confirmation Letter-VA.pdf (Superceded) Exhibit_VII-C Benefit Change Confirmation Letter.pdf (Superceded)

Actuarial Memorandum
Rate Increase
Policy Form Numbers: H880-EC, H881-HC, QH-9606-LTC-APC, QH-9610-HCP, SH-9606-LTC-APC, SH-9610-HCP, TNQ-LTC-2000(VA), TNQ-LTC-2000(VA)-R, TNQ-NHO-2004(VA), TQ-LTC-2000(VA), TQLTC-2000(VA)-R, and TQ-NHO-2004(VA)-Virginia

Scope and Purpose

The purpose of this actuarial memorandum is to provide information supporting a rate revision to the premiums for the Teachers Protective Mutual Life Insurance Company's individual long term care forms in the state of Virginia. The memorandum is not to be used for any other purpose.

The proposed rate increase will apply to all policy forms and associated riders issued in Virginia prior to rate stabilization. New business is no longer written on any of these series nor any other long term care policy forms. The Company effectively stopped writing new policies in all states in early 2005. There were 2,380 policies and $6,226,160 of annualized premium in-force nationwide as of September 30, 2013.

Claims Experience

The company's LTC block has deteriorated rapidly since late 2012 and this deterioration has accelerated in the latter part of 2013. Exhibit IV shows the quarter by quarter experience of the company's nationwide LTC block[1] from 9/30/2012 through 12/31/2013. Based on this exhibit we make the following observations:

- At 9/30/2012 the 2008-2010 3-year average loss ratio was 76%. At the most recent valuation date (i.e. 12/31/2012) claim development has not changed this 3-year period's average loss ratio materially as it is now at 77%.
- By comparison, at 12/31/2012, the next three-year (2011-2013) average loss ratio was 107%, 30% higher than the 2008-2010 average.
- While 2011's loss ratio was materially worse at 111%, by 12/31/2012, there was no indication throughout 2012 that 2012's loss ratio would continue that pattern. By the latter valuations in 2013 the 2012 loss ratio stands approximately at 90%, and the early indications are that 2013 loss ratio will exceed 100%.

While the number of new claims has increased, a driver in the deteriorating experience is longer-than-expected claim continuance.

Proposed Premium Increase and Benefit Reduction Options

Due to recently and rapidly deteriorated claims experience, the Company finds it necessary to propose a premium increase. This rate increase will apply only to in-force business as the policy form was discontinued for new sales. A seriatim list, in spreadsheet format and shown as Exhibit I, of current and proposed rates is included with this filing. We are proposing an increase of 40.4%, to be applied over three years in the form of a 12% each year, that will be applied to base policies and riders. We have also demonstrated that the deteriorated claims experience can justify a much higher rate increase (i.e. 190%); however, the Company believes the LTC block can be sustained with a 40.4% rate increase.

[1] Pennsylvania's pre-rate-stabilized represents approximately 70% of TPM's nationwide LTC API.

In lieu or the first rate increase, we are offering policy holders the following benefit reduction options to reduce the rate increase by the percentage shown.

Increase Elimination Period

	Moving To:		
Moving From[2]	60 Day	100 Day	180 Day
0 Day	15%	20%	30%
20 Day	5%	15%	20%
60 Day		5%	15%

Reduce Benefit Period

	Moving To:		
Moving From	5 Year	4 Year	3 Year
Lifetime	10%	20%	30%
5 year		10%	20%
4 Year			10%

The effective rate increase subjected is equal to the cost of the benefit reductions provided. For example, the proposed first year's 70% increased for an insured with 0-day elimination period, lifetime benefit period, and 5% compound lifetime inflation can reduce the first year's rate increase to 10.5% by the following:

Change from 0 to 60 Day Elimination Period	15% reduction
Change from Lifetime to 5 Year Benefit Period	10% reduction
Change from 5% to 3% Lifetime Compound Inflation	15% reduction

In this illustrative example, 10.5% first year rate increase (i.e. 170% x (100% - 15% reduction) x (100% - 10% reduction) x (100% - 15% reduction) results.

Also, the company is open to a rate increase that varies and reflects the inherent anti-selection in the richer plan designs (e.g. 0-day elimination period) and provides less of a rate increase, before benefit design changes, to plan designs with longer elimination periods.

Subject to expected timing of regulatory approval, the requested increase shall be implemented with the first premium due on or after August 1, 2015.

Benefit Description

A description of benefits of the policy form series, is shown in Exhibit II.

Renewability Clause

These policy forms are guaranteed renewable for the lifetime of the insured.

[2] Elimination periods of 0, 20, and 60 days represent approximately 80% of the policyholders impacted by the proposed rate increase.

Applicability

The rates filed apply to only policies in force since no new sales will occur.

Morbidity, Mortality, and Lapses

Morbidity: For this line of business, at the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. While we were not able to establish that the TPM's LTC block had credible data from which to solely produce expected LTC claim costs, we were able to use other LTC claims data sources (e.g. SOA LTC Intercompany study) with which to produce a revised valuation morbidity basis. After performing the study and in consultation with the Department, a new valuation morbidity basis was established for the Company's contract reserves and pending claim reserves. This revised valuation morbidity basis is the basis for the projected claim costs as well as projected contract reserves (a.k.a. active life reserves).

Mortality: The mortality is the sex distinct 1983 GAM table.

Lapses: The projected voluntary lapse rates, separate from mortality decrements, are:

	Issue Age								
Duration	**47**	**52**	**57**	**62**	**67**	**72**	**77**	**82**	**87**
1	11.4%	11.4%	11.4%	11.4%	11.4%	14.1%	14.1%	14.8%	14.8%
2	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.1%	8.1%
3	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.1%	7.1%
4	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
5	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
6+	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%

Marketing Method

Agents and brokers marketed these individual policies.

Underwriting

These forms were subject to medical underwriting.

Premium Classes

The premium rates vary by issue age and selected benefit options (e.g. benefit period, elimination period, etc.). A seriatim list, in spreadsheet format and shown as Exhibit I, of current and proposed rates is included with this filing.

Issue Age Range

The policy form was sold to adult isue ages 18 and over.

Area Factors

Not applicable; the policy form's rates do not vary by area.

History of Rate Adjustments

The magnitude of rate increases approved for each product in Virginia issued prior to rate stabilization is:

Series	Rate Increase Approved	Implementation Date
9000 Series	0-30%	August, 2002
	30%	May, 2007
	15%	April, 2011
2000 Series		
	15%	April, 2011
800 Series	15%	April, 2011

Average Annual Premium

The average annualized premium in Virginia for policies issued prior to rate stabilization, including policy riders as of September 30 2013:

			Average Annualized Premium			
Form Series	Annualized Premium	Policy Count	Before	After 1st Increase	After 2nd Increase	After 3rd Increase
2000	$91,100	34	$2,679	$3,001	$3,361	$3,764
3000	$9,008	6	$1,501	$1,681	$1,883	$2,109
8800	$1,679	2	$840	$941	$1,054	$1,180
9600	$1,029,135	336	$3,063	$3,431	$3,482	$4,303
Total	$1,130,922	378	$2,992	$3,351	$3,753	$4,204

Active Life Reserves

Active life reserves were not included in any loss ratio calculations below. The existing contract reserve factors are established by the following:

- Method: one-year full preliminary term (FPT) period.
- Valuation rate: 4.5% to 5.0%, depending on the year of issue.
- Terminations: Mortality is based on 1983 GAM Sex-distinct. In addition, pricing lapse rates of 8% for the first four years and 4% thereafter, subject to the following restrictions: (i) for policy years 1 through 4, the lesser of 80% of the pricing voluntary lapse rates and 8% and (ii) for policy years 5+ the lesser of 100% of the pricing voluntary lapse rates and 4%. We have tested this termination basis against slightly different requirements for older issues and find the above basis to be consistent if not more conservative, especially with the 5% morbidity load.
- Morbidity basis: Based on the claim incidence rates and claim continuance rate as developed directly from the claim cost study performed at the request of the Pennsylvania Department of Insurance, the domicile regulator of the company. A 5% load is also applied. At the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. After performing the study and in consultation with the Department, this study produced a new valuation morbidity basis.

Claim Reserves

The PA-requested LTC claim cost study, which produced claim continuance rates, was also applied to calculate pending claim reserves (a.k.a. present value of amounts not yet due ("PVAYND")) for ongoing LTC claims. The IBNR and loss adjustment expense ("LAE") amounts for individual LTC policies are estimated by using a loss ratio approach. The loss ratios, applied at least to the most recent six incurral months, are reasonable if not conservative in view of (a) hindsight historical loss ratios and/or (b) retrospective testing of combined prior IBNR and pending reserve levels for recent valuation dates.

The total IBNR and LAE claim reserve, for all policies in all states, as of September 30, 2013 applicable to this nationwide block of business was $2,721,103. The total pending reserve is $13,106,095.

Trend Assumptions

For our claim projections, we conservatively assumed no insurance trend assumption. The aging increases directly results from the underlying assumed morbidity basis.

Minimum Required Loss Ratio
For policies issued prior to rate stabilization, the minimum required loss ratio is 60%.

Experience on the Form
Exhibit III also shows premium, claim and reserve information from the first issuance of the forms through 9/30/2013. This is nationwide data that includes experience from all states for policies issued prior to rate stabilization. Exhibit III VA shows Virginia-only past experience for policies issued prior to rate stabilization, which we consider to have as much credibility as the Company's nationwide block for determining whether benefits are reasonable in relation to premiums.

Also shown is a Virginia-only experience and projection Exhibit III with a 190% rate increase, which generates an approximate 75.1% lifetime loss ratio, compared to the 94.2% lifetime loss ratio from a 125% rate increase.

Anticipated Loss Ratio
The attached Exhibit III VA shows for nationwide experience that with the proposed rate increase, the Anticipated Loss Ratio, with interest adjustment, is 89.8% for all policies issued prior to rate stabilization in Virginia. Without a rate increase, the ALR is 114.0%. The Anticipated Loss Ratio is defined to be the present value of projected incurred claims, with the impact of changes in active life reserves, divided by the present value of projected earned premiums. The discount rate of 5.0% represents the average of the statutory valuation rate for these policies' contract reserves. The projection period is through September 30, 2038.

Lifetime Loss Ratio
The expected lifetime loss ratio ("LLR"), after the proposed rate increase for Virginia policies issued prior to rate stabilization, is 82.5%. Without the increase, the LLR is 96.0% (see Exhibit III VA). The Lifetime Loss Ratio is defined to be the sum of the accumulated historical incurred claims and the present value of projected incurred claims, divided by the sum of the accumulated historical earned premiums and the present value of projected earned premiums. The present value calculation incorporates explicit assumptions for interest, lapses, trend, and aging.

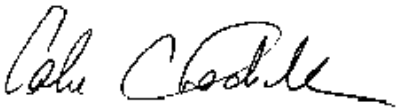
Proposed Effective Date
The proposed effective date for the rate increase is August 1, 2015. The revised rate will apply to all premiums due on and after that date. New business rate changes are not applicable as the Company no longer sells long term care policies.

Certification

I certify that I am qualified to render this opinion under the qualification standards promulgated by the Actuarial Standards Board. I have taken into consideration the Company's policy design, underwriting and claims adjudication practices.

I certify that to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of the states in which the product was sold and that the benefits provided are reasonable in relation to the proposed premiums because we expect the policy form to continue to meet or exceed minimum loss ratio requirements.

LEWIS & ELLIS, INC.



Cabe W. Chadick, F.S.A., M.A.A.A.
Lewis & Ellis, inc., Actuaries & Consultants

April 29, 2015

ATTACHMENTS

Exhibit II Policy Form & Benefits

Exhibit II
Policy Form & Benefits

Policy Forms: QH-9606-LTC-APC Tax Qualified Long Term Care
SH-9606-LTC-APC Non-Qualified Supplement

1. Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2. Benefit Conditions. In order for benefits to be payable under the tax qualified form QH-9606-LTC-APC, a covered person must be certified as Chronically Ill or Cognitively Impaired. If the claimant's condition does not qualify for benefits under the tax qualified definition, benefits may be payable under the supplemental policy (SH-9606-LTC-APC). For the supplemental plan, the claimant must be unable to perform two of five ADL's, have a Cognitive Impairment or required care due to a Medical Necessity.

3. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code.

4. ADL's. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. Home health care benefits may be paid under the Alternate Plan of Care.

6. Waiver of premium. After benefits in the policy have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider FOrm 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits (Rider Form 96-ROB). The rider restores the maximum benefit amount under the base policy. In order for benefits to be restored, the insured must not have qualified for care nor have received any care or services for a period of 180 consecutive days.

Policy Forms: QH-9610-HCP Home Health Care
SH-9610-HCP Non-Qualified Supplement

1. Home Health Care Benefits. The policy provides home health care services provided by Home Health Care Specialists including registered nurses, licensed physical speech and occupational therapists, chemotherapy specialists, home health aides and licensed certified professionals.

2. SH-9610-HCP must supplement a tax qualified policy under series QH-9616-HCP. Benefits paid under this supplement will not duplicate any benefits payable under the tax qualified policy.

3. Benefit Conditions. In order for benefits to be payable under the policy, the insured's need for home health care services must be due to their inability to perform 2 out of 5 ADL's, a Cognitive Impairment or medical necessity.

4. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. The Alternate Plan of Care must be mutually agreeable to the insured, the insured's physician and the company.

6. Waiver of premium. After benefits have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid). Pre-existing conditions that are disclosed on the application are covered immediately.

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider Form 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

Policy Forms: H880-EC Extended Care Policy

1. Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2. Benefit Conditions. In order for benefits to be payable under form (H880-EC) confinement must be required due to Injury or Sickness and be medical necessary which includes Functional Disability, Activities of Daily Living or Cognitive Impairment.

3. ADL's. The ADL's eligible for the definition of Functional Disability are bathing, dressing, feeding, toileting, transferring and continence.

4. Alternate Plan of Care . If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy.

5.Home Health Care. Benefits paid under home health care rider form (H88-ECHC).This rider will cover skilled providers of a home health care agency (excluding homemakers). This rider will not provide benefits for days in which skilled home health care benefits are provided under the base policy.

6.Waiver of premium. After benefits in the policy have been payable for 90 continuous days, premiums are waived during a period of regular benefits. Where two people are covered under one policy, premiums will be waived only on the person receiving benefits.

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold with a minimum of $50 and a maximum of $250.

9. Elimination period. 0 or 20 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. An Optional inflation benefit is offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit period is 10 years (Rider Form H88-IR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits may restore the maximum benefit amount under the policy.

Policy Forms: H881-HC Home Health Policy

1.Home Health Care Benefits. The policy provides home health care services provided by Home Health Care Specialists including registered nurses, licensed physical speech and occupational therapists, chemotherapy specialists.

2.Benefit Conditions. In order for benefits to be payable under form (H881-HC) care must be pre-certified by the company. The care must be due to Injury or Sickness

and be medical necessary which includes Functional Disability, Activities of Daily Living or Cognitive Impairment.

3.. ADL's. The ADL's eligible for the definition of Functional Disability are bathing, dressing,
   a. feeding, toileting, transferring and continence.

4.Alternate Plan of Care. If the insured qualifies for home health care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy.

5.Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1825 and unlimited.

6.Hourly Benefit. Benefits are subject to a maximum of 8 hours per day.

7.Elimination period. 0 or 20 days.

8.Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

9.Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

10. Optional Inflation Benefit. The inflation protection rider will provide for a 5% increase in the policy's maximum hourly home care benefit on each of the first 10 policy anniversaries. (Rider Form H88-IR).

11. Premiums are level for life.

12. Policy is guaranteed renewable for life.

Policy Forms: TQ-LTC-2000(VA) Tax Qualified Long Term Care
TNQ-LTC-2000(VA) Non-Qualified Supplement

1.Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2.Benefit Conditions. In order for benefits to be payable under the tax qualified form TQ-LTC-2000(VA) a covered person must be certified as Chronically Ill or Severely Cognitively Impaired. If the claimant's condition does not qualify for benefits under the tax qualified definition, benefits may be payable under the supplemental policy (TNQ-LTC-2000(VA)). For the supplemental plan, the claimant must be unable to perform two of five ADL's, have a Cognitive Impairment or required care due to a Medical Necessity.

3.Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code.

4.ADL's. The ADL's eligible for definition of Chronically Ill are bathing, dressing, eating, toileting, transferring and continence.

5.Alternate Plan of Care (Rider forms TQ-APOC-2000(VA) & TNQ-APOC-2000(VA)). If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. Home health care benefits may be paid under the Alternate Plan of Care.

6.Waiver of premium. After benefits in the policy have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week and 13 consecutive and continuous weeks for home health care).

7.Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8.Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9.Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 10-IR-2000) or for life (Rider Form L-IR-2000).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits restores the maximum benefit amount under the policy. In order for benefits to be restored, the insured must not have

qualified for care nor have received any care or services for a period of 180 consecutive days. Physicians certification is required.

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122
Fax (717) 553-1107
Long Term Care Customer Service Team

<<LetterMailDate>>

<<First Name>> <<LastName>>
<<Address1>>
<<Address2>>
<<CityStateZip>>
<<Policy Number>>

RE: LTC Rate Increase –Policy forms: H880-EC, H881-HC, QH-9606-LTC-APC, QH-9610-HCP, SH-9606-LTC-APC, SH-9610-HCP, TNQ-LTC-2000(VA), TNQ-LTC-2000(VA)-R, TNQ-NHO-2004(VA), TQ-LTC-2000(VA), TQLTC-2000(VA)-R, and TQ-NHO-2004(VA)-Virginia *(only form number(s) applicable to this insured will be shown)*

Dear <<FirstName>> <<LastName>>:

Thank you for being a member of the Teachers Protective Mutual Long Term Care (LTC) Program. We know that you rely on this Program for support in the future, and are therefore committed to ensuring that it remains financially solvent. To achieve this goal, Long Term Care rates are being increased because claim costs are higher than expected at issue and interest earnings on the reserve assets are much lower than anticipated.

An ultimate compounded rate increase of 40.4% will be applied to your premium over the next 3 years. The schedule for these rate increases will be as follows:

- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**
- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear+1>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**
- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear+2>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**

Please note that the rate increases have nothing to do with your personal claims history or health.

We encourage you to carefully consider the following options which are available to offset the amount of this increase by up to as much as 5%-40%: *(We will customize letter selection to focus on applicable changes and percentages)*

1. Increase your Elimination (Waiting) Period from 0 Days to 60, 100, or 180 Days.
    a. Insert Sample Rate Reduction Here (show 0 Day sample vs 100 Day sample using a common benefit structure)

2. Shorten your Benefit Period.
    a. Insert Sample Rate Reduction Here (show sample using a common benefit structure)

You are entitled to a 'contingent benefit' upon lapse of your policy if the lapse occurs within 120 days of the due date of the increased premium. If this option is chosen, you will receive a conversion of your current coverage to paid-up status with a shortened benefit period.

If you are interested in more information on any of the options shown above (or a combination thereof), please complete the following page and return it to us so that we can provide you with rate options specific to your policy (envelope provided). If you prefer, you may e-mail your request for rate options to us at LTCRI@tpmins.com.

As you consider your options please:

1. Review your current policy benefits as shown on the policy Schedule Page(s) within your policy.
2. Evaluate your current benefit needs. To do so, you may wish to consult your agent, a qualified financial planner, family member, or other trusted advisor.
3. Select the option that may best meet your needs and request rate information by using the Rate Request Form which follows or e-mailing us at LTCRI@tpmins.com

We do regret that premium rate increases become necessary, and assure you that we remain committed to providing you with first-rate benefits and services.

Remember that your policy is guaranteed renewable for your lifetime, or until the Remaining Lifetime Benefit is reached. Although the premium rates may again change, we cannot refuse to renew this Policy as long as you pay the premiums.

If you have any questions, please feel free to contact our LTC Customer Service Team by calling (800) 555-3122 (Mon-Fri, 8:30 am to 4:00 pm), writing to us at the address shown in the letterhead, or emailing us at LTCRI@tpmins.com.

Sincerely,
Long Term Care Service Team

Notice of Premium Change – This is not a Bill

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122

Rate Request Form

Policy Number: <<PolicyNumber>>

Name: <<FirstName>> <<LastName>>

Rate Change Month: <<RateIncreaseMonth>>

To: TPM Long Term Care Customer Service Team,

I am interested in receiving more information on how the following change(s) to my policy will decrease my premium rate effective <<RateIncreaseMonth>>.

Please send me rate quotes and/or information for the following possible change(s) (may choose one or a combination of options 1-3):

□ Increasing my Elimination (Waiting) Period

□ Lowering my Daily Benefit Amount

□ Shortening my Benefit Period

□ Contingent Benefit upon lapse of policy (conversion of current coverage to paid-up status with a shortened benefit period)

I understand that no changes will be made to my policy at this time based upon this request for information. Policy changes will only take effect if a Benefit Change Election form is completed and returned to the Company.

Date_____ Policyholder Signature_____

Actuarial Memorandum
Rate Increase
Policy Form Numbers: H880-EC, H881-HC, QH-9606-LTC-APC, QH-9610-HCP, SH-9606-LTC-APC, SH-9610-HCP, TNQ-LTC-2000(VA), TNQ-LTC-2000(VA)-R, TNQ-NHO-2004(VA), TQ-LTC-2000(VA), TQLTC-2000(VA)-R, and TQ-NHO-2004(VA)-Virginia

Scope and Purpose
The purpose of this actuarial memorandum is to provide information supporting a rate revision to the premiums for the Teachers Protective Mutual Life Insurance Company's individual long term care forms in the state of Virginia. The memorandum is not to be used for any other purpose.

The proposed rate increase will apply to all policy forms and associated riders issued in Virginia prior to rate stabilization. New business is no longer written on any of these series nor any other long term care policy forms. The Company effectively stopped writing new policies in all states in early 2005. There were 2,380 policies and $6,226,160 of annualized premium in-force nationwide as of September 30, 2013.

Claims Experience
The company's LTC block has deteriorated rapidly since late 2012 and this deterioration has accelerated in the latter part of 2013. Exhibit IV shows the quarter by quarter experience of the company's nationwide LTC block[1] from 9/30/2012 through 12/31/2013. Based on this exhibit we make the following observations:

- At 9/30/2012 the 2008-2010 3-year average loss ratio was 76%. At the most recent valuation date (i.e. 12/31/2012) claim development has not changed this 3-year period's average loss ratio materially as it is now at 77%.
- By comparison, at 12/31/2012, the next three-year (2011-2013) average loss ratio was 107%, 30% higher than the 2008-2010 average.
- While 2011's loss ratio was materially worse at 111%, by 12/31/2012, there was no indication throughout 2012 that 2012's loss ratio would continue that pattern. By the latter valuations in 2013 the 2012 loss ratio stands approximately at 90%, and the early indications are that 2013 loss ratio will exceed 100%.

While the number of new claims has increased, a driver in the deteriorating experience is longer-than-expected claim continuance.

Proposed Premium Increase and Benefit Reduction Options
Due to recently and rapidly deteriorated claims experience, the Company finds it necessary to propose a premium increase. This rate increase will apply only to in-force business as the policy form was discontinued for new sales. A seriatim list, in spreadsheet format and shown as Exhibit I, of current and proposed rates is included with this filing. We are proposing an increase of 40.5%, to be applied over three years in the form of a 12% each year that will be applied to base policies and riders. We have also demonstrated that the deteriorated claims experience can justify a much higher rate increase (i.e. 190%); however, the Company believes the LTC block can be sustained with a 40.5% rate increase.

[1] Pennsylvania's pre-rate-stabilized represents approximately 70% of TPM's nationwide LTC API.

In lieu or the first rate increase, we are offering policy holders the following benefit reduction options to reduce the rate increase by the percentage shown.

Increase Elimination Period

	Moving To:		
Moving From[2]	60 Day	100 Day	180 Day
0 Day	15%	20%	30%
20 Day	5%	15%	20%
60 Day		5%	15%

Reduce Benefit Period

	Moving To:		
Moving From	5 Year	4 Year	3 Year
Lifetime	10%	20%	30%
5 year		10%	20%
4 Year			10%

The effective rate increase subjected is equal to the cost of the benefit reductions provided. For example, the proposed first year's 70% increased for an insured with 0-day elimination period, lifetime benefit period, and 5% compound lifetime inflation can reduce the first year's rate increase to 10.5% by the following:

Change from 0 to 60 Day Elimination Period	15% reduction
Change from Lifetime to 5 Year Benefit Period	10% reduction
Change from 5% to 3% Lifetime Compound Inflation	15% reduction

In this illustrative example, 10.5% first year rate increase (i.e. 170% x (100% - 15% reduction) x (100% - 10% reduction) x (100% - 15% reduction) results.

Also, the company is open to a rate increase that varies and reflects the inherent anti-selection in the richer plan designs (e.g. 0-day elimination period) and provides less of a rate increase, before benefit design changes, to plan designs with longer elimination periods.

Subject to expected timing of regulatory approval, the requested increase shall be implemented with the first premium due on or after June 1, 2015.

Benefit Description

A description of benefits of the policy form series, is shown in Exhibit II.

Renewability Clause

These policy forms are guaranteed renewable for the lifetime of the insured.

[2] Elimination periods of 0, 20, and 60 days represent approximately 80% of the policyholders impacted by the proposed rate increase.

Applicability

The rates filed apply to only policies in force since no new sales will occur.

Morbidity, Mortality, and Lapses

Morbidity: For this line of business, at the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. While we were not able to establish that the TPM's LTC block had credible data from which to solely produce expected LTC claim costs, we were able to use other LTC claims data sources (e.g. SOA LTC Intercompany study) with which to produce a revised valuation morbidity basis. After performing the study and in consultation with the Department, a new valuation morbidity basis was established for the Company's contract reserves and pending claim reserves. This revised valuation morbidity basis is the basis for the projected claim costs as well as projected contract reserves (a.k.a. active life reserves).

Mortality: The mortality is the sex distinct 1983 GAM table.

Lapses: The projected voluntary lapse rates, separate from mortality decrements, are:

	Issue Age								
Duration	**47**	**52**	**57**	**62**	**67**	**72**	**77**	**82**	**87**
1	11.4%	11.4%	11.4%	11.4%	11.4%	14.1%	14.1%	14.8%	14.8%
2	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.1%	8.1%
3	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.1%	7.1%
4	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
5	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
6+	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%

Marketing Method

Agents and brokers marketed these individual policies.

Underwriting

These forms were subject to medical underwriting.

Premium Classes
The premium rates vary by issue age and selected benefit options (e.g. benefit period, elimination period, etc.). A seriatim list, in spreadsheet format and shown as Exhibit I, of current and proposed rates is included with this filing.

Issue Age Range
The policy form was sold to adult isue ages 18 and over.

Area Factors
Not applicable; the policy form's rates do not vary by area.

History of Rate Adjustments
The magnitude of rate increases approved for each product in Virginia issued prior to rate stabilization is:

Series	Rate Increase Approved	Implementation Date
9000 Series	0-30%	August, 2002
	30%	May, 2007
	15%	April, 2011
2000 Series		
	15%	April, 2011
800 Series	15%	April, 2011

Average Annual Premium

The average annualized premium in Virginia for policies issued prior to rate stabilization, including policy riders as of September 30 2013:

			Average Annualized Premium			
Form Series	Annualized Premium	Policy Count	Before	After 1st Increase	After 2nd Increase	After 3rd Increase
2000	$91,100	34	$2,679	$3,001	$3,361	$3,764
3000	$9,008	6	$1,501	$1,681	$1,883	$2,109
8800	$1,679	2	$840	$941	$1,054	$1,180
9600	$1,029,135	336	$3,063	$3,431	$3,482	$4,303
Total	$1,130,922	378	$2,992	$3,351	$3,753	$4,204

Active Life Reserves

Active life reserves were not included in any loss ratio calculations below. The existing contract reserve factors are established by the following:

- Method: one-year full preliminary term (FPT) period.
- Valuation rate: 4.5% to 5.0%, depending on the year of issue.
- Terminations: Mortality is based on 1983 GAM Sex-distinct. In addition, pricing lapse rates of 8% for the first four years and 4% thereafter, subject to the following restrictions: (i) for policy years 1 through 4, the lesser of 80% of the pricing voluntary lapse rates and 8% and (ii) for policy years 5+ the lesser of 100% of the pricing voluntary lapse rates and 4%. We have tested this termination basis against slightly different requirements for older issues and find the above basis to be consistent if not more conservative, especially with the 5% morbidity load.
- Morbidity basis: Based on the claim incidence rates and claim continuance rate as developed directly from the claim cost study performed at the request of the Pennsylvania Department of Insurance, the domicile regulator of the company. A 5% load is also applied. At the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. After performing the study and in consultation with the Department, this study produced a new valuation morbidity basis.

Claim Reserves

The PA-requested LTC claim cost study, which produced claim continuance rates, was also applied to calculate pending claim reserves (a.k.a. present value of amounts not yet due ("PVAYND")) for ongoing LTC claims. The IBNR and loss adjustment expense ("LAE") amounts for individual LTC policies are estimated by using a loss ratio approach. The loss ratios, applied at least to the most recent six incurral months, are reasonable if not conservative in view of (a) hindsight historical loss ratios and/or (b) retrospective testing of combined prior IBNR and pending reserve levels for recent valuation dates.

The total IBNR and LAE claim reserve, for all policies in all states, as of September 30, 2013 applicable to this nationwide block of business was $2,721,103. The total pending reserve is $13,106,095.

Trend Assumptions

For our claim projections, we conservatively assumed no insurance trend assumption. The aging increases directly results from the underlying assumed morbidity basis.

Minimum Required Loss Ratio
For policies issued prior to rate stabilization, the minimum required loss ratio is 60%.

Experience on the Form
Exhibit III also shows premium, claim and reserve information from the first issuance of the forms through 9/30/2013. This is nationwide data that includes experience from all states for policies issued prior to rate stabilization. Exhibit III VA shows Virginia-only past experience for policies issued prior to rate stabilization, which we consider to have as much credibility as the Company's nationwide block for determining whether benefits are reasonable in relation to premiums.

Also shown is a Virginia-only experience and projection Exhibit III with a 190% rate increase, which generates an approximate 75.1% lifetime loss ratio, compared to the 94.2% lifetime loss ratio from a 125% rate increase.

Anticipated Loss Ratio
The attached Exhibit III VA shows for nationwide experience that with the proposed rate increase, the Anticipated Loss Ratio, with interest adjustment, is 89.8% for all policies issued prior to rate stabilization in Virginia. Without a rate increase, the ALR is 114.0%. The Anticipated Loss Ratio is defined to be the present value of projected incurred claims, with the impact of changes in active life reserves, divided by the present value of projected earned premiums. The discount rate of 5.0% represents the average of the statutory valuation rate for these policies' contract reserves. The projection period is through September 30, 2038.

Lifetime Loss Ratio
The expected lifetime loss ratio ("LLR"), after the proposed rate increase for Virginia policies issued prior to rate stabilization, is 82.5%. Without the increase, the LLR is 96.0% (see Exhibit III VA). The Lifetime Loss Ratio is defined to be the sum of the accumulated historical incurred claims and the present value of projected incurred claims, divided by the sum of the accumulated historical earned premiums and the present value of projected earned premiums. The present value calculation incorporates explicit assumptions for interest, lapses, trend, and aging.

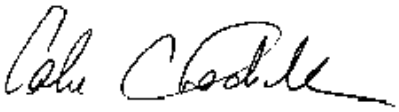
Proposed Effective Date
The proposed effective date for the rate increase is June 1, 2015. The revised rate will apply to all premiums due on and after that date. New business rate changes are not applicable as the Company no longer sells long term care policies.

Certification

I certify that I am qualified to render this opinion under the qualification standards promulgated by the Actuarial Standards Board. I have taken into consideration the Company's policy design, underwriting and claims adjudication practices.

I certify that to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of the states in which the product was sold and that the benefits provided are reasonable in relation to the proposed premiums because we expect the policy form to continue to meet or exceed minimum loss ratio requirements.

LEWIS & ELLIS, INC.



Cabe W. Chadick, F.S.A., M.A.A.A.
Lewis & Ellis, inc., Actuaries & Consultants

June 2, 2014

ATTACHMENTS

Exhibit II Policy Form & Benefits

Exhibit II
Policy Form & Benefits

Policy Forms: QH-9606-LTC-APC Tax Qualified Long Term Care
SH-9606-LTC-APC Non-Qualified Supplement

1. Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2. Benefit Conditions. In order for benefits to be payable under the tax qualified form QH-9606-LTC-APC, a covered person must be certified as Chronically Ill or Cognitively Impaired. If the claimant's condition does not qualify for benefits under the tax qualified definition, benefits may be payable under the supplemental policy (SH-9606-LTC-APC). For the supplemental plan, the claimant must be unable to perform two of five ADL's, have a Cognitive Impairment or required care due to a Medical Necessity.

3. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code.

4. ADL's. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. Home health care benefits may be paid under the Alternate Plan of Care.

6. Waiver of premium. After benefits in the policy have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider FOrm 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits (Rider Form 96-ROB). The rider restores the maximum benefit amount under the base policy. In order for benefits to be restored, the insured must not have qualified for care nor have received any care or services for a period of 180 consecutive days.

Policy Forms: QH-9610-HCP Home Health Care
SH-9610-HCP Non-Qualified Supplement

1. Home Health Care Benefits. The policy provides home health care services provided by Home Health Care Specialists including registered nurses, licensed physical speech and occupational therapists, chemotherapy specialists, home health aides and licensed certified professionals.

2. SH-9610-HCP must supplement a tax qualified policy under series QH-9616-HCP. Benefits paid under this supplement will not duplicate any benefits payable under the tax qualified policy.

3. Benefit Conditions. In order for benefits to be payable under the policy, the insured's need for home health care services must be due to their inability to perform 2 out of 5 ADL's, a Cognitive Impairment or medical necessity.

4. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. The Alternate Plan of Care must be mutually agreeable to the insured, the insured's physician and the company.

6. Waiver of premium. After benefits have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid). Pre-existing conditions that are disclosed on the application are covered immediately.

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider Form 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

Policy Forms: H880-EC Extended Care Policy

1. Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2. Benefit Conditions. In order for benefits to be payable under form (H880-EC) confinement must be required due to Injury or Sickness and be medical necessary which includes Functional Disability, Activities of Daily Living or Cognitive Impairment.

3. ADL's. The ADL's eligible for the definition of Functional Disability are bathing, dressing, feeding, toileting, transferring and continence.

4. Alternate Plan of Care . If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy.

5.Home Health Care. Benefits paid under home health care rider form (H88-ECHC).This rider will cover skilled providers of a home health care agency (excluding homemakers). This rider will not provide benefits for days in which skilled home health care benefits are provided under the base policy.

6.Waiver of premium. After benefits in the policy have been payable for 90 continuous days, premiums are waived during a period of regular benefits. Where two people are covered under one policy, premiums will be waived only on the person receiving benefits.

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold with a minimum of $50 and a maximum of $250.

9. Elimination period. 0 or 20 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. An Optional inflation benefit is offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit period is 10 years (Rider Form H88-IR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits may restore the maximum benefit amount under the policy.

Policy Forms: H881-HC Home Health Policy

1.Home Health Care Benefits. The policy provides home health care services provided by Home Health Care Specialists including registered nurses, licensed physical speech and occupational therapists, chemotherapy specialists.

2.Benefit Conditions. In order for benefits to be payable under form (H881-HC) care must be pre-certified by the company. The care must be due to Injury or Sickness

and be medical necessary which includes Functional Disability, Activities of Daily Living or Cognitive Impairment.

3.. ADL's. The ADL's eligible for the definition of Functional Disability are bathing, dressing,
   a. feeding, toileting, transferring and continence.

4.Alternate Plan of Care. If the insured qualifies for home health care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy.

5.Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1825 and unlimited.

6.Hourly Benefit. Benefits are subject to a maximum of 8 hours per day.

7.Elimination period. 0 or 20 days.

8.Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

9.Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

10. Optional Inflation Benefit. The inflation protection rider will provide for a 5% increase in the policy's maximum hourly home care benefit on each of the first 10 policy anniversaries. (Rider Form H88-IR).

11. Premiums are level for life.

12. Policy is guaranteed renewable for life.

Policy Forms: TQ-LTC-2000(VA) Tax Qualified Long Term Care
TNQ-LTC-2000(VA) Non-Qualified Supplement

1.Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2.Benefit Conditions. In order for benefits to be payable under the tax qualified form TQ-LTC-2000(VA) a covered person must be certified as Chronically Ill or Severely Cognitively Impaired. If the claimant's condition does not qualify for benefits under the tax qualified definition, benefits may be payable under the supplemental policy (TNQ-LTC-2000(VA)). For the supplemental plan, the claimant must be unable to perform two of five ADL's, have a Cognitive Impairment or required care due to a Medical Necessity.

3.Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code.

4.ADL's. The ADL's eligible for definition of Chronically Ill are bathing, dressing, eating, toileting, transferring and continence.

5.Alternate Plan of Care (Rider forms TQ-APOC-2000(VA) & TNQ-APOC-2000(VA)). If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. Home health care benefits may be paid under the Alternate Plan of Care.

6.Waiver of premium. After benefits in the policy have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week and 13 consecutive and continuous weeks for home health care).

7.Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8.Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9.Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 10-IR-2000) or for life (Rider Form L-IR-2000).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits restores the maximum benefit amount under the policy. In order for benefits to be restored, the insured must not have

qualified for care nor have received any care or services for a period of 180 consecutive days. Physicians certification is required.

Actuarial Memorandum
Rate Increase
Policy Form Numbers: H880-EC, H881-HC, QH-9606-LTC-APC, QH-9610-HCP, SH-9606-LTC-APC, SH-9610-HCP, TNQ-LTC-2000(VA), TNQ-LTC-2000(VA)-R, TNQ-NHO-2004(VA), TQ-LTC-2000(VA), TQLTC-2000(VA)-R, and TQ-NHO-2004(VA)-Virginia

Scope and Purpose
The purpose of this actuarial memorandum is to provide information supporting a rate revision to the premiums for the Teachers Protective Mutual Life Insurance Company's individual long term care forms in the state of Virginia. The memorandum is not to be used for any other purpose.

The proposed rate increase will apply to all policy forms and associated riders issued in Virginia prior to rate stabilization. New business is no longer written on any of these series nor any other long term care policy forms. The Company effectively stopped writing new policies in all states in early 2005. There were 2,380 policies and $6,226,160 of annualized premium in-force nationwide as of September 30, 2013.

Claims Experience
The company's LTC block has deteriorated rapidly since late 2012 and this deterioration has accelerated in the latter part of 2013. Exhibit IV shows the quarter by quarter experience of the company's nationwide LTC block[1] from 9/30/2012 through 12/31/2013. Based on this exhibit we make the following observations:

- At 9/30/2012 the 2008-2010 3-year average loss ratio was 76%. At the most recent valuation date (i.e. 12/31/2012) claim development has not changed this 3-year period's average loss ratio materially as it is now at 77%.
- By comparison, at 12/31/2012, the next three-year (2011-2013) average loss ratio was 107%, 30% higher than the 2008-2010 average.
- While 2011's loss ratio was materially worse at 111%, by 12/31/2012, there was no indication throughout 2012 that 2012's loss ratio would continue that pattern. By the latter valuations in 2013 the 2012 loss ratio stands approximately at 90%, and the early indications are that 2013 loss ratio will exceed 100%.

While the number of new claims has increased, a driver in the deteriorating experience is longer-than-expected claim continuance.

Proposed Premium Increase and Benefit Reduction Options
Due to recently and rapidly deteriorated claims experience, the Company finds it necessary to propose a premium increase. This rate increase will apply only to in-force business as the policy form was discontinued for new sales. A seriatim list, in spreadsheet format and shown as Exhibit I, of current and proposed rates is included with this filing. We are proposing an increase of 40.4%, to be applied over three years in the form of a 12% each year, that will be applied to base policies and riders. We have also demonstrated that the deteriorated claims experience can justify a much higher rate increase (i.e. 190%); however, the Company believes the LTC block can be sustained with a 40.4% rate increase.

[1] Pennsylvania's pre-rate-stabilized represents approximately 70% of TPM's nationwide LTC API.

In lieu or the first rate increase, we are offering policy holders the following benefit reduction options to reduce the rate increase by the percentage shown.

Increase Elimination Period

	Moving To:		
Moving From[2]	60 Day	100 Day	180 Day
0 Day	15%	20%	30%
20 Day	5%	15%	20%
60 Day		5%	15%

Reduce Benefit Period

	Moving To:		
Moving From	5 Year	4 Year	3 Year
Lifetime	10%	20%	30%
5 year		10%	20%
4 Year			10%

The effective rate increase subjected is equal to the cost of the benefit reductions provided. For example, the proposed first year's 70% increased for an insured with 0-day elimination period, lifetime benefit period, and 5% compound lifetime inflation can reduce the first year's rate increase to 10.5% by the following:

Change from 0 to 60 Day Elimination Period	15% reduction
Change from Lifetime to 5 Year Benefit Period	10% reduction
Change from 5% to 3% Lifetime Compound Inflation	15% reduction

In this illustrative example, 10.5% first year rate increase (i.e. 170% x (100% - 15% reduction) x (100% - 10% reduction) x (100% - 15% reduction) results.

Also, the company is open to a rate increase that varies and reflects the inherent anti-selection in the richer plan designs (e.g. 0-day elimination period) and provides less of a rate increase, before benefit design changes, to plan designs with longer elimination periods.

Subject to expected timing of regulatory approval, the requested increase shall be implemented with the first premium due on or after June 1, 2014.

Benefit Description

A description of benefits of the policy form series, is shown in Exhibit II.

Renewability Clause

These policy forms are guaranteed renewable for the lifetime of the insured.

[2] Elimination periods of 0, 20, and 60 days represent approximately 80% of the policyholders impacted by the proposed rate increase.

Applicability

The rates filed apply to only policies in force since no new sales will occur.

Morbidity, Mortality, and Lapses

Morbidity: For this line of business, at the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. While we were not able to establish that the TPM's LTC block had credible data from which to solely produce expected LTC claim costs, we were able to use other LTC claims data sources (e.g. SOA LTC Intercompany study) with which to produce a revised valuation morbidity basis. After performing the study and in consultation with the Department, a new valuation morbidity basis was established for the Company's contract reserves and pending claim reserves. This revised valuation morbidity basis is the basis for the projected claim costs as well as projected contract reserves (a.k.a. active life reserves).

Mortality: The mortality is the sex distinct 1983 GAM table.

Lapses: The projected voluntary lapse rates, separate from mortality decrements, are:

	Issue Age								
Duration	**47**	**52**	**57**	**62**	**67**	**72**	**77**	**82**	**87**
1	11.4%	11.4%	11.4%	11.4%	11.4%	14.1%	14.1%	14.8%	14.8%
2	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.1%	8.1%
3	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.1%	7.1%
4	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
5	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
6+	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%

Marketing Method

Agents and brokers marketed these individual policies.

Underwriting

These forms were subject to medical underwriting.

Premium Classes

The premium rates vary by issue age and selected benefit options (e.g. benefit period, elimination period, etc.). A seriatim list, in spreadsheet format and shown as Exhibit I, of current and proposed rates is included with this filing.

Issue Age Range

The policy form was sold to adult isue ages 18 and over.

Area Factors

Not applicable; the policy form's rates do not vary by area.

History of Rate Adjustments

The magnitude of rate increases approved for each product in Virginia issued prior to rate stabilization is:

Series	Rate Increase Approved	Implementation Date
9000 Series	0-30%	August, 2002
	30%	May, 2007
	15%	April, 2011
2000 Series		
	15%	April, 2011
800 Series	15%	April, 2011

Average Annual Premium

The average annualized premium in Virginia for policies issued prior to rate stabilization, including policy riders as of September 30 2013:

			Average Annualized Premium			
Form Series	Annualized Premium	Policy Count	Before	After 1st Increase	After 2nd Increase	After 3rd Increase
2000	$91,100	34	$2,679	$3,001	$3,361	$3,764
3000	$9,008	6	$1,501	$1,681	$1,883	$2,109
8800	$1,679	2	$840	$941	$1,054	$1,180
9600	$1,029,135	336	$3,063	$3,431	$3,482	$4,303
Total	$1,130,922	378	$2,992	$3,351	$3,753	$4,204

Active Life Reserves

Active life reserves were not included in any loss ratio calculations below. The existing contract reserve factors are established by the following:

- Method: one-year full preliminary term (FPT) period.
- Valuation rate: 4.5% to 5.0%, depending on the year of issue.
- Terminations: Mortality is based on 1983 GAM Sex-distinct. In addition, pricing lapse rates of 8% for the first four years and 4% thereafter, subject to the following restrictions: (i) for policy years 1 through 4, the lesser of 80% of the pricing voluntary lapse rates and 8% and (ii) for policy years 5+ the lesser of 100% of the pricing voluntary lapse rates and 4%. We have tested this termination basis against slightly different requirements for older issues and find the above basis to be consistent if not more conservative, especially with the 5% morbidity load.
- Morbidity basis: Based on the claim incidence rates and claim continuance rate as developed directly from the claim cost study performed at the request of the Pennsylvania Department of Insurance, the domicile regulator of the company. A 5% load is also applied. At the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. After performing the study and in consultation with the Department, this study produced a new valuation morbidity basis.

Claim Reserves

The PA-requested LTC claim cost study, which produced claim continuance rates, was also applied to calculate pending claim reserves (a.k.a. present value of amounts not yet due ("PVAYND")) for ongoing LTC claims. The IBNR and loss adjustment expense ("LAE") amounts for individual LTC policies are estimated by using a loss ratio approach. The loss ratios, applied at least to the most recent six incurral months, are reasonable if not conservative in view of (a) hindsight historical loss ratios and/or (b) retrospective testing of combined prior IBNR and pending reserve levels for recent valuation dates.

The total IBNR and LAE claim reserve, for all policies in all states, as of September 30, 2013 applicable to this nationwide block of business was $2,721,103. The total pending reserve is $13,106,095.

Trend Assumptions

For our claim projections, we conservatively assumed no insurance trend assumption. The aging increases directly results from the underlying assumed morbidity basis.

Minimum Required Loss Ratio
For policies issued prior to rate stabilization, the minimum required loss ratio is 60%.

Experience on the Form
Exhibit III also shows premium, claim and reserve information from the first issuance of the forms through 9/30/2013. This is nationwide data that includes experience from all states for policies issued prior to rate stabilization. Exhibit III VA shows Virginia-only past experience for policies issued prior to rate stabilization, which we consider to have as much credibility as the Company's nationwide block for determining whether benefits are reasonable in relation to premiums.

Also shown is a Virginia-only experience and projection Exhibit III with a 190% rate increase, which generates an approximate 75.1% lifetime loss ratio, compared to the 94.2% lifetime loss ratio from a 125% rate increase.

Anticipated Loss Ratio
The attached Exhibit III VA shows for nationwide experience that with the proposed rate increase, the Anticipated Loss Ratio, with interest adjustment, is 89.8% for all policies issued prior to rate stabilization in Virginia. Without a rate increase, the ALR is 114.0%. The Anticipated Loss Ratio is defined to be the present value of projected incurred claims, with the impact of changes in active life reserves, divided by the present value of projected earned premiums. The discount rate of 5.0% represents the average of the statutory valuation rate for these policies' contract reserves. The projection period is through September 30, 2038.

Lifetime Loss Ratio
The expected lifetime loss ratio ("LLR"), after the proposed rate increase for Virginia policies issued prior to rate stabilization, is 82.5%. Without the increase, the LLR is 96.0% (see Exhibit III VA). The Lifetime Loss Ratio is defined to be the sum of the accumulated historical incurred claims and the present value of projected incurred claims, divided by the sum of the accumulated historical earned premiums and the present value of projected earned premiums. The present value calculation incorporates explicit assumptions for interest, lapses, trend, and aging.

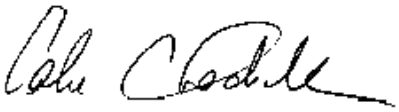
Proposed Effective Date
The proposed effective date for the rate increase is June 1, 2014. The revised rate will apply to all premiums due on and after that date. New business rate changes are not applicable as the Company no longer sells long term care policies.

Certification

I certify that I am qualified to render this opinion under the qualification standards promulgated by the Actuarial Standards Board. I have taken into consideration the Company's policy design, underwriting and claims adjudication practices.

I certify that to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of the states in which the product was sold and that the benefits provided are reasonable in relation to the proposed premiums because we expect the policy form to continue to meet or exceed minimum loss ratio requirements.

LEWIS & ELLIS, INC.



Cabe W. Chadick, F.S.A., M.A.A.A.
Lewis & Ellis, inc., Actuaries & Consultants

June 2, 2014

ATTACHMENTS

Exhibit II Policy Form & Benefits

Exhibit II
Policy Form & Benefits

Policy Forms: QH-9606-LTC-APC Tax Qualified Long Term Care
SH-9606-LTC-APC Non-Qualified Supplement

1. Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2. Benefit Conditions. In order for benefits to be payable under the tax qualified form QH-9606-LTC-APC, a covered person must be certified as Chronically Ill or Cognitively Impaired. If the claimant's condition does not qualify for benefits under the tax qualified definition, benefits may be payable under the supplemental policy (SH-9606-LTC-APC). For the supplemental plan, the claimant must be unable to perform two of five ADL's, have a Cognitive Impairment or required care due to a Medical Necessity.

3. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code.

4. ADL's. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. Home health care benefits may be paid under the Alternate Plan of Care.

6. Waiver of premium. After benefits in the policy have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider FOrm 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits (Rider Form 96-ROB). The rider restores the maximum benefit amount under the base policy. In order for benefits to be restored, the insured must not have qualified for care nor have received any care or services for a period of 180 consecutive days.

Policy Forms: QH-9610-HCP Home Health Care
SH-9610-HCP Non-Qualified Supplement

1. Home Health Care Benefits. The policy provides home health care services provided by Home Health Care Specialists including registered nurses, licensed physical speech and occupational therapists, chemotherapy specialists, home health aides and licensed certified professionals.

2. SH-9610-HCP must supplement a tax qualified policy under series QH-9616-HCP. Benefits paid under this supplement will not duplicate any benefits payable under the tax qualified policy.

3. Benefit Conditions. In order for benefits to be payable under the policy, the insured's need for home health care services must be due to their inability to perform 2 out of 5 ADL's, a Cognitive Impairment or medical necessity.

4. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. The Alternate Plan of Care must be mutually agreeable to the insured, the insured's physician and the company.

6. Waiver of premium. After benefits have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid). Pre-existing conditions that are disclosed on the application are covered immediately.

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider Form 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

Policy Forms: H880-EC Extended Care Policy

1. Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2. Benefit Conditions. In order for benefits to be payable under form (H880-EC) confinement must be required due to Injury or Sickness and be medical necessary which includes Functional Disability, Activities of Daily Living or Cognitive Impairment.

3. ADL's. The ADL's eligible for the definition of Functional Disability are bathing, dressing, feeding, toileting, transferring and continence.

4. Alternate Plan of Care . If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy.

5.Home Health Care. Benefits paid under home health care rider form (H88-ECHC).This rider will cover skilled providers of a home health care agency (excluding homemakers). This rider will not provide benefits for days in which skilled home health care benefits are provided under the base policy.

6.Waiver of premium. After benefits in the policy have been payable for 90 continuous days, premiums are waived during a period of regular benefits. Where two people are covered under one policy, premiums will be waived only on the person receiving benefits.

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold with a minimum of $50 and a maximum of $250.

9. Elimination period. 0 or 20 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. An Optional inflation benefit is offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit period is 10 years (Rider Form H88-IR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits may restore the maximum benefit amount under the policy.

Policy Forms: H881-HC Home Health Policy

1.Home Health Care Benefits. The policy provides home health care services provided by Home Health Care Specialists including registered nurses, licensed physical speech and occupational therapists, chemotherapy specialists.

2.Benefit Conditions. In order for benefits to be payable under form (H881-HC) care must be pre-certified by the company. The care must be due to Injury or Sickness

and be medical necessary which includes Functional Disability, Activities of Daily Living or Cognitive Impairment.

3.. ADL's. The ADL's eligible for the definition of Functional Disability are bathing, dressing,
   a. feeding, toileting, transferring and continence.

4.Alternate Plan of Care. If the insured qualifies for home health care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy.

5.Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1825 and unlimited.

6.Hourly Benefit. Benefits are subject to a maximum of 8 hours per day.

7.Elimination period. 0 or 20 days.

8.Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

9.Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

10. Optional Inflation Benefit. The inflation protection rider will provide for a 5% increase in the policy's maximum hourly home care benefit on each of the first 10 policy anniversaries. (Rider Form H88-IR).

11. Premiums are level for life.

12. Policy is guaranteed renewable for life.

Policy Forms: TQ-LTC-2000(VA) Tax Qualified Long Term Care
TNQ-LTC-2000(VA) Non-Qualified Supplement

1.Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2.Benefit Conditions. In order for benefits to be payable under the tax qualified form TQ-LTC-2000(VA) a covered person must be certified as Chronically Ill or Severely Cognitively Impaired. If the claimant's condition does not qualify for benefits under the tax qualified definition, benefits may be payable under the supplemental policy (TNQ-LTC-2000(VA)). For the supplemental plan, the claimant must be unable to perform two of five ADL's, have a Cognitive Impairment or required care due to a Medical Necessity.

3.Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code.

4.ADL's. The ADL's eligible for definition of Chronically Ill are bathing, dressing, eating, toileting, transferring and continence.

5.Alternate Plan of Care (Rider forms TQ-APOC-2000(VA) & TNQ-APOC-2000(VA)). If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. Home health care benefits may be paid under the Alternate Plan of Care.

6.Waiver of premium. After benefits in the policy have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week and 13 consecutive and continuous weeks for home health care).

7.Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8.Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9.Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 10-IR-2000) or for life (Rider Form L-IR-2000).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits restores the maximum benefit amount under the policy. In order for benefits to be restored, the insured must not have

qualified for care nor have received any care or services for a period of 180 consecutive days. Physicians certification is required.

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122
Fax (717) 553-1107
Long Term Care Customer Service Team

<<LetterMailDate>>

<<First Name>> <<LastName>>
<<Address1>>
<<Address2>>
<<CityStateZip>>
<<Policy Number>>

RE: LTC Rate Increase –Policy forms: H880-EC, H881-HC, QH-9606-LTC-APC, QH-9610-HCP, SH-9606-LTC-APC, SH-9610-HCP, TNQ-LTC-2000(VA), TNQ-LTC-2000(VA)-R, TNQ-NHO-2004(VA), TQ-LTC-2000(VA), TQLTC-2000(VA)-R, and TQ-NHO-2004(VA)-Virginia *(only form number(s) applicable to this insured will be shown)*

Dear <<FirstName>> <<LastName>>:

Thank you for being a member of the Teachers Protective Mutual Long Term Care (LTC) Program. We know that you rely on this Program for support in the future, and are therefore committed to ensuring that it remains financially solvent. To achieve this goal, Long Term Care rates are being increased because claim costs are higher than expected at issue and interest earnings on the reserve assets are much lower than anticipated.

An ultimate compounded rate increase of 40.4% will be applied to your premium over the next 3 years. The schedule for these rate increases will be as follows:

- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**
- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear+1>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**
- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear+2>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**

Please note that the rate increases have nothing to do with your personal claims history or health.

We encourage you to carefully consider the following options which are available to offset the amount of this increase by up to as much as 5%-40%: *(We will customize letter selection to focus on applicable changes and percentages)*

1. Increase your Elimination (Waiting) Period from 0 Days to 60, 100, or 180 Days.
    a. Insert Sample Rate Reduction Here (show 0 Day sample vs 100 Day sample using a common benefit structure)

2. Shorten your Benefit Period.
    a. Insert Sample Rate Reduction Here (show sample using a common benefit structure)

You are entitled to a 'contingent benefit' upon lapse of your policy if the lapse occurs within 120 days of the due date of the increased premium. If this option is chosen, you will receive a conversion of your current coverage to paid-up status with a shortened benefit period.

If you are interested in more information on any of the options shown above (or a combination thereof), please complete the following page and return it to us so that we can provide you with rate options specific to your policy (envelope provided). If you prefer, you may e-mail your request for rate options to us at LTCRI@tpmins.com.

As you consider your options please:

1. Review your current policy benefits as shown on the policy Schedule Page(s) within your policy.
2. Evaluate your current benefit needs. To do so, you may wish to consult your agent, a qualified financial planner, family member, or other trusted advisor.
3. Select the option that may best meet your needs and request rate information by using the Rate Request Form which follows or e-mailing us at LTCRI@tpmins.com

We do regret that premium rate increases become necessary, and assure you that we remain committed to providing you with first-rate benefits and services.

Remember that your policy is guaranteed renewable for your lifetime, or until the Remaining Lifetime Benefit is reached. Although the premium rates may again change, we cannot refuse to renew this Policy as long as you pay the premiums.

If you have any questions, please feel free to contact our LTC Customer Service Team by calling (800) 555-3122 (Mon-Fri, 8:30 am to 4:00 pm), writing to us at the address shown in the letterhead, or emailing us at LTCRI@tpmins.com.

Sincerely,
Long Term Care Service Team

Notice of Premium Change – This is not a Bill

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122

Rate Request Form

Policy Number: <<PolicyNumber>>

Name: <<FirstName>> <<LastName>>

Rate Change Month: <<RateIncreaseMonth>>

To: TPM Long Term Care Customer Service Team,

I am interested in receiving more information on how the following change(s) to my policy will decrease my premium rate effective <<RateIncreaseMonth>>.

Please send me rate quotes and/or information for the following possible change(s) (may choose one or a combination of options 1-3):

□ Increasing my Elimination (Waiting) Period

□ Lowering my Daily Benefit Amount

□ Shortening my Benefit Period

□ Contingent Benefit upon lapse of policy (conversion of current coverage to paid-up status with a shortened benefit period)

I understand that no changes will be made to my policy at this time based upon this request for information. Policy changes will only take effect if a Benefit Change Election form is completed and returned to the Company.

Date_____ Policyholder Signature_____

Reset Form

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

Company Name and NAIC Number: Teachers Protective Mutual Life Insurance Company; NAIC #:

SERFF Tracking Number: LWEL-128450811

Effective Date: 60 days after Approval

(Projected) Number of Insureds Affected: 425

New Rates

Average Annual Premium Per Member: 4180

Revised Rates

Average Annual Premium Per Member: 5851

Average Requested Percentage Rate Change Per Member: 39.2%

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 40.4%

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

Form#	"Product Name"(if applicable)
H881-HC-VA QH-9606-LTC-APC QH-9610-HCP SH-9606-LTC-APC SH-9610-HCP TNQ-LTC-2000(VA) TQ-LTC-2000(VA)	

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.

The company's long term care ("LTC") pool of policies has deteriorated rapidly since in the last few years and this deterioration has accelerated in 2013. Due to this adverse claims experience, a rate increase is necessary for the company and the long term viability of its pool of LTC policies. While the number of new claims has increased, a key driver in the deteriorating experience is materially lower-than-expected claim terminations. That is, while some LTC claims will continue for years, many last a relatively short time period and the company's LTC premiums were determined assuming typical lengths on claim; however, the company has experience materially longer lengths of claim.

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122
Fax (717) 553-1107
Long Term Care Customer Service Team

<<LetterMailDate>>

<<First Name>> <<LastName>>
<<Address1>>
<<Address2>>
<<CityStateZip>>
<<Policy Number>>

RE: LTC Rate Increase –Policy forms: H880-EC, H881-HC, QH-9606-LTC-APC, QH-9610-HCP, SH-9606-LTC-APC, SH-9610-HCP, TNQ-LTC-2000(VA), TNQ-LTC-2000(VA)-R, TNQ-NHO-2004(VA), TQ-LTC-2000(VA), TQLTC-2000(VA)-R, and TQ-NHO-2004(VA)-Virginia *(only form number(s) applicable to this insured will be shown)*

Dear <<FirstName>> <<LastName>>:

Thank you for being a member of the Teachers Protective Mutual Long Term Care (LTC) Program. We know that you rely on this Program for support in the future, and are therefore committed to ensuring that it remains financially solvent. To achieve this goal, Long Term Care rates are being increased because claim costs are higher than expected at issue and interest earnings on the reserve assets are much lower than anticipated.

An ultimate compounded rate increase of 40.4% will be applied to your premium over the next 3 years. The schedule for these rate increases will be as follows:

- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**
- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear+1>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**
- **Effective with your premium due on or after <<RateIncreaseMonth>>, <<RateIncreaseYear+2>>, <<Mode>> premium of your policy will be increased by 12% from $<<OldPremium>> to $<<Premium>>**

- Please note that the rate increases have nothing to do with your personal claims history or health.

We encourage you to carefully consider the following options which are available to offset the amount of this increase by up to as much as 5%-40%: *(We will customize letter selection to focus on applicable changes and percentages)*

1. Increase your Elimination (Waiting) Period from 0 Days to 60, 100, or 180 Days.
    a. Insert Sample Rate Reduction Here (show 0 Day sample vs 100 Day sample using a common benefit structure)

2. Shorten your Benefit Period.
    a. Insert Sample Rate Reduction Here (show sample using a common benefit structure)

If you are interested in more information on any of the options shown above (or a combination thereof), please complete the following page and return it to us so that we can provide you with rate options specific to your policy (envelope provided). If you prefer, you may e-mail your request for rate options to us at LTCRI@tpmins.com.

As you consider your options please:

1. Review your current policy benefits as shown on the policy Schedule Page(s) within your policy.
2. Evaluate your current benefit needs. To do so, you may wish to consult your agent, a qualified financial planner, family member, or other trusted advisor.
3. Select the option that may best meet your needs and request rate information by using the Rate Request Form which follows or e-mailing us at LTCRI@tpmins.com

We do regret that premium rate increases become necessary, and assure you that we remain committed to providing you with first-rate benefits and services.

If you have any questions, please feel free to contact our LTC Customer Service Team by calling (800) 555-3122 (Mon-Fri, 8:30 am to 4:00 pm), writing to us at the address shown in the letterhead, or emailing us at LTCRI@tpmins.com.

Sincerely,

Long Term Care Service Team

Notice of Premium Change – This is not a Bill

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122

Rate Request Form

Policy Number: <<PolicyNumber>>

Name: <<FirstName>> <<LastName>>

Rate Change Month: <<RateIncreaseMonth>>

To: TPM Long Term Care Customer Service Team,

I am interested in receiving more information on how the following change(s) to my policy will decrease my premium rate effective <<RateIncreaseMonth>>.

Please send me rate quotes for the following possible change(s) (may choose one or a combination):

□ Increasing my Elimination (Waiting) Period

□ Lowering my Daily Benefit Amount

□ Shortening my Benefit Period

I understand that no changes will be made to my policy at this time based upon this request for information. Policy changes will only take effect if a Benefit Change Election form is completed and returned to the Company.

Date_____ Policyholder Signature_____

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 40% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$11	$10	$13	$11	$13	$13	$14	$14	$16	$14
30-39	13	11	14	13	14	14	16	14	19	18
40-49	16	14	21	19	24	23	26	24	32	32
50-54	21	19	27	26	34	31	37	35	45	43
55-59	29	26	42	39	52	45	60	58	72	69
60-64	47	42	69	66	89	79	105	101	124	119
65-69	77	71	122	114	158	138	187	179	214	206
70	108	97	169	159	219	193	261	251	298	288
71	121	108	188	177	246	216	293	280	333	320
72	134	121	211	196	274	242	327	314	372	359
73	150	134	235	221	306	269	365	351	415	399
74	167	150	262	246	343	301	409	391	462	446
75	185	166	293	274	383	336	457	438	517	497
76	206	185	327	306	428	375	510	489	578	555
77	230	206	365	341	478	419	572	547	644	620
78	261	233	415	388	544	478	654	626	736	708
79	295	264	472	443	621	544	749	716	840	810
80	333	299	538	502	708	621	855	819	961	926
81	378	340	612	572	807	708	980	939	1,100	1,058
82	428	383	697	650	919	807	1,121	1,072	1,254	1,209
83	464	415	758	708	1,001	879	1,228	1,177	1,373	1,323
84	506	452	826	773	1,090	956	1,346	1,291	1,502	1,447
85	547	491	900	842	1,187	1,042	1,563	1,415	1,645	1,584
86	594	535	980	918	1,293	1,135	1,620	1,550	1,800	1,734
87	646	580	1,069	1,000	1,407	1,236	1,774	1,700	1,969	1,897
88	700	628	1,164	1,090	1,531	1,346	1,946	1,864	2,156	2,075
89	762	683	1,270	1,187	1,668	1,467	2,133	2,043	2,359	2,272

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Extended Care Policy Form H880-EC
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 40% Increase

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$13	$11	$15	$13	$15	$15	$17	$17	$19	$17
30-39	15	13	17	15	17	17	19	17	23	21
40-49	19	17	25	23	28	27	30	28	38	38
50-54	25	23	32	30	40	36	44	42	53	51
55-59	34	30	49	45	61	53	70	68	85	81
60-64	55	49	81	78	104	93	123	119	146	140
65-69	91	83	144	134	186	163	220	210	252	242
70	127	114	199	187	257	227	307	295	350	339
71	142	127	222	208	290	254	345	329	392	377
72	157	142	248	231	322	284	384	369	437	422
73	176	157	276	259	360	316	430	413	488	470
74	197	176	309	290	403	354	481	460	543	524
75	218	195	345	322	451	396	538	515	608	585
76	242	218	384	360	504	441	600	576	680	653
77	271	242	430	401	562	492	672	644	757	729
78	307	275	488	456	640	562	769	737	865	833
79	346	311	555	521	731	640	880	843	988	952
80	392	352	632	591	833	731	1,005	964	1,130	1,089
81	445	399	719	672	949	833	1,153	1,104	1,293	1,244
82	504	451	820	765	1,081	949	1,318	1,261	1,475	1,422
83	545	488	892	833	1,178	1,034	1,445	1,384	1,615	1,556
84	595	532	971	909	1,282	1,125	1,583	1,518	1,767	1,702
85	644	577	1,058	990	1,395	1,225	1,838	1,664	1,935	1,863
86	699	629	1,153	1,079	1,520	1,335	1,905	1,823	2,117	2,039
87	759	682	1,257	1,176	1,655	1,454	2,086	1,999	2,316	2,230
88	824	738	1,369	1,282	1,801	1,583	2,289	2,193	2,535	2,441
89	896	803	1,494	1,395	1,962	1,725	2,509	2,403	2,774	2,672

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 40% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$7	$5	$8	$7	$10	$8	$11	$10	$12	$11
30-39	7	5	8	7	10	8	11	10	12	11
40-49	10	8	11	10	12	11	14	12	15	14
50-54	11	10	12	11	14	12	15	14	16	15
55-59	14	11	16	15	18	16	21	19	22	21
60-64	16	15	22	21	26	23	31	29	33	31
65-69	22	19	30	27	36	33	47	44	49	47
70	26	23	38	34	45	41	60	56	64	60
71	29	25	41	37	48	44	66	60	70	66
72	30	26	44	40	52	48	71	66	77	71
73	33	29	47	42	55	51	77	71	83	77
74	34	30	49	45	59	55	83	77	90	83
75	37	33	53	48	63	59	89	83	97	90
76	40	34	56	51	68	63	97	90	105	99
77	42	37	60	55	73	67	104	97	115	107
78	47	41	66	60	79	73	115	107	127	118
79	52	45	71	64	88	79	127	118	141	131
80	56	49	78	71	96	88	141	131	156	145
81	63	55	85	77	104	96	156	145	174	161
82	68	60	92	83	114	104	172	160	193	178
83	74	64	97	89	120	111	183	171	207	192
84	79	68	103	94	127	118	197	182	222	205
85	85	74	109	99	135	125	211	196	238	220
86	90	79	115	105	144	131	224	208	256	237
87	97	85	122	111	152	140	241	223	274	255
88	104	90	129	118	161	148	257	238	294	274
89	112	97	135	123	171	156	275	255	316	293

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by 1.176 for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Rider Form H88-ECHC
Annual Premium Rates
Per $5 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 40% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$8	$6	$10	$8	$11	$10	$13	$11	$14	$13
30-39	8	6	10	8	11	10	13	11	14	13
40-49	11	10	13	11	14	13	16	14	18	16
50-54	13	11	14	13	16	14	18	16	19	18
55-59	16	13	19	18	21	19	24	23	26	24
60-64	19	18	26	24	31	27	37	34	39	37
65-69	26	23	35	32	42	39	55	52	58	55
70	31	27	45	40	53	48	71	66	76	71
71	34	29	48	43	56	52	77	71	82	77
72	35	31	52	47	61	56	84	77	90	84
73	39	34	55	50	64	60	90	84	98	90
74	40	35	58	53	69	64	98	90	106	98
75	43	39	63	56	74	69	105	98	114	106
76	47	40	66	60	81	74	114	106	124	116
77	50	43	71	64	85	79	122	114	135	126
78	55	48	77	71	93	85	135	126	150	138
79	61	53	84	76	103	93	150	138	166	155
80	66	58	92	84	113	103	166	155	184	171
81	74	64	100	90	122	113	184	171	204	190
82	81	71	108	98	134	122	203	188	227	209
83	87	76	114	105	142	130	216	201	243	225
84	93	81	121	111	150	138	232	214	261	242
85	100	87	129	116	159	147	248	230	280	259
86	106	93	135	124	169	155	264	245	301	279
87	114	100	143	130	179	164	283	262	322	299
88	122	106	151	138	190	174	303	280	346	322
89	132	114	159	145	201	184	324	299	372	345

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class I Pre-RS Proposed Rates 40% Increase

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$7	$7	$8	$7	$8	$8	$10	$8	$11	$10
30-39	8	7	8	8	10	8	10	10	11	11
40-49	8	8	11	10	11	11	14	12	16	16
50-54	11	10	14	14	15	15	19	19	23	23
55-59	15	14	21	19	23	22	31	30	37	36
60-64	23	21	36	33	40	37	53	51	63	60
65-69	37	33	57	53	66	62	88	85	101	99
70	48	44	75	70	85	81	116	111	133	127
71	52	47	82	77	93	88	126	122	144	140
72	57	51	89	83	101	96	138	133	157	152
73	62	55	96	90	109	103	149	142	170	163
74	66	59	104	97	118	111	161	155	182	175
75	70	63	111	104	127	119	174	166	196	189
76	75	67	119	112	137	129	186	179	211	203
77	81	73	129	120	146	138	201	192	227	218
78	88	78	140	130	159	151	219	209	246	238
79	94	85	151	141	172	163	238	229	268	259
80	101	90	163	152	187	177	260	249	291	281
81	109	99	177	166	204	192	283	271	317	305
82	118	105	192	179	220	208	308	296	345	333
83	122	108	198	185	229	215	320	307	359	345
84	125	112	204	192	237	223	333	305	372	359
85	129	115	211	197	245	230	346	331	386	371
86	133	119	218	204	253	238	360	345	400	386
87	135	122	226	211	261	246	374	359	415	400
88	140	126	233	218	271	256	389	372	431	415
89	144	130	241	224	281	264	404	387	447	431

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10 Daily Nursing Home Benefit

Class II Pre-RS Proposed Rates 40% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$8	$8	$10	$8	$10	$10	$11	$10	$13	$11
30-39	10	8	10	10	11	10	11	11	13	13
40-49	10	10	13	11	13	13	16	14	19	19
50-54	13	11	16	16	18	18	23	23	27	27
55-59	18	16	24	23	27	26	37	35	43	42
60-64	27	24	42	39	47	43	63	60	74	71
65-69	43	39	68	63	77	72	103	100	119	116
70	56	51	89	82	100	95	137	130	156	150
71	61	55	97	90	109	103	148	143	169	164
72	68	60	105	98	119	113	163	156	185	179
73	72	64	113	106	129	121	175	167	200	192
74	77	69	122	114	138	130	190	182	214	206
75	82	74	130	122	150	140	204	195	230	222
76	89	79	140	132	161	151	219	211	248	238
77	95	85	151	142	172	163	237	225	267	256
78	103	92	164	153	187	177	257	246	290	280
79	111	100	177	166	203	192	280	269	315	304
80	119	106	192	179	220	208	306	293	343	330
81	129	116	208	195	240	225	333	319	373	359
82	138	124	225	211	259	245	362	348	406	391
83	143	127	233	217	269	253	377	360	422	406
84	146	132	240	225	278	262	391	359	438	422
85	151	135	248	232	288	270	407	389	454	436
86	156	140	256	240	298	280	423	406	470	454
87	159	143	266	248	307	290	439	422	488	470
88	164	148	274	256	319	301	457	438	507	488
89	169	153	283	264	330	311	475	455	526	507

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Preferred Rates
Pre-RS Proposed Rates 40% Increase

Issue Age	Annual Premium
18-29	$1
30-39	1
40-49	3
50-54	4
55-59	5
60-64	10
65-69	16
70	22
71	25
72	27
73	30
74	33
75	37
76	41
77	45
78	51
79	57
80	64
81	74
82	83
83	88
84	93
85	99
86	104
87	111
88	118
89	125

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by 1.176 for Standard Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Ambulance & Prescription Drug Benefit Rider Form H8804-D&AR
Annual Premium Rates
Standard Rates
Pre-RS Proposed Rates 40% Increase

Issue Age	Annual Premium
18-29	$2
30-39	2
40-49	3
50-54	5
55-59	6
60-64	11
65-69	19
70	26
71	29
72	32
73	35
74	39
75	43
76	48
77	53
78	60
79	68
80	76
81	87
82	98
83	103
84	109
85	116
86	122
87	130
88	138
89	147

If a married couple is issued coverage simulataneously, multiple the older spouse's premium by 0.90

Multiply by .85 for Preferred Rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Wellness Benefit & Spuse Survivor Waiver Rider Form H8802-WSR

Schedule of Premium Rates Per Individual
Pre-RS Proposed Rates 40% Increase

Issue Age	Base Policy Annual Premium Factor (a)	Annual Rider Fee (b)
18-29	0.48	$103
30-39	1.11	101
40-49	2.54	101
50-54	3.7	101
55-59	5.24	101
60-64	6.99	100
65-69	8.75	100
70	9.41	98
71	9.64	98
72	9.88	97
73	9.79	97
74	9.71	95
75	9.62	95
76	9.53	93
77	9.45	93
78	9.02	92
79	8.6	89
80	8.21	87
81	7.83	85
82	7.47	84
83	6.83	79
84	6.24	76
85	5.7	74
86	5.21	71
87	4.76	68
88	4.35	64
89	3.97	63

Steps to Calculate premium

1. Calculate the annual premium of the base policy plus all attached riders other than the premium refund rider.
2. Divide the result in #1 by 100.
3. Multiply the result in #2 by the factor from column (a) in the above table for the issue age of the insured.
4. Add the rider fee from column (b) in the above table to the result in #3.
5. Multiply the appropriate modal factor to the result in #4 to arrive at the premium for this rider.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class I Pre-RS Proposed Rates 40% Increase

Benefit Period in Months										
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$77	$67	$78	$71	$81	$73	$82	$75	N/A	N/A
30-39	92	81	97	89	100	92	101	94	N/A	N/A
40-49	131	115	151	138	157	144	160	149	N/A	N/A
50-54	167	145	201	183	211	193	222	205	N/A	N/A
55-59	212	185	279	255	297	272	322	298	N/A	N/A
60-64	293	255	408	371	442	405	487	452	N/A	N/A
65-69	408	356	595	541	650	597	728	675	N/A	N/A
70	510	445	751	683	824	755	928	859	N/A	N/A
71	550	479	812	739	891	817	1,006	932	N/A	N/A
72	593	516	877	798	965	884	1,089	1,010	N/A	N/A
73	640	558	946	861	1,039	952	1,171	1,087	N/A	N/A
74	692	604	1,020	928	1,118	1,025	1,260	1,167	N/A	N/A
75	749	653	1,100	1,000	1,204	1,104	1,355	1,256	N/A	N/A
76	809	706	1,186	1,080	1,296	1,189	1,456	1,351	N/A	N/A
77	874	762	1,280	1,163	1,396	1,280	1,566	1,452	N/A	N/A
78	969	846	1,405	1,280	1,531	1,404	1,708	1,583	N/A	N/A
79	1,074	937	1,545	1,407	1,679	1,541	1,864	1,727	N/A	N/A
80	1,191	1,039	1,700	1,546	1,842	1,690	2,032	1,884	N/A	N/A
81	1,295	1,151	1,868	1,700	2,021	1,853	2,217	2,055	N/A	N/A
82	1,463	1,275	2,053	1,868	2,217	2,032	2,418	2,242	N/A	N/A
83	1,571	1,370	2,184	1,987	2,351	2,155	2,551	2,365	N/A	N/A
84	1,689	1,473	2,324	2,114	2,493	2,285	2,690	2,493	N/A	N/A
85	1,813	1,581	2,472	2,250	2,644	2,424	2,837	2,630	N/A	N/A
86	1,947	1,698	2,630	2,394	2,803	2,570	2,993	2,774	N/A	N/A
87	2,092	1,824	2,797	2,545	2,972	2,726	3,157	2,926	N/A	N/A
88	2,248	1,960	2,976	2,708	3,153	2,890	3,330	3,087	N/A	N/A
89	2,415	2,106	3,167	2,881	3,343	3,065	3,512	3,256	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by (1.176) for Class II rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Home Health Care Policy Form H881-HC
Annual Premium Rates
Per$10/Hour Home Health Care Benefit

Class II Pre-RS Proposed Rates 40% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$90	$79	$92	$84	$95	$85	$97	$89	N/A	N/A
30-39	108	95	114	105	118	108	119	111	N/A	N/A
40-49	155	135	177	163	185	169	188	175	N/A	N/A
50-54	196	171	237	216	248	227	261	242	N/A	N/A
55-59	250	217	328	299	349	320	378	351	N/A	N/A
60-64	345	299	480	436	520	477	573	531	N/A	N/A
65-69	480	419	700	636	765	702	857	794	N/A	N/A
70	601	523	884	803	969	889	1,092	1,011	N/A	N/A
71	647	564	955	869	1,048	961	1,183	1,096	N/A	N/A
72	697	607	1,032	939	1,135	1,040	1,282	1,188	N/A	N/A
73	753	657	1,113	1,013	1,222	1,121	1,378	1,278	N/A	N/A
74	815	710	1,199	1,092	1,315	1,206	1,483	1,373	N/A	N/A
75	881	768	1,294	1,177	1,417	1,299	1,594	1,478	N/A	N/A
76	952	831	1,396	1,270	1,525	1,399	1,713	1,589	N/A	N/A
77	1,029	897	1,505	1,369	1,642	1,505	1,842	1,708	N/A	N/A
78	1,140	995	1,653	1,505	1,802	1,652	2,009	1,863	N/A	N/A
79	1,264	1,103	1,818	1,655	1,975	1,813	2,193	2,032	N/A	N/A
80	1,401	1,222	2,000	1,819	2,167	1,988	2,391	2,217	N/A	N/A
81	1,523	1,354	2,198	2,000	2,378	2,180	2,608	2,418	N/A	N/A
82	1,721	1,501	2,415	2,198	2,608	2,391	2,845	2,637	N/A	N/A
83	1,848	1,612	2,570	2,338	2,766	2,536	3,001	2,782	N/A	N/A
84	1,987	1,732	2,734	2,487	2,933	2,689	3,165	2,933	N/A	N/A
85	2,133	1,860	2,908	2,647	3,111	2,851	3,338	3,094	N/A	N/A
86	2,291	1,998	3,094	2,816	3,297	3,024	3,521	3,263	N/A	N/A
87	2,462	2,146	3,291	2,995	3,497	3,207	3,714	3,442	N/A	N/A
88	2,645	2,306	3,502	3,186	3,709	3,400	3,917	3,632	N/A	N/A
89	2,842	2,478	3,726	3,389	3,933	3,606	4,131	3,830	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09
Add $25 initial policy fee

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class I Pre-RS Proposed Rates 40% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$45	$40	$47	$42	$47	$42	$48	$44	N/A	N/A
30-39	52	45	56	51	56	52	57	53	N/A	N/A
40-49	66	57	75	68	78	73	81	74	N/A	N/A
50-54	82	71	100	90	104	96	109	101	N/A	N/A
55-59	100	86	131	119	138	127	151	140	N/A	N/A
60-64	131	115	183	167	198	182	219	203	N/A	N/A
65-69	170	148	248	224	270	248	302	281	N/A	N/A
70	196	171	289	263	316	290	356	330	N/A	N/A
71	205	179	304	276	334	305	376	349	N/A	N/A
72	216	189	320	291	352	323	397	368	N/A	N/A
73	226	197	334	304	367	337	413	383	N/A	N/A
74	237	207	349	317	382	350	430	400	N/A	N/A
75	248	216	364	331	398	365	447	415	N/A	N/A
76	259	226	379	345	415	380	467	432	N/A	N/A
77	271	237	397	360	432	397	486	450	N/A	N/A
78	289	252	419	380	456	417	508	471	N/A	N/A
79	307	268	442	402	480	439	532	493	N/A	N/A
80	327	285	465	424	505	464	557	517	N/A	N/A
81	348	302	491	447	532	489	583	541	N/A	N/A
82	369	323	519	472	560	513	612	567	N/A	N/A
83	378	330	526	478	565	517	613	568	N/A	N/A
84	386	337	531	483	569	523	614	569	N/A	N/A
85	394	343	536	489	573	527	616	571	N/A	N/A
86	402	350	543	494	579	531	617	572	N/A	N/A
87	411	359	549	500	583	535	620	575	N/A	N/A
88	419	365	556	505	588	539	621	576	N/A	N/A
89	428	374	561	510	593	543	623	578	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

Inflation Benefit Rider Form H88-IR
Annual Premium Rates
Per $10/Hour Home Health Care Benefit

Class II Pre-RS Proposed Rates 40% Increase

	Benefit Period in Months									
	12*		24		36		60		Lifetime	
Issue	Elimination Days		Elimination Days		Elimination Days		Elimination Days		Elimination Days	
Age	0	20	0	20	0	20	0	20	0	20
18-29	$53	$47	$55	$50	$55	$50	$56	$52	N/A	N/A
30-39	61	53	66	60	66	61	68	63	N/A	N/A
40-49	77	68	89	81	92	85	95	87	N/A	N/A
50-54	97	84	118	106	122	113	129	119	N/A	N/A
55-59	118	101	155	140	163	150	177	164	N/A	N/A
60-64	155	135	216	196	233	214	258	238	N/A	N/A
65-69	200	174	291	264	317	291	356	330	N/A	N/A
70	230	201	340	309	372	341	419	388	N/A	N/A
71	242	211	357	325	393	359	443	411	N/A	N/A
72	254	222	377	343	414	380	467	433	N/A	N/A
73	266	232	393	357	431	396	486	451	N/A	N/A
74	279	243	411	374	449	412	506	470	N/A	N/A
75	291	254	428	390	469	430	526	488	N/A	N/A
76	304	266	446	406	488	448	549	509	N/A	N/A
77	319	279	467	423	509	467	572	530	N/A	N/A
78	340	296	493	448	536	491	597	554	N/A	N/A
79	361	316	520	473	565	517	626	580	N/A	N/A
80	385	335	547	499	594	546	655	609	N/A	N/A
81	409	356	578	526	626	575	686	636	N/A	N/A
82	435	380	610	555	658	604	720	667	N/A	N/A
83	444	388	618	562	665	609	721	668	N/A	N/A
84	454	396	625	568	670	615	723	670	N/A	N/A
85	464	404	631	575	675	620	725	671	N/A	N/A
86	473	412	639	581	681	625	726	673	N/A	N/A
87	483	422	646	588	686	630	729	676	N/A	N/A
88	493	430	654	594	692	634	731	678	N/A	N/A
89	504	440	660	601	697	639	733	679	N/A	N/A

* The 12 month benefit period is not available in all states.
If a married couple is issued coverage simultaneously, multiply the older spouse's premium by .90.
Multiply by .85 for Class I rates.

Modal Factors
Semi-Annual = 0.54
Quarterly = 0.27
Monthly = 0.09

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$55	$87	$112	$131	$150	$208
50-59	63	98	126	145	167	232
60-64	68	109	139	161	186	257
65-69	117	183	221	254	279	319
70	156	238	289	330	363	418
71	194	295	358	410	448	519
72	213	322	393	448	491	568
73	243	371	453	522	571	655
74	273	420	513	595	650	743
75	306	472	576	666	732	830
76	336	522	636	740	811	917
77	366	571	696	814	890	1005
78	426	631	773	901	991	1122
79	486	691	849	986	1092	1240
80	549	751	928	1073	1190	1354
81	609	811	1005	1158	1292	1472
82	669	871	1081	1245	1393	1589
83	724	947	1180	1368	1537	1734
84	778	1027	1278	1491	1682	1879
85	833	1103	1373	1614	1824	2026
86	887	1182	1472	1737	1969	2171
87	942	1259	1570	1859	2113	2315
88	961	1283	1603	1898	2154	2362
89	999	1335	1666	1971	2242	2457

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$96	$153	$202	$238	$273	$382
50-59	106	169	224	262	306	426
60-64	117	188	248	292	339	472
65-69	188	303	377	431	475	557
70	240	377	470	535	593	699
71	292	451	560	639	710	841
72	317	489	606	691	767	912
73	352	549	680	781	866	1021
74	388	606	754	871	964	1130
75	420	666	825	964	1062	1240
76	456	724	898	1054	1160	1349
77	491	784	972	1144	1259	1458
78	560	849	1059	1245	1382	1595
79	631	915	1147	1346	1502	1731
80	699	983	1231	1444	1625	1870
81	770	1049	1319	1545	1745	2007
82	838	1114	1406	1646	1868	2143
83	898	1199	1515	1783	2029	2302
84	956	1283	1622	1920	2190	2460
85	1016	1368	1731	2053	2348	2616
86	1073	1453	1838	2190	2509	2774
87	1133	1537	1947	2326	2670	2933
88	1155	1567	1985	2373	2725	2990
89	1201	1630	2064	2468	2832	3110

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$60	$96	$128	$150	$175	$254
50-59	68	106	142	167	194	284
60-64	74	120	158	186	216	314
65-69	142	227	281	325	358	431
70	194	303	377	431	481	579
71	246	382	472	541	603	724
72	273	420	522	595	664	797
73	309	483	598	691	767	912
74	347	546	674	784	868	1027
75	385	606	754	879	972	1141
76	420	669	830	975	1076	1256
77	459	732	907	1068	1177	1371
78	530	803	999	1174	1305	1513
79	601	871	1089	1281	1434	1655
80	672	942	1182	1387	1559	1799
81	743	1010	1272	1494	1687	1941
82	814	1081	1365	1597	1813	2083
83	874	1166	1474	1737	1977	2244
84	934	1253	1584	1873	2138	2403
85	994	1338	1693	2012	2302	2564
86	1054	1425	1805	2149	2463	2722
87	1114	1510	1914	2285	2624	2883
88	1136	1540	1952	2332	2679	2941
89	1182	1603	2029	2425	2785	3058

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9606-LTC-APC: TAX QUALIFIED PLAN
Long Term Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$60	$76	$98	$115	$131	$150
50-59	66	87	109	128	145	167
60-64	74	96	120	142	161	186
65-69	101	134	167	194	216	243
70	120	158	197	227	251	281
71	139	183	227	262	287	319
72	150	197	243	279	306	347
73	164	213	262	300	328	360
74	177	229	284	322	352	385
75	191	248	303	347	374	407
76	205	265	325	369	399	431
77	218	281	344	390	420	453
78	248	319	388	440	470	508
79	279	358	431	486	522	560
80	309	396	478	535	571	614
81	339	434	522	590	623	666
82	369	472	565	631	672	721
83	420	538	639	710	751	803
84	472	601	713	786	830	887
85	524	666	784	866	909	969
86	576	729	857	942	988	1054
87	628	795	931	1021	1068	1136
88	642	811	950	1040	1089	1158
89	666	844	988	1084	1133	1204

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$104	$134	$175	$208	$238	$276
50-59	115	147	194	232	265	309
60-64	128	164	213	257	295	341
65-69	167	221	284	330	369	423
70	191	251	319	369	412	472
71	216	284	358	410	456	519
72	227	298	374	429	478	543
73	243	317	396	453	500	565
74	257	333	418	478	497	590
75	270	352	437	502	549	612
76	287	369	459	524	571	636
77	300	385	481	549	595	658
78	333	429	532	606	655	721
79	369	472	582	664	718	784
80	404	516	633	721	778	846
81	437	560	685	778	838	909
82	472	603	734	833	901	972
83	530	677	819	923	991	1065
84	590	751	904	1010	1081	1160
85	650	825	986	1100	1169	1253
86	707	898	1070	1188	1259	1346
87	767	969	1155	1278	1349	1439
88	781	988	1177	1302	1376	1469
89	814	1029	1226	1354	1431	1526

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$66	$85	$109	$134	$153	$183
50-59	74	93	123	147	169	205
60-64	82	104	137	164	188	227
65-69	126	167	213	248	279	328
70	153	202	257	298	330	388
71	183	238	300	347	385	445
72	197	257	322	371	412	475
73	213	279	347	399	442	505
74	229	298	371	426	470	532
75	246	319	399	456	500	562
76	262	339	423	483	527	590
77	289	360	448	513	557	617
78	317	407	502	573	620	683
79	352	451	554	631	683	748
80	388	497	606	691	748	814
81	423	541	661	751	811	879
82	459	587	713	811	874	945
83	516	661	797	898	964	1040
84	576	734	882	988	1057	1133
85	636	805	972	1079	1147	1226
86	694	879	1051	1166	1237	1322
87	754	953	1136	1256	1327	1414
88	770	972	1158	1281	1352	1442
89	800	1013	1204	1332	1406	1499

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

Policy Form Series: QH-9610-HCP: TAX QUALIFIED PLAN
Home Health Care Policy
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Supplement to Long Term Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$3	$5	$5	$5	$8	$11
50-59	3	5	5	8	8	11
60-64	3	5	8	8	8	14
65-69	5	8	11	14	14	16
70	8	11	14	16	19	22
71	11	14	19	19	22	25
72	11	16	19	22	25	27
73	11	19	22	27	27	33
74	14	22	25	30	33	38
75	16	25	30	33	35	41
76	16	27	33	38	41	46
77	19	27	35	41	44	49
78	22	33	38	44	49	57
79	25	35	44	49	55	63
80	27	38	46	55	60	68
81	30	41	49	57	66	74
82	33	44	55	63	71	79
83	35	46	60	68	76	87
84	38	52	63	74	85	93
85	41	55	68	82	90	101
86	44	60	74	87	98	109
87	46	63	79	93	106	115
88	49	66	79	96	106	117
89	49	66	82	98	112	123

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$8	$11	$11	$14	$19
50-59	5	8	11	14	16	22
60-64	5	8	14	14	16	25
65-69	8	16	19	22	25	27
70	11	19	25	27	30	35
71	14	22	27	33	35	41
72	16	25	30	35	38	46
73	16	27	33	38	44	52
74	19	30	38	44	49	57
75	22	33	41	49	52	63
76	22	35	44	52	57	68
77	25	38	49	57	63	74
78	27	44	52	63	68	79
79	33	46	57	68	76	87
80	35	49	63	71	82	93
81	38	52	66	76	87	101
82	41	55	71	82	93	106
83	44	60	76	90	101	115
84	49	66	82	96	109	123
85	52	68	87	104	117	131
86	55	74	93	109	126	139
87	57	76	98	117	134	147
88	57	79	98	117	137	150
89	60	82	104	123	142	156

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series: SH-9606-LTC-APC: NON-QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Long Term Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$3	$5	$5	$8	$8	$14
50-59	3	5	8	8	11	14
60-64	3	5	8	8	11	16
65-69	8	11	14	16	19	22
70	11	16	19	22	25	30
71	14	19	25	27	30	35
72	14	22	27	30	33	41
73	16	25	30	35	38	46
74	16	27	33	38	44	52
75	19	30	38	44	49	57
76	22	33	41	49	55	63
77	22	35	46	55	60	68
78	27	41	49	60	66	76
79	30	44	55	63	71	82
80	33	46	60	68	79	90
81	38	52	63	74	85	98
82	41	55	68	79	90	104
83	44	57	74	87	98	112
84	46	63	79	93	106	120
85	49	68	85	101	115	128
86	52	71	90	106	123	137
87	55	76	96	115	131	145
88	57	76	98	117	134	147
89	60	79	101	120	139	153

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-APC: NON QUALIFIED
LONG TERM CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Supplement to Tax Qualified Home Health Care Policy

Annual Premiums per $10.00 of Daily Benefit
Level Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$5	$8	$8	$11	$11
50-59	5	5	8	11	11	14
60-64	5	8	8	11	11	14
65-69	8	11	14	14	16	19
70	8	11	14	16	19	22
71	11	14	16	19	22	25
72	11	14	19	22	22	25
73	14	16	19	22	25	27
74	14	16	22	25	27	30
75	14	19	22	25	27	30
76	16	19	25	27	30	33
77	16	22	25	30	33	33
78	19	25	30	33	35	38
79	22	27	33	35	38	41
80	22	30	35	41	44	46
81	25	33	38	44	46	49
82	27	35	44	46	49	55
83	33	41	49	52	57	60
84	35	46	55	60	63	66
85	38	49	60	66	68	74
86	44	55	66	71	74	79
87	46	60	71	76	79	85
88	49	60	71	79	82	87
89	49	63	74	82	85	90

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 96-LIR, Lifetime Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$8	$11	$14	$16	$19	$22
50-59	8	11	14	16	19	22
60-64	8	14	16	19	22	25
65-69	14	16	22	25	27	33
70	14	19	25	27	30	35
71	16	22	27	30	35	38
72	16	22	27	33	35	41
73	19	25	30	33	38	44
74	19	25	30	35	38	44
75	19	27	33	38	41	46
76	22	27	35	38	44	46
77	22	30	35	41	44	49
78	25	33	41	46	49	55
79	27	35	44	49	55	60
80	30	38	46	55	57	63
81	33	41	52	57	63	68
82	35	46	55	63	68	74
83	41	52	63	68	74	79
84	44	57	68	76	82	87
85	49	63	74	82	87	93
86	52	68	79	90	96	101
87	57	74	87	96	101	109
88	57	74	87	98	104	109
89	60	76	93	101	106	115

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Policy Form Series SH-9610-HCP: NON QUALIFIED PLAN
Rider Form Series: 9610-IR, 10 Year Increasing Benefit
Supplement to Tax Qualified Home Health Care Policy
Annual Premiums per $10.00 of Daily Benefit
Increasing Benefit, 0 Day Elimination

Pre-RS Proposed Rates: 40.4% Increase

	Benefit Period in Months					
Issue Age	**12**	**24**	**36**	**48**	**60**	**Lifetime**
18-49	$5	$5	$8	$11	$11	$14
50-59	5	8	8	11	14	16
60-64	5	8	11	11	14	16
65-69	8	14	16	19	22	25
70	11	16	19	22	25	30
71	14	19	22	25	30	33
72	14	19	25	27	30	35
73	16	22	27	30	33	38
74	16	22	27	33	35	41
75	19	25	30	35	38	41
76	19	25	33	35	38	44
77	22	27	33	38	41	46
78	25	30	38	44	46	52
79	27	33	41	46	52	57
80	30	38	46	52	57	60
81	33	41	49	57	60	66
82	35	44	55	60	66	71
83	38	49	60	68	74	79
84	44	55	66	74	79	85
85	46	60	74	82	85	93
86	52	66	79	87	93	98
87	57	71	85	93	98	106
88	57	74	87	96	101	109
89	60	76	90	101	106	112

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

POLICY FORM SERIES SH-9606-LTC-HCP: TAX QUALIFIED
HOME HEALTH CARE POLICY
OPTIONAL INFLATION BENEFITS - RIDER FORM SERIES 96-10IR & 96-LIR

RATE SCHEDULE

I. Substandard Rate Classifications
(Applicants Who Do Not Qualify for Preferred Rates)

Underwriting Classification	**Premiums**
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other Than Annual

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period

Elimination Period	**Percentage Discount**
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount
If husband and wife are on the same policy, a 10% discount is applied to the older insured.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

NTQ
"Double Care"
Level

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$3	$5	$5	$5	$5
50-54	3	3	5	5	5	6
55	3	5	5	5	6	6
56	3	5	5	6	6	8
57	3	5	5	6	6	8
58	3	5	6	6	6	8
59	3	5	6	6	8	10
60	5	6	6	8	8	10
61	5	6	8	8	10	11
62	5	6	8	10	10	11
63	5	8	10	10	11	13
64	5	8	10	11	13	15
65	6	10	11	13	13	16
66	6	10	13	15	15	16
67	6	11	13	15	16	18
68	8	13	15	16	18	21
69	10	13	16	19	19	23
70	10	15	19	21	23	24
71	11	16	21	23	24	27
72	11	18	23	24	26	29
73	13	21	26	27	29	34
74	15	23	27	32	34	37
75	16	26	31	36	37	42
76	18	27	34	39	40	47
77	19	29	37	42	44	50
78	23	34	42	47	50	57
79	24	37	47	53	55	65
80	27	42	52	58	61	71
81	29	45	58	65	68	78
82	31	48	61	69	73	84
83	34	55	68	78	82	94
84	37	60	76	87	92	103
85	40	66	82	95	102	113
86	45	71	89	103	110	123
87	48	78	95	111	120	131
88	53	86	107	124	134	147
89	58	95	118	137	147	162

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$2	$4	$6	$6	$6	$6
50-54	4	4	6	6	6	7
55	4	6	6	6	7	7
56	4	6	6	7	7	9
57	4	6	6	7	7	9
58	4	6	7	7	7	9
59	4	6	7	7	9	11
60	6	7	7	9	9	11
61	6	7	9	9	11	13
62	6	7	9	11	11	13
63	6	9	11	11	13	15
64	6	9	11	13	15	17
65	7	11	13	15	15	19
66	7	11	15	17	17	19
67	7	13	15	17	19	20
68	9	15	17	19	20	24
69	11	15	19	22	22	26
70	11	17	22	24	26	28
71	13	19	24	26	28	32
72	13	20	26	28	30	33
73	15	24	30	32	33	39
74	17	26	32	37	39	43
75	19	30	35	41	43	48
76	20	32	39	45	46	54
77	22	33	43	48	50	58
78	26	39	48	54	58	65
79	28	43	54	61	63	74
80	32	48	59	67	71	82
81	33	52	67	74	78	89
82	35	56	71	80	84	97
83	39	63	78	89	95	108
84	43	69	87	100	106	119
85	46	76	95	110	117	130
86	52	82	102	119	126	141
87	56	89	110	128	137	150
88	61	98	123	143	154	169
89	67	110	136	158	169	186

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

NTQ
"Double Care"
Lifetime IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with Lifetime 5% Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$6	$8	$8	$8	$11
50-54	5	6	8	10	10	13
55	6	8	10	11	11	16
56	6	8	11	11	13	16
57	6	10	11	13	13	18
58	6	10	13	13	15	19
59	8	10	13	15	16	21
60	8	11	15	16	16	21
61	8	11	15	16	18	23
62	8	13	16	18	18	24
63	10	13	16	18	19	26
64	10	15	18	19	21	26
65	10	15	18	19	21	27
66	10	16	19	21	23	29
67	10	16	19	23	24	31
68	11	18	23	24	27	34
69	13	19	24	27	31	37
70	15	23	27	31	34	40
71	16	24	31	34	37	44
72	18	26	32	37	40	50
73	19	27	36	40	44	52
74	21	31	39	44	47	58
75	23	32	42	47	52	63
76	24	36	44	50	55	69
77	27	37	47	55	58	74
78	29	42	53	61	66	84
79	32	48	60	69	74	92
80	34	53	68	76	82	102
81	37	58	74	84	90	110
82	39	63	81	92	99	118
83	44	69	89	102	108	128
84	47	76	97	110	118	139
85	50	82	105	120	128	149
86	55	89	113	129	137	158
87	58	95	121	139	147	168
88	65	107	134	155	163	187
89	71	116	149	170	179	205

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$6	$7	$9	$9	$9	$13
50-54	6	7	9	11	11	15
55	7	9	11	13	13	19
56	7	9	13	13	15	19
57	7	11	13	15	15	20
58	7	11	15	15	17	22
59	9	11	15	17	19	24
60	9	13	17	19	19	24
61	9	13	17	19	20	26
62	9	15	19	20	20	28
63	11	15	19	20	22	30
64	11	17	20	22	24	30
65	11	17	20	22	24	32
66	11	19	22	24	26	33
67	11	19	22	26	28	35
68	13	20	26	28	32	39
69	15	22	28	32	35	43
70	17	26	32	35	39	46
71	19	28	35	39	43	50
72	20	30	37	43	46	52
73	22	32	41	46	50	59
74	24	35	45	50	54	67
75	26	37	48	54	59	72
76	28	41	50	58	63	80
77	32	43	54	63	67	85
78	33	48	61	71	76	97
79	37	56	69	80	85	106
80	39	61	78	87	95	117
81	43	67	85	97	104	126
82	45	72	93	106	113	136
83	50	80	102	117	124	147
84	54	87	111	126	136	160
85	58	95	121	137	147	171
86	63	102	130	149	158	182
87	67	110	139	160	169	193
88	74	123	154	178	188	216
89	82	134	171	195	206	236

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

NTQ
"Double Care"
10-Year IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 10-year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$5	$6	$6	$8
50-54	3	5	6	6	6	8
55	5	6	6	8	8	11
56	5	6	8	8	8	11
57	5	6	8	8	10	11
58	5	6	8	10	10	13
59	5	8	10	10	11	13
60	6	8	10	11	11	15
61	6	8	10	11	13	16
62	6	10	11	13	13	16
63	6	10	11	13	15	18
64	6	10	13	15	15	19
65	6	11	13	15	16	19
66	8	11	15	16	18	21
67	8	13	15	16	18	23
68	10	15	18	19	21	26
69	11	16	21	23	24	29
70	13	19	24	26	29	34
71	15	21	26	29	32	37
72	16	23	29	32	36	40
73	18	26	32	36	39	45
74	19	27	36	39	42	50
75	21	31	37	44	45	55
76	23	32	40	47	48	60
77	24	34	44	50	53	65
78	27	40	50	57	61	74
79	31	45	57	65	69	84
80	32	50	65	73	78	95
81	36	57	71	81	87	105
82	39	61	78	89	95	115
83	42	68	86	99	105	126
84	47	74	95	108	115	136
85	50	81	103	118	126	145
86	53	89	111	128	136	157
87	58	95	120	137	145	166
88	65	105	134	153	162	186
89	71	116	147	170	178	204

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$6	$6	$7	$7	$9
50-54	4	6	7	7	7	9
55	6	7	7	9	9	13
56	6	7	9	9	9	13
57	6	7	9	9	11	13
58	6	7	9	11	11	15
59	6	9	11	11	13	15
60	7	9	11	13	13	17
61	7	9	11	13	15	19
62	7	11	13	15	15	19
63	7	11	13	15	17	20
64	7	11	15	17	17	22
65	7	13	15	17	19	22
66	9	13	17	19	20	24
67	9	15	17	19	20	26
68	11	17	20	22	24	30
69	13	19	24	26	28	33
70	15	22	28	30	33	39
71	17	24	30	33	37	43
72	19	26	33	37	41	46
73	20	30	37	41	45	52
74	22	32	41	45	48	58
75	24	35	43	50	52	63
76	26	37	46	54	56	69
77	28	39	50	58	61	74
78	32	46	58	65	71	85
79	35	52	65	74	80	97
80	37	58	74	84	89	110
81	41	65	82	93	100	121
82	45	71	89	102	110	132
83	48	78	98	113	121	145
84	54	85	110	124	132	156
85	58	93	119	136	145	167
86	61	102	128	147	156	180
87	67	110	137	158	167	191
88	74	121	154	177	186	214
89	82	134	169	195	204	234

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

NTQ
"Double Care"
Level
100% APOC

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$3	$5	$5	$6	$6	$8
50-54	3	5	6	6	8	8
55	3	5	6	8	8	10
56	5	6	8	8	8	11
57	5	6	8	8	10	11
58	5	6	8	10	10	13
59	5	6	10	10	11	13
60	5	8	10	11	11	15
61	6	8	11	11	13	16
62	6	10	11	13	15	16
63	6	10	13	15	16	18
64	8	11	15	16	18	19
65	8	13	16	18	19	21
66	10	15	18	19	21	23
67	10	15	18	21	23	24
68	11	16	21	23	24	27
69	11	18	23	26	27	31
70	13	21	26	29	31	34
71	15	23	27	31	32	36
72	16	24	31	34	36	39
73	18	27	34	37	40	45
74	19	29	37	42	44	50
75	21	32	40	45	48	57
76	23	34	44	48	52	63
77	26	37	47	53	57	68
78	27	42	53	60	65	78
79	31	47	60	68	71	87
80	34	50	66	74	79	95
81	37	58	69	82	84	105
82	40	63	79	89	95	115
83	44	69	87	100	108	128
84	48	78	97	111	120	141
85	53	84	105	123	132	153
86	57	92	115	134	144	166
87	61	99	123	144	157	179
88	68	110	137	162	173	199
89	76	121	152	178	191	218

The 3,650.00 Pool is available with 100-day Elimination Period or less.

	Pool Amounts					
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$4	$6	$6	$7	$7	$9
50-54	4	6	7	7	9	9
55	4	6	7	9	9	11
56	6	7	9	9	9	13
57	6	7	9	9	11	13
58	6	7	9	11	11	15
59	6	7	11	11	13	15
60	6	9	11	13	13	17
61	7	9	13	13	15	19
62	7	11	13	15	17	19
63	7	11	15	17	19	20
64	9	13	17	19	20	22
65	9	15	19	20	22	24
66	11	17	20	22	24	26
67	11	17	20	24	26	28
68	13	19	24	26	28	32
69	13	20	26	30	32	35
70	15	24	30	33	35	39
71	17	26	32	35	37	41
72	19	28	35	39	41	45
73	20	32	39	43	46	52
74	22	33	43	48	50	58
75	24	37	46	52	56	65
76	26	39	50	56	59	72
77	30	43	54	61	65	78
78	32	48	61	69	74	89
79	35	54	69	78	82	100
80	39	58	76	85	91	110
81	43	67	80	95	97	121
82	46	72	91	102	110	132
83	50	80	100	115	124	147
84	56	89	111	128	137	162
85	61	97	121	141	152	177
86	65	106	132	154	165	191
87	71	113	141	165	180	206
88	78	126	158	186	199	229
89	87	139	175	204	219	251

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

NTQ
"Double Care"
100% APOC +
Lifetime IR
5% Compound

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% Compound Lifetime Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$6	$8	$11	$11	$13	$16
50-54	6	10	11	13	15	18
55	8	11	15	16	16	23
56	8	11	15	16	18	24
57	10	13	16	18	19	26
58	10	13	18	19	21	27
59	10	15	18	19	21	29
60	11	16	19	21	23	31
61	11	16	21	23	24	32
62	11	18	23	24	26	34
63	13	19	24	26	27	36
64	13	19	26	27	31	39
65	15	21	27	29	32	40
66	15	23	29	31	34	44
67	15	24	31	34	36	45
68	16	26	36	37	39	48
69	18	29	36	40	44	52
70	19	31	39	44	47	55
71	21	32	42	47	50	58
72	23	34	44	50	55	61
73	26	37	47	53	58	69
74	27	39	50	57	63	78
75	29	42	53	61	66	86
76	31	44	57	65	71	94
77	34	47	60	68	74	102
78	37	53	68	78	86	113
79	40	61	78	87	95	126
80	44	68	86	99	107	137
81	47	74	95	108	118	149
82	50	81	103	118	128	162
83	55	89	113	131	141	174
84	60	97	124	142	153	187
85	65	107	134	155	165	200
86	69	115	145	166	178	215
87	74	123	155	179	191	228
88	84	136	173	199	212	254
89	92	150	191	220	234	280

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$7	$9	$13	$13	$15	$19
50-54	7	11	13	15	17	20
55	9	13	17	19	19	26
56	9	13	17	19	20	28
57	11	15	19	20	22	30
58	11	15	20	22	24	32
59	11	17	20	22	24	33
60	13	19	22	24	26	35
61	13	19	24	26	28	37
62	13	20	26	28	30	39
63	15	22	28	30	32	41
64	15	22	30	32	35	45
65	17	24	32	33	37	46
66	17	26	33	35	39	50
67	17	28	35	39	41	52
68	19	30	41	43	45	56
69	20	33	41	46	50	59
70	22	35	45	50	54	63
71	24	37	48	54	58	67
72	26	39	50	58	63	71
73	30	43	54	61	67	80
74	32	45	58	65	72	89
75	33	48	61	71	76	98
76	35	50	65	74	82	108
77	39	54	69	78	85	117
78	43	61	78	89	98	130
79	46	71	89	100	110	145
80	50	78	98	113	123	158
81	54	85	110	124	136	171
82	58	93	119	136	147	186
83	63	102	130	150	162	201
84	69	111	143	164	177	216
85	74	123	154	178	190	230
86	80	132	167	191	204	247
87	85	141	178	206	219	262
88	97	156	199	229	243	292
89	106	173	219	253	269	321

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC
and 5% 10-Year Compound Inflation Rider
Preferred Classes - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

NTQ
"Double Care"
100% APOC +
10-Yr IR
5% Compound

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$5	$6	$8	$8	$10	$11
50-54	5	8	8	10	10	13
55	6	8	10	11	11	16
56	6	8	11	11	13	16
57	6	10	11	13	13	18
58	6	10	11	13	15	19
59	8	10	13	15	16	19
60	8	11	15	15	16	21
61	8	11	15	16	18	23
62	8	13	16	18	19	24
63	10	13	16	18	19	24
64	10	15	18	19	21	26
65	10	15	19	21	23	27
66	10	16	19	23	24	29
67	11	18	21	23	26	31
68	13	19	24	27	29	36
69	15	23	29	32	34	40
70	16	26	32	36	39	45
71	19	29	36	40	44	50
72	21	31	39	45	48	53
73	23	34	42	48	52	61
74	24	36	45	52	57	68
75	27	39	48	55	60	74
76	29	40	52	58	63	81
77	31	44	55	61	68	87
78	34	50	63	73	79	102
79	39	58	73	82	90	115
80	42	65	82	94	102	129
81	45	71	90	103	113	142
82	48	79	100	115	124	157
83	55	87	111	128	137	170
84	60	95	123	141	150	184
85	65	105	132	152	163	199
86	69	113	144	165	176	212
87	74	121	155	178	189	226
88	82	136	173	199	210	252
89	90	149	189	218	233	278

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Teachers Protective Mutual
Policy Form Series TNQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
with 100% APOC - Level Benefit
and 5% 10-Year Compound Inflation Rider
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

Issue Age	Pool Amounts: 3650	7300	109500	146000	182500	Unlimited
	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	$6	$7	$9	$9	$11	$13
50-54	6	9	9	11	11	15
55	7	9	11	13	13	19
56	7	9	13	13	15	19
57	7	11	13	15	15	20
58	7	11	13	15	17	22
59	9	11	15	17	19	22
60	9	13	17	17	19	24
61	9	13	17	19	20	26
62	9	15	19	20	22	28
63	11	15	19	20	22	28
64	11	17	20	22	24	30
65	11	17	22	24	26	32
66	11	19	22	26	28	33
67	13	20	24	26	30	35
68	15	22	28	32	33	41
69	17	26	33	37	39	46
70	19	30	37	41	45	52
71	22	33	41	46	50	58
72	24	35	45	52	56	61
73	26	39	48	56	59	71
74	28	41	52	59	65	78
75	32	45	56	63	69	85
76	33	46	59	67	72	93
77	35	50	63	71	78	100
78	39	58	72	84	91	117
79	45	67	84	95	104	132
80	48	74	95	108	117	149
81	52	82	104	119	130	164
82	56	91	115	132	143	180
83	63	100	128	147	158	195
84	69	110	141	162	173	212
85	74	121	152	175	188	229
86	80	130	165	190	203	243
87	85	139	178	204	217	260
88	95	156	199	229	242	290
89	104	171	217	251	268	320

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

LONG TERM CARE INSURANCE POLICY
POLICY FORM TNQ-LTC-2000-VA
ALTERNATIVE PLAN OF CARE RIDER TNQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $0.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

TQ
Level

Teachers Protective Mutual
Tax-Qualified Policy
Policy Form Series TQ-LTC-2000
Annual Premiums Per $10 of Daily Benefit
Basic & Level Benefit
Standard Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	26	37	47	52	55	65
50-54	29	40	50	57	60	71
55	34	47	58	63	66	84
56	36	48	60	66	69	87
57	37	50	63	68	71	92
58	40	57	69	76	79	100
59	44	61	76	84	87	108
60	47	66	82	90	95	116
61	50	73	89	99	103	126
62	53	78	95	105	111	134
63	60	87	108	120	126	149
64	65	97	120	132	141	163
65	71	107	131	145	155	179
66	76	116	142	158	168	194
67	82	126	153	171	183	210
68	92	142	174	194	207	234
69	102	158	194	216	229	260
70	113	174	215	239	254	284
71	123	189	234	262	278	310
72	134	205	254	284	301	336
73	153	233	289	323	341	385
74	173	260	323	364	383	433
75	192	288	357	404	423	481
76	212	315	393	444	464	530
77	233	343	427	483	504	578
78	257	388	483	546	572	658
79	283	431	540	609	640	735
80	307	475	595	672	708	814
81	333	520	661	735	776	893
82	359	564	708	797	843	971
83	396	628	787	895	952	1079
84	435	693	866	994	1058	1189
85	473	758	945	1092	1165	1297
86	512	822	1026	1191	1272	1406
87	549	887	1105	1289	1378	1514
88	612	987	1230	1435	1533	1684
89	674	1087	1354	1580	1690	1856

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	29	42	53	60	63	74
50-54	34	47	58	65	69	82
55	39	53	66	73	76	97
56	40	57	69	76	79	100
57	42	58	73	78	82	107
58	47	65	79	87	90	115
59	50	71	87	97	100	124
60	53	76	95	103	110	134
61	58	84	102	113	120	145
62	61	89	110	121	128	153
63	69	100	124	137	145	171
64	74	111	137	152	162	187
65	82	123	150	168	178	207
66	87	134	163	183	194	223
67	95	145	176	197	210	242
68	107	163	200	223	238	270
69	116	183	223	249	263	299
70	131	200	247	275	292	326
71	141	218	270	301	320	357
72	153	236	292	326	346	386
73	176	268	333	372	393	443
74	199	299	372	418	441	498
75	221	331	410	465	486	554
76	244	362	451	511	533	609
77	268	394	491	556	580	666
78	296	446	556	628	658	756
79	325	496	620	701	735	845
80	354	546	683	772	814	937
81	383	598	748	845	892	1028
82	412	648	814	916	969	1116
83	456	722	905	1029	1094	1241
84	499	797	995	1142	1217	1367
85	544	871	1087	1255	1339	1491
86	590	945	1179	1370	1462	1617
87	632	1019	1272	1483	1585	1742
88	704	1136	1414	1650	1763	1936
89	776	1251	1558	1818	1944	2134

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% increase

TQ Lifetime Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with Lifetime 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	48	71	87	95	102	134
50-54	53	78	95	103	111	147
55	66	94	118	131	139	183
56	71	99	126	139	149	195
57	76	103	134	147	157	207
58	81	113	144	157	168	221
59	86	121	152	166	178	234
60	90	129	162	176	189	249
61	95	137	170	187	199	262
62	102	145	179	197	210	276
63	103	153	189	207	221	291
64	107	162	199	218	234	305
65	110	170	208	229	246	320
66	113	178	218	241	259	334
67	116	186	228	252	270	351
68	132	208	257	286	307	386
69	149	229	286	322	346	423
70	165	252	315	355	383	460
71	181	275	344	389	420	496
72	197	296	373	425	457	533
73	220	323	407	464	501	599
74	242	351	441	504	543	664
75	263	378	475	543	586	730
76	286	406	509	583	630	797
77	307	431	543	624	672	861
78	336	491	620	709	764	961
79	367	551	696	795	855	1063
80	396	609	772	881	947	1163
81	425	669	848	968	1037	1263
82	454	727	926	1053	1128	1364
83	498	801	1019	1162	1239	1477
84	541	876	1113	1272	1349	1590
85	585	948	1207	1380	1461	1703
86	628	1023	1301	1490	1570	1816
87	672	1097	1394	1598	1682	1929
88	748	1220	1551	1777	1871	2146
89	824	1344	1708	1958	2062	2365

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	57	82	100	110	116	153
50-54	61	89	110	120	128	170
55	76	108	136	150	160	210
56	82	113	145	160	171	225
57	87	120	153	170	181	238
58	94	131	165	181	194	255
59	99	139	174	191	205	270
60	103	149	186	202	218	286
61	110	158	195	215	228	301
62	116	168	207	226	242	318
63	120	176	218	238	255	334
64	123	186	228	250	270	351
65	126	195	239	263	283	368
66	131	205	250	276	297	385
67	134	213	262	289	310	404
68	152	239	296	330	354	444
69	171	263	330	370	397	486
70	189	289	362	409	441	530
71	208	317	396	448	483	570
72	226	339	430	488	525	614
73	252	372	469	533	577	690
74	280	404	507	580	624	764
75	302	435	546	624	674	840
76	330	467	585	671	725	916
77	354	496	624	717	772	990
78	386	565	714	816	879	1105
79	422	633	801	914	982	1223
80	456	701	889	1013	1089	1338
81	488	769	976	1113	1192	1452
82	522	837	1065	1212	1297	1569
83	572	921	1173	1336	1425	1698
84	622	1007	1280	1462	1551	1829
85	672	1091	1388	1587	1632	1958
86	722	1176	1496	1713	1806	2089
87	772	1262	1603	1837	1934	2218
88	860	1402	1784	2044	2152	2467
89	948	1546	1965	2252	2370	2721

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

TQ 10-Year Inflation Rider

Teachers Protective Mutual
Tax-Qualified Policy
with 10-Year 5% Compound Increase Inflation Rider
Rider Form Series: IR-G-2000 Inflation Rider
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Pre-RS Proposed Rates: 40.4% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	36	50	61	68	73	94
50-54	39	55	68	74	79	102
55	48	66	81	89	95	121
56	52	71	86	94	100	128
57	55	74	90	99	105	134
58	58	81	97	107	115	145
59	61	86	105	115	123	157
60	66	92	113	123	132	170
61	69	99	121	131	142	181
62	73	103	128	139	150	192
63	76	111	137	150	162	205
64	79	120	147	162	173	218
65	82	128	157	173	184	231
66	86	136	166	183	195	244
67	89	144	176	194	207	259
68	107	168	207	231	247	299
69	126	194	239	268	286	341
70	144	218	271	305	326	383
71	162	244	302	341	367	425
72	179	268	334	378	406	467
73	200	294	367	417	446	520
74	221	322	401	454	486	575
75	242	347	433	493	525	630
76	263	373	465	530	565	685
77	284	399	498	569	606	740
78	315	460	578	659	703	856
79	346	522	658	750	801	973
80	378	583	737	840	900	1089
81	409	645	818	931	997	1205
82	439	706	897	1021	1095	1323
83	485	784	994	1134	1210	1441
84	532	860	1092	1247	1326	1561
85	577	935	1189	1360	1443	1679
86	622	1013	1286	1473	1558	1798
87	667	1089	1385	1588	1674	1916
88	743	1212	1540	1766	1861	2133
89	818	1336	1696	1945	2050	2349

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	40	58	71	78	84	108
50-54	45	63	78	86	90	116
55	57	76	94	102	110	139
56	60	82	99	108	115	147
57	63	86	103	113	121	153
58	66	94	111	123	132	168
59	71	99	121	132	141	181
60	76	107	131	141	152	195
61	79	113	139	150	163	208
62	84	120	147	160	173	221
63	87	128	158	173	186	236
64	90	137	170	186	199	250
65	95	147	181	199	212	265
66	99	157	191	210	225	281
67	102	165	202	223	238	297
68	123	194	238	265	284	344
69	145	223	275	309	330	393
70	165	250	312	351	375	441
71	186	281	347	393	422	488
72	207	309	385	435	467	536
73	231	338	422	480	512	598
74	255	370	460	522	559	661
75	280	399	498	567	604	725
76	302	433	535	609	651	788
77	326	459	572	654	696	851
78	362	530	666	758	808	986
79	397	599	756	863	921	1118
80	435	671	847	966	1036	1252
81	470	742	940	1070	1147	1386
82	506	813	1031	1175	1260	1522
83	557	902	1142	1304	1391	1658
84	611	989	1255	1435	1525	1795
85	664	1076	1367	1564	1659	1931
86	716	1165	1478	1695	1792	2068
87	767	1252	1593	1826	1924	2204
88	855	1394	1771	2031	2141	2453
89	940	1536	1952	2238	2357	2701

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Preferred Class - 0 Day Elimination Period
Level Benefit
Pre-RS Proposed Rates: 40.4% Increase

TQ 100% APOC

Teachers Protective Mutual
Tax-Qualified Policy
with 100% Alternate Plan of Care
Annual Premiums per $10 of Daily Benefit
Annual Premiums per $10 of Daily Benefit
Level Benefit
Pre-RS Proposed Rates: 40.4% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	36	52	65	73	78	92
50-54	39	57	71	79	84	100
55	45	63	81	89	95	118
56	48	66	84	94	99	123
57	50	68	87	97	102	129
58	55	76	97	107	115	141
59	60	84	107	118	126	153
60	63	90	115	128	137	165
61	68	99	124	139	149	176
62	73	107	134	149	160	189
63	81	120	150	166	179	208
64	89	132	166	184	197	228
65	95	145	181	204	216	247
66	103	158	197	221	236	265
67	111	171	213	239	255	284
68	126	192	239	268	286	317
69	139	213	267	297	318	351
70	152	234	292	328	349	383
71	166	255	318	357	380	415
72	179	276	346	386	412	448
73	202	307	383	430	459	515
74	223	336	422	473	506	583
75	246	367	460	517	553	651
76	267	397	498	561	598	719
77	289	427	536	604	645	787
78	323	486	611	690	735	893
79	357	546	685	774	827	998
80	391	606	761	858	918	1105
81	425	664	835	942	1011	1212
82	459	724	910	1028	1099	1317
83	509	806	1011	1154	1238	1465
84	559	890	1113	1281	1377	1612
85	607	973	1217	1409	1515	1759
86	658	1057	1318	1535	1654	1906
87	708	1139	1420	1663	1793	2054
88	787	1267	1580	1850	1995	2285
89	868	1396	1742	2037	2199	2517

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	40	60	74	84	89	107
50-54	45	65	82	90	97	115
55	52	73	94	102	110	136
56	57	76	97	108	113	141
57	58	78	100	111	116	149
58	63	87	111	123	132	162
59	69	97	123	136	145	176
60	73	103	132	147	158	189
61	78	113	144	160	171	202
62	84	123	153	171	184	218
63	94	137	173	191	207	239
64	102	152	191	212	226	262
65	110	168	208	234	249	284
66	120	183	226	255	271	305
67	128	197	246	275	294	326
68	145	221	275	309	330	364
69	160	246	307	343	367	404
70	174	270	336	376	401	441
71	191	294	367	410	436	478
72	207	318	397	444	473	515
73	233	354	441	494	528	593
74	257	386	485	544	582	671
75	283	422	530	595	635	748
76	307	457	572	645	688	827
77	333	491	617	695	742	905
78	372	559	703	793	845	1028
79	410	628	788	890	952	1149
80	449	696	876	987	1055	1272
81	488	764	961	1082	1160	1394
82	528	832	1045	1181	1263	1514
83	585	927	1163	1326	1423	1685
84	643	1024	1280	1473	1583	1855
85	698	1118	1399	1621	1743	2023
86	756	1215	1515	1766	1903	2192
87	814	1310	1633	1911	2063	2362
88	905	1457	1818	2128	2294	2627
89	998	1606	2003	2343	2529	2895

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Pre-RS Proposed Rates: 40.4% Increase	TQ 100% APOC + Lifetime IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5% Compound Lifetime Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Pre-RS Proposed Rates: 40.4% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	68	97	123	134	145	187
50-54	73	105	134	145	158	205
55	92	128	163	179	192	259
56	99	136	173	189	204	275
57	105	142	183	200	215	292
58	111	153	197	215	233	312
59	118	165	210	231	249	331
60	124	176	225	246	267	349
61	132	187	238	260	283	368
62	139	199	252	275	301	386
63	145	215	271	297	323	415
64	153	231	289	318	346	443
65	160	247	309	341	367	470
66	166	263	328	362	389	498
67	174	278	347	383	412	525
68	192	302	378	422	456	562
69	210	326	410	462	498	599
70	229	351	443	501	540	637
71	247	375	473	540	583	675
72	265	399	506	578	625	713
73	289	427	541	619	672	805
74	312	456	577	659	721	897
75	336	483	612	700	767	989
76	359	511	648	740	814	1081
77	383	538	683	780	863	1173
78	423	617	785	897	984	1309
79	462	696	885	1011	1105	1444
80	502	776	987	1126	1226	1579
81	543	855	1087	1241	1347	1714
82	583	934	1189	1356	1470	1850
83	638	1029	1309	1496	1614	2003
84	695	1123	1430	1637	1758	2155
85	750	1218	1549	1777	1902	2309
86	806	1314	1669	1918	2047	2462
87	861	1407	1790	2058	2191	2616
88	958	1566	1991	2291	2436	2910
89	1057	1726	2194	2524	2685	3207

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	78	111	141	153	168	215
50-54	84	121	153	168	183	236
55	107	147	187	207	221	297
56	113	157	199	218	234	317
57	121	163	210	231	247	336
58	128	176	226	247	268	359
59	136	189	242	265	286	381
60	144	202	259	283	307	401
61	152	215	273	299	325	423
62	160	228	289	317	346	444
63	168	247	312	343	372	478
64	176	265	333	367	397	509
65	184	284	355	393	422	541
66	191	302	376	417	448	572
67	200	320	399	441	473	604
68	221	347	435	485	523	646
69	242	375	472	532	572	690
70	263	404	509	577	620	732
71	284	431	544	620	671	777
72	305	459	582	666	719	819
73	333	491	622	711	772	926
74	359	523	664	758	829	1031
75	386	556	704	805	882	1137
76	412	586	745	851	937	1242
77	441	619	785	897	992	1349
78	486	709	903	1031	1131	1506
79	532	801	1018	1163	1272	1661
80	578	892	1136	1296	1410	1816
81	624	982	1251	1427	1549	1971
82	671	1074	1367	1559	1692	2128
83	734	1184	1506	1721	1856	2304
84	800	1291	1645	1882	2021	2478
85	863	1401	1782	2044	2188	2655
86	927	1511	1919	2205	2354	2832
87	990	1619	2058	2367	2519	3008
88	1102	1800	2289	2635	2802	3346
89	1215	1984	2524	2902	3088	3689

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Preferred Class - 0 Day Elimination Period Pre-RS Proposed Rates: 40.4% Increase	TQ 100% APOC + 10-Year IR 5% Compound	Teachers Protective Mutual Tax-Qualified Policy with 100% Alternate Plan of Care and with 5%, 10-Year Compounded Inflation Rider Annual Premiums Per $10 of Daily Benefit Standard Class - 0 Day Elimination Period Pre-RS Proposed Rates: 40.4% Increase

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	48	69	87	95	103	121
50-54	53	92	95	105	113	132
55	66	92	116	128	139	163
56	71	97	123	136	147	171
57	76	102	129	144	155	181
58	81	110	139	155	166	195
59	86	118	149	165	179	210
60	90	126	160	176	191	225
61	95	134	170	187	202	238
62	100	142	179	197	215	252
63	103	153	192	212	229	271
64	108	163	205	226	244	289
65	113	174	216	241	260	309
66	118	184	229	255	275	328
67	121	195	242	270	289	347
68	145	228	284	318	343	409
69	170	262	328	368	396	472
70	194	294	370	417	449	535
71	216	328	412	467	502	598
72	241	360	454	515	556	661
73	263	388	490	556	599	711
74	286	415	523	595	643	761
75	309	443	557	633	687	809
76	331	470	591	672	730	860
77	354	498	625	711	774	908
78	396	580	732	832	905	1070
79	438	661	837	953	1036	1231
80	480	743	942	1074	1165	1391
81	522	824	1047	1194	1296	1553
82	565	906	1154	1315	1425	1711
83	624	1005	1278	1462	1575	1897
84	682	1104	1404	1608	1726	2083
85	740	1202	1528	1755	1877	2268
86	798	1301	1654	1900	2028	2454
87	856	1399	1779	2047	2178	2640
88	953	1556	1979	2276	2422	2934
89	1050	1714	2181	2509	2669	3235

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Pool Amounts						
	3650	7300	109500	146000	182500	Unlimited
Issue Age	Benefit Periods - This is a Pool of Money Policy					
	365	730	1095	1460	1825	Life
18-49	57	79	100	110	120	139
50-54	61	87	110	121	131	153
55	76	107	134	147	160	187
56	82	111	141	157	170	197
57	87	116	149	165	178	208
58	94	126	160	178	191	225
59	99	136	171	189	207	241
60	103	145	184	202	220	257
61	110	153	195	215	233	273
62	115	163	207	226	247	289
63	120	176	221	244	263	312
64	124	187	236	260	281	333
65	131	200	249	276	299	355
66	136	212	263	294	317	376
67	139	225	280	310	333	402
68	168	262	326	367	394	470
69	195	301	376	423	456	543
70	223	338	425	480	517	616
71	249	376	473	536	578	688
72	276	414	522	593	640	759
73	302	446	562	640	690	818
74	330	478	603	683	740	874
75	355	509	641	729	790	931
76	381	541	680	772	840	987
77	407	572	719	818	890	1045
78	456	667	842	956	1040	1231
79	504	759	963	1097	1191	1415
80	553	855	1082	1236	1339	1600
81	599	948	1204	1373	1490	1785
82	651	1042	1326	1512	1638	1968
83	717	1155	1470	1682	1811	2181
84	784	1268	1614	1848	1984	2394
85	851	1383	1758	2018	2159	2609
86	918	1496	1903	2184	2331	2823
87	986	1609	2045	2354	2504	3036
88	1097	1789	2276	2617	2785	3375
89	1209	1971	2509	2886	3070	3719

The 3,650.00 Pool is available with 100-day Elimination Period or less.

Modal Factors:
SA = .52; Q=.265
DM=.09; Bank =.085

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

TAX QUALIFIED LONG TERM CARE INSURANCE POLICY
POLICY FORM TQ-LTC-2000 (VA)
TAX QUALIFIED ALTERNATIVE PLAN OF CARE RIDER TQ-APOC-2000 (VA)
OPTIONAL INFLATION BENEFIT RIDERS 10-IR-2000 AND L-IR-2000

RATE SCHEDULE

I. Substandard Rate Classification:
(Applicants who do not qualify for Preferred Rates)

Underwriting Classification	Premiums
Preferred	100%
Standard	115%
Select	175%

II. Policy Fee (one time): $25.00

III. Premium Paid Other than Annual:

Semi-Annual	52.0%
Quarterly	26.5%
Monthly	9.0%
Monthly Bank Draft	8.5%

IV. Elimination Period:

Elimination Period	Percentage Discount
20 Days	4.0%
60 Days	8.5%
100 Days	12.0%
180 Days	20.0%

V. Husband and Wife Discount:
If the husband and wife are insured on the same policy, a 10% discount is applied to the older insured

Actuarial Memorandum
Rate Increase
Policy Form Series: 8800, 8810, 9600, 9610, 2000 & 4000

Scope and Purpose

The purpose of this actuarial memorandum is to provide information supporting a rate revision to the premiums for the Teachers Protective Mutual Life Insurance Company's individual long term care forms in the state of Virginia. The memorandum is not to be used for any other purpose.

The proposed rate increase will apply to all policy forms and associated riders issued in Virginia prior to rate stabilization. New business is no longer written on any of these series nor any other long term care policy forms. The Company effectively stopped writing new policies in all states in early 2005. There were 2,380 policies and $6,226,160 of annualized premium in-force nationwide as of September 30, 2013.

Claims Experience

The company's LTC block has deteriorated rapidly since late 2012 and this deterioration has accelerated in the latter part of 2013. Exhibit IV shows the quarter by quarter experience of the company's nationwide LTC block[1] from 9/30/2012 through 12/31/2013. Based on this exhibit we make the following observations:

- At 9/30/2012 the 2008-2010 3-year average loss ratio was 76%. At the most recent valuation date (i.e. 12/31/2012) claim development has not changed this 3-year period's average loss ratio materially as it is now at 77%.
- By comparison, at 12/31/2012, the next three-year (2011-2013) average loss ratio was 107%, 30% higher than the 2008-2010 average.
- While 2011's loss ratio was materially worse at 111%, by 12/31/2012, there was no indication throughout 2012 that 2012's loss ratio would continue that pattern. By the latter valuations in 2013 the 2012 loss ratio stands approximately at 90%, and the early indications are that 2013 loss ratio will exceed 100%.

While the number of new claims has increased, a driver in the deteriorating experience is longer-than-expected claim continuance.

Proposed Premium Increase and Benefit Reduction Options

Due to recently and rapidly deteriorated claims experience, the Company finds it necessary to propose a premium increase. This rate increase will apply only to in-force business as the policy form was discontinued for new sales. A seriatim list, in spreadsheet format and shown as Exhibit I, of current and proposed rates is included with this filing. We are proposing an increase of 40.4%, to be applied over three years in the form of a 12% each year, that will be applied to base policies and riders. We have also demonstrated that the deteriorated claims experience can justify a much higher rate increase (i.e. 190%); however, the Company believes the LTC block can be sustained with a 40.4% rate increase.

In lieu or the first rate increase, we are offering policy holders the following benefit reduction options to reduce the rate increase by the percentage shown.

[1] Pennsylvania's pre-rate-stabilized represents approximately 70% of TPM's nationwide LTC API.

Increase Elimination Period

Moving From[2]	Moving To: 60 Day	100 Day	180 Day
0 Day	15%	20%	30%
20 Day	5%	15%	20%
60 Day		5%	15%

Reduce Benefit Period

Moving From	Moving To: 5 Year	4 Year	3 Year
Lifetime	10%	20%	30%
5 year		10%	20%
4 Year			10%

The effective rate increase subjected is equal to the cost of the benefit reductions provided. For example, the proposed first year's 70% increased for an insured with 0-day elimination period, lifetime benefit period, and 5% compound lifetime inflation can reduce the first year's rate increase to 10.5% by the following:

Change from 0 to 60 Day Elimination Period	15% reduction
Change from Lifetime to 5 Year Benefit Period	10% reduction
Change from 5% to 3% Lifetime Compound Inflation	15% reduction

In this illustrative example, 10.5% first year rate increase (i.e. 170% x (100% - 15% reduction) x (100% - 10% reduction) x (100% - 15% reduction) results.

Also, the company is open to a rate increase that varies and reflects the inherent anti-selection in the richer plan designs (e.g. 0-day elimination period) and provides less of a rate increase, before benefit design changes, to plan designs with longer elimination periods.

Subject to expected timing of regulatory approval, the requested increase shall be implemented with the first premium due on or after June 1, 2014.

Benefit Description

A description of benefits of the predominant policy form series, 9600, is shown in Exhibit II. The other policy form series provide similar long term care benefits and a detailed description of those benefits is available upon request. Also, a complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Renewability Clause

These policy forms are guaranteed renewable for the lifetime of the insured.

[2] Elimination periods of 0, 20, and 60 days represent approximately 80% of the policyholders impacted by the proposed rate increase.

Applicability

The rates filed apply to only policies in force since no new sales will occur.

Morbidity, Mortality, and Lapses

Morbidity: For this line of business, at the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. While we were not able to establish that the TPM's LTC block had credible data from which to solely produce expected LTC claim costs, we were able to use other LTC claims data sources (e.g. SOA LTC Intercompany study) with which to produce a revised valuation morbidity basis. After performing the study and in consultation with the Department, a new valuation morbidity basis was established for the Company's contract reserves and pending claim reserves. This revised valuation morbidity basis is the basis for the projected claim costs as well as projected contract reserves (a.k.a. active life reserves).

Mortality: The mortality is the sex distinct 1983 GAM table.

Lapses: The projected voluntary lapse rates, separate from mortality decrements, are:

	Issue Age								
Duration	**47**	**52**	**57**	**62**	**67**	**72**	**77**	**82**	**87**
1	11.4%	11.4%	11.4%	11.4%	11.4%	14.1%	14.1%	14.8%	14.8%
2	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.1%	8.1%
3	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.1%	7.1%
4	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
5	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
6+	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%

Marketing Method

Agents and brokers marketed these individual policies.

Underwriting

These forms were subject to medical underwriting.

Premium Classes

The premium rates vary by issue age and selected benefit options (e.g. benefit period, elimination period, etc.). A seriatim list, in spreadsheet format and shown as Exhibit I, of current and proposed rates is included with this filing.

Issue Age Range

The policy form was sold to adult issue ages 18 and over.

Area Factors

Not applicable; the policy form's rates do not vary by area.

History of Rate Adjustments

The magnitude of rate increases approved for each product in Virginia issued prior to rate stabilization is:

Series	Rate Increase Approved	Implementation Date
9000 Series	0-30%	August, 2002
	30%	May, 2007
	15%	April, 2011
2000 Series		
	15%	April, 2011
800 Series	15%	April, 2011

Average Annual Premium

The average annualized premium in Virginia for policies issued prior to rate stabilization, including policy riders as of September 30 2013:

			Average Annualized Premium			
Form	Annualized Premium	Policy Count	Before	After 1st Increase	After 2nd Increase	After 3rd Increase
2000	$91,100	34	$2,679	$3,001	$3,361	$3,764
3000	$9,008	6	$1,501	$1,681	$1,883	$2,109
8800	$1,679	2	$840	$941	$1,054	$1,180
9600	$1,029,135	336	$3,063	$3,431	$3,482	$4,303
Total	$1,130,922	378	$2,992	$3,351	$3,753	$4,204

Active Life Reserves

Active life reserves were not included in any loss ratio calculations below. The existing contract reserve factors are established by the following:

- Method: one-year full preliminary term (FPT) period.
- Valuation rate: 4.5% to 5.0%, depending on the year of issue.
- Terminations: Mortality is based on 1983 GAM Sex-distinct. In addition, pricing lapse rates of 8% for the first four years and 4% thereafter, subject to the following restrictions: (i) for policy years 1 through 4, the lesser of 80% of the pricing voluntary lapse rates and 8% and (ii) for policy years 5+ the lesser of 100% of the pricing voluntary lapse rates and 4%. We have tested this termination basis against slightly different requirements for older issues and find the above basis to be consistent if not more conservative, especially with the 5% morbidity load.
- Morbidity basis: Based on the claim incidence rates and claim continuance rate as developed directly from the claim cost study performed at the request of the Pennsylvania Department of Insurance, the domicile regulator of the company. A 5% load is also applied. At the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. After performing the study and in consultation with the Department, this study produced a new valuation morbidity basis.

Claim Reserves

The PA-requested LTC claim cost study, which produced claim continuance rates, was also applied to calculate pending claim reserves (a.k.a. present value of amounts not yet due ("PVAYND")) for ongoing LTC claims. The IBNR and loss adjustment expense ("LAE") amounts for individual LTC policies are estimated by using a loss ratio approach. The loss ratios, applied at least to the most recent six incurral months, are reasonable if not conservative in view of (a) hindsight historical loss ratios and/or (b) retrospective testing of combined prior IBNR and pending reserve levels for recent valuation dates.

The total IBNR and LAE claim reserve, for all policies in all states, as of September 30, 2013 applicable to this nationwide block of business was $2,721,103. The total pending reserve is $13,106,095.

Trend Assumptions

For our claim projections, we conservatively assumed no insurance trend assumption. The aging increases directly results from the underlying assumed morbidity basis.

Minimum Required Loss Ratio
For policies issued prior to rate stabilization, the minimum required loss ratio is 60%.

Experience on the Form
Exhibit III also shows premium, claim and reserve information from the first issuance of the forms through 9/30/2013. This is nationwide data that includes experience from all states for policies issued prior to rate stabilization. Exhibit III VA shows Virginia-only past experience for policies issued prior to rate stabilization, which we consider to have as much credibility as the Company's nationwide block for determining whether benefits are reasonable in relation to premiums.

Also shown is a Virginia-only experience and projection Exhibit III with a 190% rate increase, which generates an approximate 75.1% lifetime loss ratio, compared to the 94.2% lifetime loss ratio from a 125% rate increase.

Anticipated Loss Ratio
The attached Exhibit III VA shows for nationwide experience that with the proposed rate increase, the Anticipated Loss Ratio, with interest adjustment, is 89.8% for all policies issued prior to rate stabilization in Virginia. Without a rate increase, the ALR is 114.0%. The Anticipated Loss Ratio is defined to be the present value of projected incurred claims, with the impact of changes in active life reserves, divided by the present value of projected earned premiums. The discount rate of 5.0% represents the average of the statutory valuation rate for these policies' contract reserves. The projection period is through September 30, 2038.

Lifetime Loss Ratio
The expected lifetime loss ratio ("LLR"), after the proposed rate increase for Virginia policies issued prior to rate stabilization, is 82.5%. Without the increase, the LLR is 96.0% (see Exhibit III VA). The Lifetime Loss Ratio is defined to be the sum of the accumulated historical incurred claims and the present value of projected incurred claims, divided by the sum of the accumulated historical earned premiums and the present value of projected earned premiums. The present value calculation incorporates explicit assumptions for interest, lapses, trend, and aging.

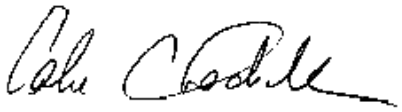
Proposed Effective Date
The proposed effective date for the rate increase is June 1, 2014. The revised rate will apply to all premiums due on and after that date. New business rate changes are not applicable as the Company no longer sells long term care policies.

Certification

I certify that I am qualified to render this opinion under the qualification standards promulgated by the Actuarial Standards Board. I have taken into consideration the Company's policy design, underwriting and claims adjudication practices.

I certify that to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of the states in which the product was sold and that the benefits provided are reasonable in relation to the proposed premiums because we expect the policy form to continue to meet or exceed minimum loss ratio requirements.

LEWIS & ELLIS, INC.



Cabe W. Chadick, F.S.A., M.A.A.A.
Lewis & Ellis, inc., Actuaries & Consultants

March 7, 2014

ATTACHMENTS

Exhibit I Seriatim policy listing showing current and proposed new premium rates.

Exhibit II Policy Form & Benefits

Exhibit III Experience (Historical and Anticipated) – all policies issued prior to rate stabilization.

Exhibit IV Progression of LTC Loss Ratio experience from 9/30/2012 valuation through 12/31/2013 valuation

Exhibit I
Policy listing with Current and Revised premiums

Exhibit II
Policy Form & Benefits

Policy Forms: QH-9606-LTC-APC Tax Qualified Long Term Care
SH-9606-LTC-APC Non-Qualified Supplement

1. Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2. Benefit Conditions. In order for benefits to be payable under the tax qualified form QH-9606-LTC-APC, a covered person must be certified as Chronically Ill or Cognitively Impaired. If the claimant's condition does not qualify for benefits under the tax qualified definition, benefits may be payable under the supplemental policy (SH-9606-LTC-APC). For the supplemental plan, the claimant must be unable to perform two of five ADL's, have a Cognitive Impairment or required care due to a Medical Necessity.

3. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code.

4. ADL's. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. Home health care benefits may be paid under the Alternate Plan of Care.

6. Waiver of premium. After benefits in the policy have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider FOrm 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits (Rider Form 96-ROB). The rider restores the maximum benefit amount under the base policy. In order for benefits to be restored, the insured must not have qualified for care nor have received any care or services for a period of 180 consecutive days.

Policy Forms: QH-9610-HCP Home Health Care
SH-9610-HCP Non-Qualified Supplement

1. Home Health Care Benefits. The policy provides home health care services provided by Home Health Care Specialists including registered nurses, licensed physical speech and occupational therapists, chemotherapy specialists, home health aides and licensed certified professionals.

2. SH-9610-HCP must supplement a tax qualified policy under series QH-9616-HCP. Benefits paid under this supplement will not duplicate any benefits payable under the tax qualified policy.

3. Benefit Conditions. In order for benefits to be payable under the policy, the insured's need for home health care services must be due to their inability to perform 2 out of 5 ADL's, a Cognitive Impairment or medical necessity.

4. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. The Alternate Plan of Care must be mutually agreeable to the insured, the insured's physician and the company.

6. Waiver of premium. After benefits have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid). Pre-existing conditions that are disclosed on the application are covered immediately.

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider Form 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

Exhibit IV
Progression of LTC Loss Ratio Experience
From 9/30/2012 Valuation Through 12/31/2013 Valuation

Actuarial Memorandum - Virginia
Rate Increase
Policy Form Series: 8800, 8810, 9600, 9610, 2000

Scope and Purpose

The purpose of this actuarial memorandum is to provide information supporting a rate revision to the premiums for the Company's individual long term care forms. The memorandum is not to be used for any other purpose.

The proposed rate increase will apply to all these series of policy forms and associated riders. New business is no longer written on any of these series nor any other long term care policy forms. The Company effectively stopped writing new policies in all states in early 2005. There are 2,583 policies and $6,402,622 of annualized premium in-force nationwide as of June 30, 2012. Of this total 409 policies with $1,250,368 premium were issued in Virginia before October 1, 2003.

Premium Increase

Due to claims experience, the Company finds it necessary to propose a premium increase. This rate increase will apply only to in-force business as the policy form was discontinued for new sales. A seriatim list, in spreadsheet format and shown as Exhibit I, of current and proposed rates is included with this filing. We are proposing an increase of 40% that will be applied to base policies and riders for policies issued before October 1, 2003. Subject to expected timing of regulatory approval, the requested increase shall be implemented with the first premium due on or after November 1, 2012.

Benefit Description

A description of benefits of the predominant policy form series, 9600, is shown in Exhibit II. The other policy form series provide similar long term care benefits and a detailed description of those benefits is available upon request. Also, a complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Renewability Clause

These policy forms are guaranteed renewable for the lifetime of the insured.

Applicability

The rates filed apply to only policies in force since no new sales will occur.

Morbidity, Mortality, and Lapses

Morbidity: For this line of business, at the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. While we were not able to establish that the TPM's LTC block had credible data from which to solely produce expected LTC claim costs, we were able to use other LTC claims data sources (e.g. SOA LTC Intercompany study) with which to produce a revised valuation morbidity basis. After performing the study and in consultation with the Department, a new valuation morbidity basis was established for the Company's contract reserves and pending claim reserves. This revised valuation morbidity basis is the basis for the projected claim costs as well as projected contract reserves (a.k.a. active life reserves ("ALR")).

Mortality: The mortality is the sex distinct 1983 GAM table.

Lapses: The projected voluntary lapse rates, separate from mortality decrements, are:

	Issue Age								
Duration	**47**	**52**	**57**	**62**	**67**	**72**	**77**	**82**	**87**
1	11.4%	11.4%	11.4%	11.4%	11.4%	14.1%	14.1%	14.8%	14.8%
2	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.1%	8.1%
3	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.1%	7.1%
4	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
5	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
6	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
7	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
8	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
9	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
10+	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%

Marketing Method

Agents and brokers marketed these individual policies.

Underwriting

These forms were subject to medical underwriting.

Premium Classes

The premium rates vary by issue age and selected benefit options (e.g. benefit period, elimination period, etc.). See Exhibit I for the current and proposed annual premium for each policy holder in Virginia.

Issue Age Range

The policy form was sold to adult issue ages 18 and over.

Area Factors

Not applicable; the policy form's rates do not vary by area.

History of Rate Adjustments

These long-term care policy form series have had prior rate increases:

Series	State	Rate Increase%	Implementation Date
9606			
	PA	0-30% (Avg. 23.8%)	June, 2001
	OH	"	"
	VA	"	June, 2002
	PA	32%	February, 2005
	OH	25%	March, 2006
	VA	30%	March, 2007
	PA		July, 2009
		11%	Issued before 9/16/2002
		15%	Issued on or after 9/16/2002
	OH		April, 2010
		17.2%	Issued before 2/1/2003
		20%	Issued on or after 2/1/2003
	VA		March, 2011
		15%	Issued before 10/1/2003
		0%	Issued on or after 10/1/2003
	PA	15%	April, 2011
	PA	10%	January, 2011
2000		15%	April, 2006
	PA		July, 2009
		11%	Issued before 9/16/2002
		15%	Issued on or after 9/16/2002

	OH		April, 2010
		11%	Issued before 2/1/2003
		15%	Issued on or after 2/1/2003
	VA		March, 2011
		15%	Issued before 10/1/2003
		0%	Issued on or after 10/1/2003
	PA	15%	April, 2011
	PA	10%	January, 2011
8810, 9610		25%	June, 2004
	PA		July, 2009
		11%	Issued before 9/16/2002
		15%	Issued on or after 9/16/2002
	OH		April, 2010
		11%	Issued before 2/1/2003
		15%	Issued on or after 2/1/2003
	VA		March, 2011
		15%	Issued before 10/1/2003
		0%	Issued on or after 10/1/2003
	PA	15%	April, 2011
	PA	10%	January, 2011
8800, 4000			
	PA		July, 2009
		11%	Issued before 9/16/2002
		15%	Issued on or after 9/16/2002
	OH		April, 2010
		11%	Issued before 2/1/2003
		15%	Issued on or after 2/1/2003
	VA		March, 2011
		15%	Issued before 10/1/2003
		0%	Issued on or after 10/1/2003
	PA	15%	April, 2011
	PA	10%	January, 2011

Average Annual Premium

The average annualized premium by state as of June 30, 2012, including policy riders:

State	Annualized Premium	Policy Count	Average Annualized Premium Before	After
Ohio	$186,988	86	$2,174	$2,174
Pennsylvania	4,939,475	2,072	2,384	2,384
Virginia	1,276,159	425	3,003	4,180
Total	6,402,622	2,583	2,479	2,672

The average annualized premium by form as of June 30, 2012, including policy riders:

Form	Annualized Premium	Policy Count	Average Annualized Premium Before	After
8800	138,259	99	1,397	1,403
9600	4,943,843	1,877	2,634	2,868
2000	1,014,627	423	2,399	2,501
4000	27,555	12	2,296	2,296
8810 & 9610	278,337	172	1,618	1,719
Total	6,402,622	2,583	2,479	2,672

Active Life Reserves

Active life reserves were not included in any loss ratio calculations below. The existing contract reserve factors are established by the following:

- Method: one-year full preliminary term (FPT) period.
- Valuation rate: 4.5% to 5.0%, depending on the year of issue.
- Terminations: Mortality is based on 1983 GAM Sex-distinct. In addition, pricing lapse rates of 8% for the first four years and 4% thereafter, subject to the following restrictions: (i) for policy years 1 through 4, the lesser of 80% of the pricing voluntary lapse rates and 8% and (ii) for policy years 5+ the lesser of 100% of the pricing voluntary lapse rates and 4%. We have tested this termination basis against slightly different requirements for older issues and find the above basis to be consistent if not more conservative, especially with the 5% morbidity load.
- Morbidity basis: Based on the claim incidence rates and claim continuance rate as developed directly from the claim cost study performed at the request of the Pennsylvania Department of Insurance, the domicile regulator of the company. A 5% load is also applied. At the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. After performing the study and in consultation with the Department, this study produced a new valuation morbidity basis.

Claim Reserves

The PA-requested LTC claim cost study, which produced claim continuance rates, was also applied to calculate pending claim reserves (a.k.a. present value of amounts not yet due ("PVAYND")) for ongoing LTC claims. The IBNR and loss adjustment expense ("LAE") amounts for individual LTC policies are estimated by using a loss ratio approach. The loss ratios, applied at least to the most recent six incurral months, are reasonable if not conservative in view of (a) hindsight historical loss ratios and/or (b) retrospective testing of combined prior IBNR and pending reserve levels for recent valuation dates.

The total IBNR and LAE claim reserve as of June 30, 2012 applicable to the policies subject to the proposed rate increase is $4,087,641. The total pending reserve is $13,270,527.

Trend Assumptions

For our claim projections, we have set a trend assumption at 0% per annum through the end of the proposed rating period. We have also conservatively assumed no insurance trend assumption. The aging effect, or trend, directly results from the underlying assumed morbidity basis.

Minimum Required Loss Ratio

Dominant portions of the Virginia policies were sold prior to the enactment of the NAIC Model LTC Rate Stability Act. For these policies, the minimum required loss ratio is 60%. Exhibit IV-VA demonstrates compliance with this requirement for Virginia policies sold prior to Virginia's October 1, 2003 implementation of the NAIC Model LTC Rate Stability Act.

Exhibit V-VA illustratively shows that at if current rates had applied at issue, the minimum required loss ratio requirement sold before Virginia's October 1, 2003 would still be met.

Exhibit VI shows total nationwide experience if Virginia rates were applied to all policies. Two pages show (1) rates as prior rate increases were applied and (2) as if current Virginia rates were applied at issue.

Experience on the Form

Exhibit III also shows premium, claim and reserve information from the first issuance of the forms through 6/30/2012. This is nationwide data that includes all states. Exhibit III VA shows Virginia-only past experience, which we consider to have as much credibility as the Company's nationwide block for determining whether benefits are reasonable in relation to premiums.

Anticipated Loss Ratio

The attached Exhibit III shows for nationwide experience that with the proposed rate increase, the Anticipated Lifetime Loss Ratio (ALLR), with interest adjustment, is 87.3% for all policies nationwide. Without a rate increase, the ALLR is 89.6%. The attached Exhibit III VA shows for

Virginia-only experience that with the proposed rate increase, the Anticipated Loss Ratio (ALR), with interest adjustment, is 56.2% for all Virginia policies. Without a rate increase, the ALR is 68.5%. The Anticipated Loss Ratio is defined to be the present value of projected incurred claims, less current reserve plus discounted reserves at end of projection, divided by the present value of projected earned premiums. A discount rate of 5.0% was chosen to comply with the VA DOI's request to use the same discount rate from the original pricing. The projection period is through June 2037.

The attached Exhibit V shows the nationwide projection with earned premiums restated on the nationwide current rate level. Exhibit V=VA is the Virginia-only projection with earned premiums restated on the Virginia Current rate level.

Lifetime Loss Ratio

The Nationwide expected lifetime loss ratio ("LLR"), after the proposed rate increase, is 90.7%. Without the increase, the LLR is 94.5% (see Exhibit III). The Lifetime Loss Ratio is defined to be the sum of the accumulated historical incurred claims and the present value of projected incurred claims, divided by the sum of the accumulated historical earned premiums and the present value of projected earned premiums. With the inclusion of active life reserves, the expected lifetime loss ratio becomes 94.0% with the rate increase and 97.9% without the increase. The present value calculation incorporates explicit assumptions for interest, lapses, trend, aging, and adverse selection.

For Virginia business only, the expected LLR is 79.0% after the rate increase or 82.9% without. Including active life reserves the LLR becomes 93.4% with the rate increase or 98.5% without.

Proposed Effective Date

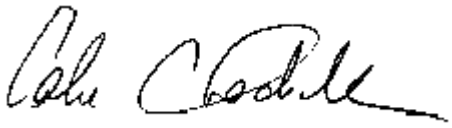
The proposed effective date for the rate increase, subject to timeline for the approval process from Virginia, is November 1, 2012. The revised rate will apply to all premiums due on and after that date. New business rate changes are not applicable as the Company no longer sells long term care policies.

Certification

I certify that I am qualified to render this opinion under the qualification standards promulgated by the Actuarial Standards Board. I have taken into consideration the Company's policy design, underwriting, and claims adjudication practices.

I certify that to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of the states in which the product was sold and that the benefits provided are reasonable in relation to the proposed premiums because we expect the policy form to continue to meet or exceed minimum loss ratio requirements.

LEWIS & ELLIS, INC.



Cabe W. Chadick, F.S.A., M.A.A.A.
Lewis & Ellis, inc., Actuaries & Consultants

April 16, 2012

ATTACHMENTS

Exhibit I Current Virginia Annual Premiums – Current and Revised

Exhibit II Policy Form & Benefits

Exhibit III Nationwide and Virginia-only Experience (Historical and Anticipated)

Exhibit IV Nationwide and Virginia-only Experience (Historical and Anticipated
Pre rate stabilization issues (October 1, 2003 for Virginia)

Exhibit V Nationwide and Virginia-only Experience on the Current Rate Level

Exhibit VI Nationwide Experience adjusted to Virginia rates – as experienced and on the Current Virginia Rate Level

Exhibit VII Previously approved policyholder communication letters.

A) Policyholder notification of rate increase.
B) Confirmation of conversion to paid-up contingent non-forfeiture.
C) Confirmation of reduction in benefits in order to reduce the premium increase.

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
116-118 North Prince Street
P.O. Box 597
Lancaster, PA 17608-0597
(717) 394-7156 or (800) 555-3122

Long Term Care Customer Service Team
Email: LTCRI@tpmins.com

«LetterMailDate»

«FirstName» «LastName»
«Address1»
«Address2»
«CityStateZip»

RE: LTC Rate Increase – Policy Forms: XXXX, XXXX, XXXX, etc. - Virginia

Policy Number: «PolicyNumber»

Dear Valued Policy Holder:

Our goal is to provide you the finest service and benefits under your policy at a reasonable premium rate. Unfortunately, it is necessary to increase the premium rates for your policy.

Effective with your premium due on or after «RateIncreaseMonth», the «Mode» premium for your policy will be increased from $«OldPremium» to $«NewPremium».

Please note that in addition to your policy, rate increases are being implemented on all LTC policies with the above form numbers which were issued in the state of Virginia.

For your convenience, we offer several options to reduce the amount by which your premium will increase. You can (1) lower your daily benefit amount, (2) increase your elimination period, and/or (3) decrease your benefit period. If you purchased a Lifetime Inflation Rider at time of policy issue, you may (4) eliminate the Lifetime Inflation Rider and maintain your current accumulated daily and lifetime benefit to reduce your premium. You also have the option to (5) choose *Nonforfeiture Benefits Upon Termination*, or conversion of your current coverage to paid-up status with a shortened benefit period. Your nonforfeiture credit will be equal to 100% of the sum of all premiums paid. If you are interested in any of these options, please contact our LTC customer Service Team via email at LTCRI@tpmins.com, or at the address/telephone number above.

We regret the necessity to increase your premium. We remain committed to providing you with first-rate benefits and service.

Sincerely,

Long Term Care Customer Service Team

Notice of Premium Change – This is Not a Bill

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122
Fax (717) 394-7024
Policyholder Service Department

August 25, 2010

«Mr.» «John» «Doe»
«123 Main Street»
«Anytown, VA 12345»

Re: «Long Term Care» Policy Number «H123456»
Contingent Benefit Upon Lapse

Dear «Mr.» «Doe»,

We have recently received your request to terminate your «Long Term Care» policy «H123456» effective «November 01, 2010». We understand that your decision to terminate this policy was made, either entirely or in part, by our recent premium rate increase.

Attached you will find a copy of the Conformative Amendment Rider (Contingent Benefit Upon Lapse) found inside your policy. The Conformative Amendment Rider describes a "contingent benefit" available to a policyholder upon lapse of coverage, *when lapse is triggered by a cumulative increase in premium rates equal to or exceeding the percentage shown by policy issue age.* The contingent benefit available in this event is **conversion of your current coverage to paid-up status with a shortened benefit period.** Your nonforfeiture credit will be equal to 100% of the sum of all premiums paid.

Our records indicate that policy «H123456» was issued to you at age «65». Since your *Percent Increase Over Initial Premium* equals «40»% or more, you are eligible for a paid-up policy with a shortened benefit period.

Enclosed you will find an Endorsement which shows that your current coverage has been converted to paid-up status with a Daily Benefit of **$«180» per day** and a shortened Benefit Period of **«73» Days**, effective «November 01, 2010». Please attach this Endorsement to your policy.

You must remember to notify us of any future address and/or telephone number changes so that we may contact you regarding your coverage, if necessary.

If you have any questions regarding this matter, please feel free to contact us.

Thank you.

Sincerely,
Policyholder Service Department
TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

cc: «John Smith», Agent
Encl: 1

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122
Fax (717) 394-7024

Policyholder Service Department

April 20, 2005

Mrs. Amelda Bennett
216 Bennett Street
Harrisville, PA 16038

Re: New Certificate Schedule Pages
Long Term Care Policy 400316 LTC

Dear Mrs. Bennett,

Thank you for your recent letter in which you have requested a reduction in the Daily Benefit Amount of your Long Term Care policy 400316 LTC, from **$80 per day** to **$61 per day.**

We have made the requested change to your policy. Enclosed you will find new Certificate Schedule Pages and an Endorsement, which should be placed inside your policy. These items indicate your new Daily Benefit Amount, and a total EFT(Monthly) premium of **$149.60**. Please note that the premium amounts shown on each of the two Certificate Schedule pages are *combined* for your total premium.

If you have any questions regarding this matter, please do not hesitate to contact either your agent or this office.

Thank you!

Policyholder Service Department
TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY

cc: William Pitzer, Agent

SCHEDULE PAGE

Policy Number: **400316-QH**

Insured: **AMELDA K. BENNETT**

Effective Date: **09-03-99**

First Renewal Date: **10-03-99**

Age: **76**

Covered Spouse: **N/A**

Initial Premium: **$142.12**

Renewal Premium (Subject to Change): **$142.12**

Mode: **MONTHLY**

BENEFITS

LONG TERM CARE FACILITY

Maximum Daily Benefit Amount: **$61.00**

Lifetime Maximum Benefit Amount (Per Person): **$44,530**

Elimination Period: **100**

BENEFITS RIDER ISSUED WITH INITIAL POLICY AND PREMIUMS

Benefit Rider **ROB**

Rider Premium **$6.12**

SCHEDULE PAGE

Policy Number: **400316-SH**

Policy Number of Tax Qualified Policy
Which this Policy Supplements: **400316-QH**

Insured: **AMELDA K. BENNETT**

Effective Date: **09-03-99**

First Renewal Date: **10-03-99**

Age: **76**

Covered Spouse: **N/A**

Initial Premium: **$7.48**

Renewal Premium (Subject to Change): **$7.48**

Mode: **MONTHLY**

BENEFITS

LONG TERM CARE FACILITY

Maximum Daily Benefit Amount: **$61.00**

Lifetime Maximum Benefit Amount (Per Person): **$44,530**

Elimination Period: **100**

BENEFITS RIDER ISSUED WITH INITIAL POLICY AND PREMIUMS

Benefit Rider **ROB**

Rider Premium **$.32**

April 20, 2005

ENDORSEMENT

To be attached to and made a part of Policy No. **400316 LTC**

Issued upon the application of **Amelda Bennett**

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Lancaster, Pennsylvania

By this Endorsement **Agrees to reduce the original Daily Benefit Amount from $80 per day to $61 per day effective on the date shown below.**

The required premium under this policy is **$149.60 EFT(Monthly).**

This Endorsement is effective as of **May 3, 2005** , it expires concurrently with the policy to which it is attached, unless changed by subsequent endorsement and is subject to all the provisions, conditions and limitations of said policy.

William P. Bomar

Secretary

D. Edward Young

President

Exhibit I Policy listing with Current and Revised premiums

Form Number - H880-LTC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
H257495	8800	3/7/1996	69	Pre	989	1.40	1,385
H258181	8800	6/13/1996	72	Pre	690	1.40	966

Exhibit I Policy listing with Current and Revised premiums
Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
400068	9606	10/25/1999	64	Pre	1,262	1.40	1,767
400069	9606	10/25/1999	63	Pre	1,214	1.40	1,700
400454	9606	12/28/1999	71	Pre	3,027	1.40	4,237
400537	9606	12/13/1999	67	Pre	2,988	1.40	4,183
400540	9606	12/13/1999	68	Pre	2,104	1.40	2,945
400728	9606	2/1/2000	67	Pre	2,689	1.40	3,765
400812	9606	1/13/2000	66	Pre	3,227	1.40	4,518
400814	9606	1/13/2000	65	Pre	3,476	1.40	4,866
400864	9606	1/14/2000	60	Pre	1,600	1.40	2,240
400879	9606	2/23/2000	73	Pre	3,925	1.40	5,495
401238	9606	4/15/2000	74	Pre	4,296	1.40	6,014
401246	9606	2/14/2000	68	Pre	2,151	1.40	3,012
401653	9606	5/28/2000	69	Pre	2,880	1.40	4,032
401756	9606	4/6/2000	68	Pre	2,630	1.40	3,681
401889	9606	4/19/2000	89	Pre	11,330	1.40	15,862
401929	9606	4/13/2000	77	Pre	7,040	1.40	9,856
401958	9606	4/26/2000	69	Pre	2,104	1.40	2,945
402113	9606	5/11/2000	66	Pre	3,108	1.40	4,351
402560	9606	8/14/2000	76	Pre	7,454	1.40	10,435
402705	9606	9/1/2000	63	Pre	2,216	1.40	3,102
402826	9606	10/8/2000	72	Pre	4,255	1.40	5,957
402827	9606	10/22/2000	68	Pre	2,391	1.40	3,347
402871	9606	10/15/2000	68	Pre	2,391	1.40	3,347
402875	9606	10/2/2000	72	Pre	5,143	1.40	7,200
403040	9606	9/28/2000	71	Pre	3,923	1.40	5,493
403041	9606	9/28/2000	69	Pre	2,740	1.40	3,836
403096	9606	10/20/2000	67	Pre	1,633	1.40	2,286
403316	9606	11/24/2000	72	Pre	4,255	1.40	5,957
403317	9606	11/24/2000	71	Pre	3,788	1.40	5,303
403373	9606	1/2/2001	82	Pre	10,094	1.40	14,132
403430	9606	11/1/2000	64	Pre	1,377	1.40	1,928
403431	9606	11/1/2000	61	Pre	1,530	1.40	2,142
403444	9606	12/28/2000	71	Pre	4,359	1.40	6,103
403970	9606	2/6/2001	65	Pre	2,317	1.40	3,244
404015	9606	3/15/2001	77	Pre	6,336	1.40	8,871
404016	9606	3/15/2001	75	Pre	6,781	1.40	9,494
404089	9606	2/16/2001	67	Pre	1,841	1.40	2,577
404316	9606	3/20/2001	69	Pre	2,391	1.40	3,347
404479	9606	5/1/2001	68	Pre	2,391	1.40	3,347
404481	9606	5/1/2001	69	Pre	2,466	1.40	3,453
404644	9606	4/23/2001	65	Pre	884	1.40	1,237
404645	9606	4/23/2001	69	Pre	982	1.40	1,375
404744	9606	7/18/2001	72	Pre	9,456	1.40	13,239
404751	9606	6/1/2001	69	Pre	1,633	1.40	2,286
404755	9606	7/1/2001	76	Pre	4,693	1.40	6,570

Exhibit I Policy listing with Current and Revised premiums
Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
404938	9606	8/1/2001	69	Pre	2,631	1.40	3,683
405061	9606	9/1/2001	68	Pre	1,796	1.40	2,515
405083	9606	8/6/2001	57	Pre	1,331	1.40	1,863
405084	9606	8/6/2001	58	Pre	1,390	1.40	1,946
405093	9606	8/1/2001	77	Pre	1,930	1.40	2,702
405137	9606	8/27/2001	82	Pre	6,475	1.40	9,066
405248	9606	10/15/2001	67	Pre	1,723	1.40	2,412
405330	9606	12/15/2001	66	Pre	2,740	1.40	3,836
405344	9606	10/22/2001	64	Pre	962	1.40	1,347
405763	9606	3/1/2002	76	Pre	2,454	1.40	3,435
405764	9606	2/1/2002	70	Pre	2,787	1.40	3,902
405765	9606	2/1/2002	69	Pre	2,391	1.40	3,347
405816	9606	2/5/2002	71	Pre	3,409	1.40	4,773
405819	9606	2/5/2002	68	Pre	2,740	1.40	3,836
406026	9606	4/15/2002	71	Pre	2,979	1.40	4,170
406245	9606	6/3/2002	76	Pre	4,962	1.40	6,946
406252	9606	7/18/2002	72	Pre	4,255	1.40	5,957
406253	9606	7/18/2002	71	Pre	4,359	1.40	6,103
406255	9606	6/9/2002	73	Pre	4,717	1.40	6,603
406304	9606	7/15/2002	76	Pre	5,833	1.40	8,166
406305	9606	7/15/2002	73	Pre	4,717	1.40	6,603
406552	9606	8/23/2002	74	Pre	5,319	1.40	7,446
H263208	9606	1/16/1998	64	Pre	1,063	1.40	1,488
H263404	9606	2/1/1998	64	Pre	3,122	1.40	4,371
H263550	9606	1/7/1998	75	Pre	5,305	1.40	7,427
H263663	9606	2/5/1998	77	Pre	5,023	1.40	7,032
H263997	9606	2/3/1998	68	Pre	4,076	1.40	5,706
H264125	9606	4/1/1998	64	Pre	1,924	1.40	2,694
H264233	9606	4/1/1998	75	Pre	2,699	1.40	3,778
H264359	9606	5/23/1998	71	Pre	3,788	1.40	5,303
H264531	9606	4/1/1998	77	Pre	7,040	1.40	9,856
H264533	9606	4/15/1998	69	Pre	2,391	1.40	3,347
H264546	9606	4/7/1998	68	Pre	4,469	1.40	6,256
H264681	9606	4/3/1998	70	Pre	1,858	1.40	2,601
H264700	9606	5/15/1998	62	Pre	3,256	1.40	4,559
H264838	9606	4/23/1998	70	Pre	3,097	1.40	4,336
H264902	9606	6/20/1998	68	Pre	2,483	1.40	3,476
H264941	9606	4/28/1998	64	Pre	3,122	1.40	4,371
H264980	9606	4/22/1998	69	Pre	2,391	1.40	3,347
H265178	9606	4/23/1998	70	Pre	5,178	1.40	7,249
H265504	9606	6/10/1998	68	Pre	2,391	1.40	3,347
H265572	9606	5/27/1998	75	Pre	5,894	1.40	8,252
H265610	9606	7/20/1998	68	Pre	6,113	1.40	8,559
H265719	9606	9/1/1998	68	Pre	2,630	1.40	3,681
H265738	9606	7/18/1998	73	Pre	4,118	1.40	5,765

Exhibit I Policy listing with Current and Revised premiums
Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
H265751	9606	7/25/1998	71	Pre	3,788	1.40	5,303
H265843	9606	9/1/1998	67	Pre	4,469	1.40	6,256
H265844	9606	7/16/1998	67	Pre	5,178	1.40	7,249
H265872	9606	7/1/1998	68	Pre	3,841	1.40	5,377
H266009	9606	9/1/1998	71	Pre	2,589	1.40	3,624
H266190	9606	8/1/1998	66	Pre	2,391	1.40	3,347
H266354	9606	8/5/1998	67	Pre	2,391	1.40	3,347
H266378	9606	8/4/1998	65	Pre	2,086	1.40	2,920
H266749	9606	8/28/1998	69	Pre	1,841	1.40	2,577
H266868	9606	7/21/1998	77	Pre	6,336	1.40	8,871
H266912	9606	11/1/1998	67	Pre	4,542	1.40	6,359
H266984	9606	8/15/1998	74	Pre	5,857	1.40	8,200
H267093	9606	9/18/1998	69	Pre	1,473	1.40	2,062
H267223	9606	11/25/1998	69	Pre	2,391	1.40	3,347
H267282	9606	11/1/1998	71	Pre	3,788	1.40	5,303
H267338	9606	10/26/1998	72	Pre	2,645	1.40	3,703
H267339	9606	10/26/1998	66	Pre	1,710	1.40	2,394
H267359	9606	12/1/1998	65	Pre	2,387	1.40	3,341
H267360	9606	12/1/1998	68	Pre	1,994	1.40	2,792
H267361	9606	10/27/1998	71	Pre	3,293	1.40	4,611
H267661	9606	10/14/1998	73	Pre	3,091	1.40	4,327
H267880	9606	12/9/1998	79	Pre	6,356	1.40	8,898
H267969	9606	12/21/1998	69	Pre	1,889	1.40	2,645
H267975	9606	12/21/1998	66	Pre	2,099	1.40	2,939
H268001	9606	2/1/1999	68	Pre	718	1.40	1,006
H268045	9606	1/19/1999	66	Pre	1,049	1.40	1,469
H268046	9606	1/19/1999	72	Pre	1,611	1.40	2,255
H268125	9606	1/20/1999	75	Pre	5,894	1.40	8,252
H268126	9606	1/18/1999	66	Pre	2,391	1.40	3,347
H268191	9606	3/1/1999	62	Pre	1,702	1.40	2,382
H268261	9606	2/28/1999	66	Pre	2,740	1.40	3,836
H268266	9606	1/18/1999	67	Pre	3,586	1.40	5,020
H268409	9606	2/10/1999	70	Pre	3,097	1.40	4,336
H268471	9606	4/10/1999	72	Pre	2,395	1.40	3,353
H268522	9606	2/24/1999	63	Pre	1,924	1.40	2,694
H268691	9606	2/26/1999	68	Pre	2,391	1.40	3,347
H268798	9606	5/1/1999	75	Pre	4,126	1.40	5,777
H268803	9606	5/8/1999	70	Pre	2,873	1.40	4,023
H268845	9606	5/4/1999	68	Pre	2,391	1.40	3,347
H269040	9606	5/1/1999	75	Pre	8,603	1.40	12,045
H269106	9606	4/1/1999	71	Pre	4,167	1.40	5,834
H269171	9606	4/4/1999	76	Pre	3,429	1.40	4,800
H269219	9606	4/6/1999	67	Pre	2,391	1.40	3,347
H269415	9606	6/1/1999	72	Pre	6,086	1.40	8,521
H269474	9606	6/1/1999	67	Pre	2,391	1.40	3,347

Exhibit I Policy listing with Current and Revised premiums
Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
H269689	9606	5/20/1999	64	Pre	3,541	1.40	4,957
H269793	9606	6/1/1999	64	Pre	1,894	1.40	2,652
H270014	9606	7/15/1999	76	Pre	4,233	1.40	5,926
H270087	9606	7/28/1999	72	Pre	4,106	1.40	5,749
H270244	9606	7/13/1999	70	Pre	3,871	1.40	5,420
H270307	9606	7/27/1999	67	Pre	2,391	1.40	3,347
H270469	9606	7/28/1999	64	Pre	1,924	1.40	2,694
H270572	9606	8/1/1999	57	Pre	1,331	1.40	1,863
H270587	9606	8/15/1999	78	Pre	6,801	1.40	9,521
H270604	9606	8/18/1999	72	Pre	4,106	1.40	5,749
H270612	9606	7/14/1999	69	Pre	2,151	1.40	3,012
H270666	9606	9/21/1999	68	Pre	2,869	1.40	4,016
H270667	9606	9/1/1999	68	Pre	1,839	1.40	2,574
H270777	9606	10/1/1999	64	Pre	1,224	1.40	1,714
H270792	9606	9/1/1999	63	Pre	1,656	1.40	2,318
H270820	9606	9/1/1999	65	Pre	4,010	1.40	5,613
H270890	9606	9/21/1999	72	Pre	4,106	1.40	5,749
H270917	9606	11/1/1999	65	Pre	2,317	1.40	3,244
H270942	9606	9/21/1999	72	Pre	4,106	1.40	5,749
H271002	9606	9/22/1999	71	Pre	3,073	1.40	4,302
H271068	9606	11/1/1999	61	Pre	3,841	1.40	5,377
H271208	9606	10/14/1999	69	Pre	3,586	1.40	5,020
H271255	9606	10/21/1999	73	Pre	4,717	1.40	6,603
H271420	9606	11/4/1999	70	Pre	4,645	1.40	6,503
H400050	9606	9/20/1999	71	Pre	4,266	1.40	5,972
H400165	9606	10/27/1999	78	Pre	3,817	1.40	5,344
400234	9607	12/13/1999	66	Pre	2,839	1.40	3,975
400236	9607	12/13/1999	65	Pre	3,468	1.40	4,856
400319	9607	1/11/2000	63	Pre	1,437	1.40	2,011
400461	9607	2/1/2000	70	Pre	2,955	1.40	4,136
400536	9607	2/10/2000	69	Pre	3,226	1.40	4,517
400727	9607	1/6/2000	70	Pre	4,290	1.40	6,005
401150	9607	3/1/2000	64	Pre	2,352	1.40	3,292
401234	9607	4/1/2000	70	Pre	3,861	1.40	5,405
401247	9607	2/17/2000	60	Pre	2,352	1.40	3,292
401537	9607	3/19/2000	68	Pre	2,239	1.40	3,134
401539	9607	3/19/2000	69	Pre	2,157	1.40	3,020
402341	9607	6/16/2000	64	Pre	2,449	1.40	3,428
402353	9607	5/21/2000	72	Pre	2,695	1.40	3,773
402355	9607	5/21/2000	67	Pre	2,071	1.40	2,899
402452	9607	8/1/2000	64	Pre	1,458	1.40	2,042
402687	9607	7/25/2000	59	Pre	1,938	1.40	2,714
402690	9607	7/28/2000	76	Pre	6,118	1.40	8,565
402700	9607	8/23/2000	74	Pre	4,908	1.40	6,872
402731	9607	8/8/2000	64	Pre	1,613	1.40	2,258

Exhibit I Policy listing with Current and Revised premiums
Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
402818	9607	9/25/2000	70	Pre	4,122	1.40	5,770
402865	9607	9/2/2000	64	Pre	1,866	1.40	2,612
402920	9607	9/13/2000	63	Pre	3,242	1.40	4,538
403099	9607	8/13/2000	64	Pre	2,116	1.40	2,963
403100	9607	11/22/2000	64	Pre	2,593	1.40	3,631
403269	9607	1/1/2001	68	Pre	2,157	1.40	3,020
403293	9607	11/6/2000	68	Pre	2,940	1.40	4,116
403414	9607	11/10/2000	62	Pre	3,107	1.40	4,349
403481	9607	11/16/2000	61	Pre	2,701	1.40	3,782
403572	9607	12/1/2000	63	Pre	2,116	1.40	2,963
403575	9607	12/4/2000	56	Pre	1,914	1.40	2,679
403608	9607	12/26/2000	74	Pre	4,934	1.40	6,907
403610	9607	12/4/2000	62	Pre	2,116	1.40	2,963
403611	9607	12/4/2000	61	Pre	2,352	1.40	3,292
403650	9607	12/28/2000	63	Pre	2,701	1.40	3,782
403662	9607	12/19/2000	68	Pre	2,978	1.40	4,169
403834	9607	1/23/2001	77	Pre	3,610	1.40	5,054
404113	9607	4/16/2001	68	Pre	2,235	1.40	3,129
404236	9607	2/20/2001	71	Pre	1,709	1.40	2,392
404274	9607	1/16/2001	69	Pre	2,904	1.40	4,065
404275	9607	3/14/2001	66	Pre	1,726	1.40	2,416
404306	9607	1/28/2001	71	Pre	2,955	1.40	4,137
404307	9607	4/1/2001	67	Pre	2,478	1.40	3,469
404624	9607	6/25/2001	75	Pre	3,920	1.40	5,488
404625	9607	6/25/2001	73	Pre	3,867	1.40	5,414
404685	9607	3/28/2001	72	Pre	4,177	1.40	5,848
404732	9607	6/1/2001	72	Pre	4,351	1.40	6,092
404739	9607	4/19/2001	64	Pre	1,410	1.40	1,975
404816	9607	7/15/2001	69	Pre	7,424	1.40	10,394
404909	9607	7/1/2001	62	Pre	1,612	1.40	2,257
404910	9607	7/1/2001	64	Pre	1,451	1.40	2,031
405045	9607	7/28/2001	68	Pre	3,107	1.40	4,349
405082	9607	9/1/2001	67	Pre	3,712	1.40	5,197
405098	9607	9/1/2001	64	Pre	1,536	1.40	2,151
405112	9607	8/15/2001	64	Pre	863	1.40	1,208
405113	9607	9/15/2001	67	Pre	857	1.40	1,200
405121	9607	8/23/2001	67	Pre	2,904	1.40	4,065
405122	9607	8/23/2001	64	Pre	2,352	1.40	3,292
405204	9607	10/1/2001	68	Pre	2,904	1.40	4,065
405371	9607	12/1/2001	67	Pre	1,681	1.40	2,353
405372	9607	11/1/2001	64	Pre	980	1.40	1,371
405382	9607	9/22/2001	59	Pre	1,973	1.40	2,763
405434	9607	9/10/2001	64	Pre	1,399	1.40	1,959
405861	9607	3/1/2002	69	Pre	2,694	1.40	3,771
405919	9607	2/26/2002	65	Pre	3,020	1.40	4,228

Exhibit I Policy listing with Current and Revised premiums
Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
405961	9607	4/16/2002	62	Pre	1,697	1.40	2,376
405969	9607	5/1/2002	69	Pre	3,226	1.40	4,517
406083	9607	3/28/2002	64	Pre	2,431	1.40	3,404
406090	9607	4/5/2002	69	Pre	3,226	1.40	4,517
406277	9607	8/1/2002	60	Pre	952	1.40	1,332
406333	9607	6/14/2002	59	Pre	1,907	1.40	2,669
406334	9607	6/14/2002	53	Pre	1,630	1.40	2,281
406344	9607	6/12/2002	66	Pre	3,270	1.40	4,577
406345	9607	6/12/2002	63	Pre	2,701	1.40	3,782
406373	9607	8/1/2002	67	Pre	1,489	1.40	2,084
H264942	9607	5/1/1998	70	Pre	4,290	1.40	6,005
H265017	9607	5/5/1998	69	Pre	3,226	1.40	4,517
H265067	9607	5/21/1998	70	Pre	3,232	1.40	4,524
H265071	9607	5/7/1998	69	Pre	3,226	1.40	4,517
H265971	9607	8/1/1998	71	Pre	7,904	1.40	11,066
H266265	9607	6/19/1998	72	Pre	3,670	1.40	5,138
H266367	9607	8/13/1998	68	Pre	3,226	1.40	4,517
H266673	9607	8/13/1998	59	Pre	2,118	1.40	2,966
H266869	9607	10/1/1998	56	Pre	1,914	1.40	2,679
H266913	9607	10/1/1998	64	Pre	4,468	1.40	6,255
H267001	9607	12/1/1998	64	Pre	2,352	1.40	3,292
H267153	9607	12/1/1998	66	Pre	4,626	1.40	6,477
H267411	9607	11/18/1998	66	Pre	2,492	1.40	3,489
H267794	9607	1/3/1999	69	Pre	2,735	1.40	3,830
H267882	9607	1/5/1999	66	Pre	2,116	1.40	2,962
H267883	9607	11/28/1998	71	Pre	5,147	1.40	7,205
H267919	9607	1/2/1999	78	Pre	5,164	1.40	7,230
H268014	9607	1/13/1999	69	Pre	3,226	1.40	4,517
H268243	9607	4/1/1999	67	Pre	2,351	1.40	3,291
H268524	9607	2/26/1999	59	Pre	1,919	1.40	2,687
H268525	9607	2/26/1999	58	Pre	2,132	1.40	2,985
H268890	9607	4/1/1999	63	Pre	1,175	1.40	1,646
H269087	9607	5/1/1999	71	Pre	3,440	1.40	4,816
H269195	9607	4/3/1999	69	Pre	3,997	1.40	5,595
H269197	9607	1/28/1999	74	Pre	2,842	1.40	3,978
H269266	9607	4/15/1999	69	Pre	2,071	1.40	2,899
H269354	9607	5/5/1999	76	Pre	6,512	1.40	9,117
H269355	9607	5/3/1999	68	Pre	3,226	1.40	4,517
H269364	9607	5/1/1999	64	Pre	2,116	1.40	2,963
H269465	9607	4/2/1999	64	Pre	1,224	1.40	1,714
H269688	9607	6/5/1999	72	Pre	6,333	1.40	8,866
H269824	9607	6/7/1999	64	Pre	1,164	1.40	1,629
H269869	9607	6/8/1999	69	Pre	1,411	1.40	1,975
H270021	9607	7/1/1999	72	Pre	4,304	1.40	6,025
H270241	9607	9/15/1999	63	Pre	1,394	1.40	1,951

Exhibit I Policy listing with Current and Revised premiums
Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
H270576	9607	9/1/1999	69	Pre	2,157	1.40	3,020
H270594	9607	9/1/1999	64	Pre	1,809	1.40	2,533
H270623	9607	8/23/1999	59	Pre	2,223	1.40	3,112
H270793	9607	8/16/1999	64	Pre	4,180	1.40	5,851
H270803	9607	10/1/1999	65	Pre	3,020	1.40	4,228
H270915	9607	10/1/1999	64	Pre	2,116	1.40	2,963
H270916	9607	10/1/1999	61	Pre	2,352	1.40	3,292
H271298	9607	10/12/1999	62	Pre	2,352	1.40	3,292
400317	9608	12/1/1999	69	Pre	4,159	1.40	5,823
400572	9608	12/18/1999	66	Pre	4,747	1.40	6,645
400816	9608	3/3/2000	72	Pre	6,612	1.40	9,257
401250	9608	2/4/2000	68	Pre	3,743	1.40	5,240
401416	9608	3/6/2000	70	Pre	6,209	1.40	8,693
401751	9608	4/3/2000	69	Pre	2,885	1.40	4,039
401948	9608	5/15/2000	68	Pre	3,209	1.40	4,493
401957	9608	5/13/2000	70	Pre	2,401	1.40	3,361
402114	9608	6/10/2000	68	Pre	4,117	1.40	5,764
402115	9608	6/10/2000	69	Pre	5,485	1.40	7,679
402191	9608	7/1/2000	64	Pre	2,281	1.40	3,194
402196	9608	7/1/2000	61	Pre	4,047	1.40	5,665
402866	9608	9/5/2000	56	Pre	2,861	1.40	4,005
402867	9608	9/6/2000	72	Pre	10,653	1.40	14,915
402950	9608	10/17/2000	75	Pre	2,309	1.40	3,232
403294	9608	11/6/2000	65	Pre	3,787	1.40	5,301
403592	9608	12/5/2000	64	Pre	3,183	1.40	4,457
403593	9608	12/5/2000	63	Pre	3,537	1.40	4,952
403721	9608	1/15/2001	64	Pre	4,062	1.40	5,687
404762	9608	6/1/2001	70	Pre	5,944	1.40	8,321
404802	9608	6/1/2001	66	Pre	4,159	1.40	5,823
404828	9608	6/4/2001	64	Pre	2,659	1.40	3,722
404872	9608	8/1/2001	68	Pre	2,146	1.40	3,005
404873	9608	8/1/2001	65	Pre	2,385	1.40	3,339
404985	9608	7/25/2001	73	Pre	4,767	1.40	6,674
405314	9608	9/7/2001	69	Pre	3,301	1.40	4,621
405402	9608	11/16/2001	69	Pre	3,851	1.40	5,391
405404	9608	1/11/2002	68	Pre	2,650	1.40	3,710
405632	9608	1/18/2002	69	Pre	3,576	1.40	5,006
405705	9608	1/23/2002	71	Pre	3,074	1.40	4,304
405858	9608	2/16/2002	49	Pre	1,585	1.40	2,219
405859	9608	4/14/2002	49	Pre	1,978	1.40	2,769
405920	9608	1/21/2002	73	Pre	5,649	1.40	7,909
405960	9608	4/16/2002	53	Pre	2,442	1.40	3,418
406082	9608	3/28/2002	58	Pre	2,274	1.40	3,183
406108	9608	4/4/2002	61	Pre	5,659	1.40	7,923
406243	9608	4/28/2002	73	Pre	6,514	1.40	9,119

Exhibit I Policy listing with Current and Revised premiums
Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
406428	9608	7/16/2002	64	Pre	4,358	1.40	6,101
406457	9608	7/24/2002	59	Pre	2,869	1.40	4,016
H265068	9608	5/16/1998	75	Pre	5,671	1.40	7,939
H265596	9608	7/15/1998	78	Pre	3,566	1.40	4,992
H265834	9608	7/10/1998	67	Pre	2,862	1.40	4,006
H265835	9608	7/10/1998	66	Pre	3,336	1.40	4,670
H266000	9608	7/15/1998	52	Pre	1,863	1.40	2,608
H266001	9608	7/15/1998	50	Pre	2,207	1.40	3,089
H266266	9608	9/1/1998	69	Pre	3,327	1.40	4,658
H267321	9608	9/24/1998	63	Pre	3,861	1.40	5,405
H267487	9608	12/1/1998	67	Pre	4,159	1.40	5,823
H267879	9608	12/9/1998	60	Pre	2,009	1.40	2,813
H267917	9608	1/5/1999	69	Pre	3,576	1.40	5,006
H268201	9608	1/27/1999	70	Pre	1,374	1.40	1,923
H268229	9608	3/7/1999	61	Pre	2,659	1.40	3,722
H268327	9608	2/8/1999	63	Pre	2,635	1.40	3,690
H268726	9608	2/27/1999	71	Pre	2,266	1.40	3,173
H269365	9608	4/23/1999	63	Pre	7,280	1.40	10,192
H270113	9608	8/1/1999	63	Pre	3,537	1.40	4,952
H270165	9608	7/7/1999	61	Pre	1,960	1.40	2,745
H270263	9608	9/1/1999	69	Pre	4,159	1.40	5,823
H270687	9608	10/1/1999	71	Pre	6,149	1.40	8,608
400883	9610	1/10/2000	74	Pre	1,748	1.40	2,447
401321	9610	4/20/2000	76	Pre	791	1.40	1,108
401962	9610	4/27/2000	78	Pre	2,300	1.40	3,220
404062	9610	2/15/2001	74	Pre	1,610	1.40	2,254
404557	9610	4/17/2001	68	Pre	1,265	1.40	1,771
404558	9610	4/17/2001	70	Pre	1,149	1.40	1,608
405179	9610	9/7/2001	80	Pre	3,197	1.40	4,476
406935	9610	2/1/2003	74	Pre	2,415	1.40	3,381
406936	9610	2/1/2003	76	Pre	2,337	1.40	3,272
407352	9610	4/21/2003	70	Pre	1,277	1.40	1,787
H263671	9610	2/12/1998	71	Pre	1,449	1.40	2,029
H265073	9610	5/13/1998	78	Pre	2,300	1.40	3,220
H265547	9610	6/3/1998	71	Pre	2,753	1.40	3,854
H265780	9610	6/24/1998	70	Pre	1,277	1.40	1,787
H266739	9610	9/9/1998	71	Pre	1,449	1.40	2,029
H267095	9610	10/1/1998	69	Pre	1,656	1.40	2,318
H267228	9610	10/13/1998	74	Pre	1,748	1.40	2,447
H267538	9610	12/1/1998	80	Pre	1,574	1.40	2,204
H267826	9610	12/16/1998	76	Pre	1,955	1.40	2,737
H268408	9610	2/10/1999	73	Pre	1,470	1.40	2,058
H269168	9610	4/14/1999	72	Pre	725	1.40	1,014
H269200	9610	5/1/1999	80	Pre	1,021	1.40	1,429
H270285	9610	7/8/1999	75	Pre	1,840	1.40	2,576

Exhibit I Policy listing with Current and Revised premiums

Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
H270573	9610	8/1/1999	70	Pre	1,000	1.40	1,399
H271600	9610	1/6/2000	69	Pre	1,104	1.40	1,546
407057	9611	12/28/2002	71	Pre	2,013	1.40	2,818

Exhibit I Policy listing with Current and Revised premiums
Form Number - TNQ-LTC-2000(VA)
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
406744	2200	10/28/2002	72	Pre	2,339	1.40	3,275
406877	2200	12/20/2002	65	Pre	1,392	1.40	1,948
407608	2200	8/19/2003	68	Pre	1,817	1.40	2,544
406772	2203	10/3/2002	67	Pre	2,277	1.40	3,188
406793	2203	10/8/2002	74	Pre	4,959	1.40	6,942
406903	2203	11/28/2002	66	Pre	2,211	1.40	3,095
406904	2203	1/1/2003	64	Pre	2,111	1.40	2,956
407062	2203	1/14/2003	68	Pre	2,450	1.40	3,429
407076	2203	1/15/2003	64	Pre	2,463	1.40	3,449
407202	2203	4/16/2003	87	Pre	6,039	1.40	8,454
407216	2203	3/6/2003	66	Pre	2,358	1.40	3,301
407314	2203	4/9/2003	65	Pre	2,577	1.40	3,608
407315	2203	3/4/2003	64	Pre	1,305	1.40	1,828
407332	2203	4/17/2003	71	Pre	2,933	1.40	4,106
407466	2203	6/17/2003	74	Pre	4,402	1.40	6,163
407614	2203	8/1/2003	61	Pre	1,779	1.40	2,491
407616	2203	7/27/2003	73	Pre	2,967	1.40	4,154
407638	2203	8/27/2003	73	Pre	3,591	1.40	5,028
407639	2203	8/27/2003	69	Pre	2,714	1.40	3,800
407667	2203	8/17/2003	67	Pre	2,197	1.40	3,075
407717	2203	8/27/2003	84	Pre	6,889	1.40	9,644
407780	2203	9/18/2003	84	Pre	4,968	1.40	6,955
406477	2204	8/1/2002	64	Pre	845	1.40	1,182
406480	2204	8/1/2002	54	Pre	446	1.40	625
407058	2204	2/3/2003	67	Pre	1,968	1.40	2,755
407118	2204	2/1/2003	63	Pre	2,220	1.40	3,107
407147	2204	3/19/2003	69	Pre	3,080	1.40	4,312
407148	2204	3/19/2003	60	Pre	1,877	1.40	2,628
407218	2204	1/28/2003	66	Pre	2,588	1.40	3,623
407347	2204	4/17/2003	69	Pre	3,554	1.40	4,975
407437	2204	7/1/2003	64	Pre	1,050	1.40	1,470
406860	2205	10/2/2002	61	Pre	2,950	1.40	4,130
407213	2205	3/26/2003	60	Pre	1,853	1.40	2,594
407214	2205	3/26/2003	57	Pre	1,668	1.40	2,335
407453	2205	6/23/2003	58	Pre	1,762	1.40	2,467
407691	2205	8/26/2003	63	Pre	3,322	1.40	4,651
407692	2205	8/26/2003	58	Pre	2,415	1.40	3,381
407167	3203	2/14/2003	61	Pre	884	1.40	1,238

Exhibit I Policy listing with Current and Revised premiums

Form Number - TQ-LTC-2000(VA)-R
Virginia Policyholders
Current Inforce
As of 06/30/2012

Policy Number	Plan Code	Issue Date	Issue Age	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
406805	3200	10/7/2002	61	Pre	663	1.40	928
406884	3200	12/12/2002	60	Pre	519	1.40	726
407119	3200	2/1/2003	65	Pre	1,149	1.40	1,608
407166	3200	4/17/2003	62	Pre	782	1.40	1,095
407219	3200	3/4/2003	82	Pre	4,427	1.40	6,198
407407	3200	6/5/2003	71	Pre	1,366	1.40	1,913

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.
Gregory S. Wilson, F.C.A.S.
Steven D. Bryson, F.S.A.
Bonnie S. Albritton, F.S.A.
Brian D. Rankin, F.S.A.
Wesley R. Campbell, F.S.A.
Jacqueline B. Lee, F.S.A.
Robert E. Gove, A.S.A.
J. Finn Knox-Seith, A.S.A.
Brian C. Stentz, A.S.A.
Jay W. Fuller, A.S.A.
Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)

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.

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

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

June 5, 2012

Re: Rate Increase Filing Submission
Teachers Protective Mutual Insurance Company
NAIC #: 69353, FEIN #: 23-1395696
Long Term Care Policy Form Series: 8800, 8810, 9606, 9610, 2000, & 4000

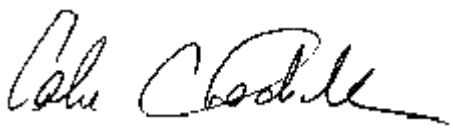
Dear Sir or Madam:

The enclosed actuarial memorandum is being submitted on behalf of Teachers Protective Mutual Life Insurance Company with regard to rate increases on the above policy forms and associated riders. In Virginia, we are proposing an increase of 25% for policies issued before October 2003 and 10% for newer issues, to be applied to the above policy series.

This is a rate increase request for 452 existing policies on the above listed forms. The company is no longer selling these forms. The rate increase is requested to bring premiums up to the level of expected claims and insure sufficient funding for future benefits.

Should you have further questions regarding this filing or require additional information do not hesitate to contact me by email at cchadick@lewisellis.com or by telephone at (972) 850-0850 collect.

Sincerely,



Cabe W. Chadick, F.S.A., M.A.A.A.
Consulting Actuary

Enclosures

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
116-118 North Prince Street, P.O. Box 597
Lancaster, PA 17608-0597
717-394-7156 FAX 717-394-7024

D. EDWARD YOUNG
PRESIDENT & CEO

April 17, 2012

To Whom It May Concern:

I hereby authorize the actuarial consulting firm Lewis & Ellis, Inc. to file rate increase memorandums for long term care policies on behalf of Teachers Protective Mutual Life Insurance Company.

This authorization is to be in effect from April 17, 2012 to April 16, 2013.

Sincerely,

D. Edward Young
President & CEO

Actuarial Memorandum - Virginia
Rate Increase
Policy Form Series: 8800, 8810, 9600, 9610, 2000

Scope and Purpose

The purpose of this actuarial memorandum is to provide information supporting a rate revision to the premiums for the Company's individual long term care forms. The memorandum is not to be used for any other purpose.

The proposed rate increase will apply to all these series of policy forms and associated riders. New business is no longer written on any of these series nor any other long term care policy forms. The Company effectively stopped writing new policies in all states in early 2005. There are 2,735 policies and $6,620,751 of annualized premium in-force nationwide as of September 30, 2011.

Premium Increase

Due to claims experience, the Company finds it necessary to propose a premium increase. This rate increase will apply only to in-force business as the policy form was discontinued for new sales. A seriatim list, in spreadsheet format and shown as Exhibit I, of current and proposed rates is included with this filing. We are proposing an increase of 25% that will be applied to base policies and riders for policies issued before October 1, 2003. An increase of 10% is being requested for policies issued after October 1, 2003. Subject to expected timing of regulatory approval, the requested increase shall be implemented with the first premium due on or after October 1, 2012.

Benefit Description

A description of benefits of the predominant policy form series, 9600, is shown in Exhibit II. The other policy form series provide similar long term care benefits and a detailed description of those benefits is available upon request. Also, a complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Renewability Clause

These policy forms are guaranteed renewable for the lifetime of the insured.

Applicability

The rates filed apply to only policies in force since no new sales will occur.

Morbidity, Mortality, and Lapses

Morbidity: For this line of business, at the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. While we were not able to establish that the TPM's LTC block had credible data from which to solely produce expected LTC claim costs, we were able to use other LTC claims data sources (e.g. SOA LTC Intercompany study) with which to produce a revised valuation morbidity basis. After performing the study and in consultation with the Department, a new valuation morbidity basis was established for the Company's contract reserves and pending claim reserves. This revised valuation morbidity basis is the basis for the projected claim costs as well as projected contract reserves (a.k.a. active life reserves ("ALR")).

Mortality: The mortality is the sex distinct 1983 GAM table.

Lapses: The projected voluntary lapse rates, separate from mortality decrements, are:

	Issue Age								
Duration	**47**	**52**	**57**	**62**	**67**	**72**	**77**	**82**	**87**
1	11.4%	11.4%	11.4%	11.4%	11.4%	14.1%	14.1%	14.8%	14.8%
2	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.1%	8.1%
3	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.1%	7.1%
4	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
5	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
6	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
7	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
8	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
9	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
10+	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%

Marketing Method

Agents and brokers marketed these individual policies.

Underwriting

These forms were subject to medical underwriting.

Premium Classes

The premium rates vary by issue age and selected benefit options (e.g. benefit period, elimination period, etc.). See Exhibit I for the current and proposed annual premium for each policy holder in Virginia.

Issue Age Range

The policy form was sold to adult issue ages 18 and over.

Area Factors

Not applicable; the policy form's rates do not vary by area.

History of Rate Adjustments

These long-term care policy form series have had prior rate increases:

Series	State	Rate Increase%	Implementation Date
9606			
	PA	0-30% (Avg. 23.8%)	June, 2001
	OH	"	"
	VA	"	June, 2002
	PA	32%	February, 2005
	OH	25%	March, 2006
	VA	30%	March, 2007
	PA		July, 2009
		11%	Issued before 9/16/2002
		15%	Issued on or after 9/16/2002
	OH		April, 2010
		17.2%	Issued before 2/1/2003
		20%	Issued on or after 2/1/2003
	VA		March, 2011
		15%	Issued before 10/1/2003
		0%	Issued on or after 10/1/2003
	PA	15%	April, 2011
2000		15%	April, 2006
	PA		July, 2009
		11%	Issued before 9/16/2002
		15%	Issued on or after 9/16/2002
	OH		April, 2010
		11%	Issued before 2/1/2003

		15%	Issued on or after 2/1/2003
	VA		March, 2011
		15%	Issued before 10/1/2003
		0%	Issued on or after 10/1/2003
	PA	15%	April, 2011
8810, 9610		25%	June, 2004
	PA		July, 2009
		11%	Issued before 9/16/2002
		15%	Issued on or after 9/16/2002
	OH		April, 2010
		11%	Issued before 2/1/2003
		15%	Issued on or after 2/1/2003
	VA		March, 2011
		15%	Issued before 10/1/2003
		0%	Issued on or after 10/1/2003
	PA	15%	April, 2011
8800, 4000			
	PA		July, 2009
		11%	Issued before 9/16/2002
		15%	Issued on or after 9/16/2002
	OH		April, 2010
		11%	Issued before 2/1/2003
		15%	Issued on or after 2/1/2003
	VA		March, 2011
		15%	Issued before 10/1/2003
		0%	Issued on or after 10/1/2003
	PA	15%	April, 2011

Average Annual Premium

The average annualized premium by state as of September 30, 2011, including policy riders:

State	Annualized Premium	Policy Count	Average Annualized Premium Before	After
Ohio	$199,672	91	$2,194	$2,668
Pennsylvania	5,136,286	2,196	2,339	2,573
Virginia	1,363,122	452	3,016	3,760
Total	6,699,080	2,739	2,446	2,772

The average annualized premium by form as of September 30, 2011, including policy riders:

Form	Annualized Premium	Policy Count	Average Annualized Premium Before	After
8800	$143,230	107	$1,339	$1,476
9606	5,182,727	1,988	2,607	2,966
2000	1,049,008	445	2,357	2,637
4000	26,113	12	2,176	2,394
8810 & 9610	298,003	187	1,594	1,795
Total	6,699,080	2,739	2,446	2,772

Active Life Reserves

Active life reserves were not included in any loss ratio calculations below. The existing contract reserve factors are established by the following:

- Method: one-year full preliminary term (FPT) period.
- Valuation rate: 4.5% to 5.0%, depending on the year of issue.
- Terminations: Mortality is based on 1983 GAM Sex-distinct. In addition, pricing lapse rates of 8% for the first four years and 4% thereafter, subject to the following restrictions: (i) for policy years 1 through 4, the lesser of 80% of the pricing voluntary lapse rates and 8% and (ii) for policy years 5+ the lesser of 100% of the pricing voluntary lapse rates and 4%. We have tested this termination basis against slightly different requirements for older issues and find the above basis to be consistent if not more conservative, especially with the 5% morbidity load.
- Morbidity basis: Based on the claim incidence rates and claim continuance rate as developed directly from the claim cost study performed at the request of the Pennsylvania Department of Insurance, the domicile regulator of the company. A 5% load is also applied. At the request of the Pennsylvania Department of Insurance, Lewis & Ellis, Inc. was engaged in late 2005 to study this block's claim incidence and termination rates as a potential and credible basis for revised valuation morbidity basis. After performing the study and in consultation with the Department, this study produced a new valuation morbidity basis.

Claim Reserves

The PA-requested LTC claim cost study, which produced claim continuance rates, was also applied to calculate pending claim reserves (a.k.a. present value of amounts not yet due ("PVAYND")) for ongoing LTC claims. The IBNR and loss adjustment expense ("LAE") amounts for individual LTC policies are estimated by using a loss ratio approach. The loss ratios, applied at least to the most recent six incurral months, are reasonable if not conservative in view of (a) hindsight historical loss ratios and/or (b) retrospective testing of combined prior IBNR and pending reserve levels for recent valuation dates.

The total IBNR and LAE claim reserve as of September 30, 2011 applicable to this nationwide block of business was $2,164,687. The total pending reserve is $10,355,639.

Trend Assumptions

For our claim projections, we have set a trend assumption at 0% per annum through the end of the proposed rating period. We have also conservatively assumed no insurance trend assumption. The aging effect, or trend, directly results from the underlying assumed morbidity basis.

Minimum Required Loss Ratio

Dominant portions of the Virginia policies were sold prior to the enactment of the NAIC Model LTC Rate Stability Act. For these policies, the minimum required loss ratio is 60%. Exhibit IV demonstrates compliance with this requirement for Virginia policies sold prior to Virginia's October 1, 2003 implementation of the NAIC Model LTC Rate Stability Act.

For those policies sold afterwards, premium rate schedule increases (if any) shall be calculated so 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:

- The accumulated value of the initial earned premium times 58%;
- 85% of the accumulated value of prior premium rate schedule increases on an earned basis;
- The present value of future projected initial earned premiums times 58%; and
- 85% of the present value of future projected premiums not in this subsection on an earned basis.

Though the above standards apply to two different sets of policies within the impacted policy form series, we will show compliance with both requirements on a combined basis.

Exhibit V VA illustratively shows the calculation, presuming no rate increase, of this requirement for Virginia policies sold after Virginia's October 1, 2003 implementation of the NAIC Model LTC Rate Stability Act. Exhibit V shows this illustrative calculation on a

nationwide basis for policies sold after their respective states Rate Stability Act implementation dates.

Experience on the Form

Exhibit III also shows premium, claim and reserve information from the first issuance of the forms through 9/30/2011. This is nationwide data that includes all states. Exhibit III VA shows Virginia-only past experience, which we consider to have as much credibility as the Company's nationwide block for determining whether benefits are reasonable in relation to premiums.

Anticipated Loss Ratio

The attached Exhibit III shows for nationwide experience that with the proposed rate increase, the Anticipated Lifetime Loss Ratio, with interest adjustment, is 104.1% for all policies nationwide. Without a rate increase, the ALR is 116.0%. The attached Exhibit III VA shows for Virginia-only experience that with the proposed rate increase, the Anticipated Lifetime Loss Ratio, with interest adjustment, is 85.7% for all Virginia policies. Without a rate increase, the ALR is 102.1%. The Anticipated Loss Ratio is defined to be the present value of projected incurred claims, with the impact of changes in active life reserves, divided by the present value of projected earned premiums. A discount rate of 5.0% was chosen to comply with the VA DOI's request to use the same discount rate from the original pricing. The projection period is through 2036.

The attached Exhibit VI shows the nationwide projection with earned premiums restated on the nationwide current rate level. Exhibit VI VA is the Virginia-only projection with earned premiums restated on the Virginia Current rate level.

Lifetime Loss Ratio

The Nationwide expected lifetime loss ratio ("LLR"), after the proposed rate increase, is 76.3%. Without the increase, the LLR is 78.9% (see Exhibit III). The Lifetime Loss Ratio is defined to be the sum of the accumulated historical incurred claims and the present value of projected incurred claims, divided by the sum of the accumulated historical earned premiums and the present value of projected earned premiums. With the inclusion of active life reserves, the expected lifetime loss ratio becomes 90.7% with the rate increase and 93.9% without the increase. The present value calculation incorporates explicit assumptions for interest, lapses, trend, aging, and adverse selection.

For Virginia business only, the expected LLR is 81.9% after the rate increase or 86.5% without. Including active life reserves the LLR becomes 92.1% with the rate increase or 97.6% without.

Proposed Effective Date

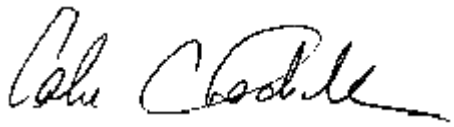
The proposed effective date for the rate increase, subject to timeline for the approval process from Virginia, is July 1, 2012. The revised rate will apply to all premiums due on and after that date. New business rate changes are not applicable as the Company no longer sells long term care policies.

Certification

I certify that I am qualified to render this opinion under the qualification standards promulgated by the Actuarial Standards Board. I have taken into consideration the Company's policy design, underwriting, and claims adjudication practices.

I certify that to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of the states in which the product was sold and that the benefits provided are reasonable in relation to the proposed premiums because we expect the policy form to continue to meet or exceed minimum loss ratio requirements.

LEWIS & ELLIS, INC.



Cabe W. Chadick, F.S.A., M.A.A.A.
Lewis & Ellis, inc., Actuaries & Consultants

April 16, 2012

ATTACHMENTS

Exhibit I Current Virginia Annual Premiums – Current and Revised

Exhibit II Policy Form & Benefits

Exhibit III Nationwide and Virginia-only Experience (Historical and Anticipated)

Exhibit IV Nationwide and Virginia-only Experience (Historical and Anticipated Pre October 1, 2003 issues)

Exhibit V Nationwide and Virginia-only Experience (Historical and Anticipated Post October 1, 2003 issues)

Exhibit VI Nationwide and Virginia-only Experience on the Current Rate Level

Exhibit VII Previously approved policyholder communication letters.

A) Policyholder notification of rate increase.
B) Confirmation of conversion to paid-up contingent non-forfeiture.
C) Confirmation of reduction in benefits in order to reduce the premium increase.

Exhibit I Policy listing with Current and Revised premiums

Form Number - H880-LTC
Virginia Policyholders
Current Inforce
As of 09/30/2011

Policy Number	Plan Code	Issue Date	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
H257495	8800	3/7/1996	Pre	860	1.25	1,075
H258181	8800	6/13/1996	Pre	690	1.25	863

Exhibit I Policy listing with Current and Revised premiums

Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 09/30/2011

Policy Number	Plan Code	Issue Date	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
400068	9606	10/25/1999	Pre	1,262	1.25	1,578
400069	9606	10/25/1999	Pre	1,214	1.25	1,518
400454	9606	12/28/1999	Pre	3,027	1.25	3,783
400537	9606	12/13/1999	Pre	2,988	1.25	3,735
400540	9606	12/13/1999	Pre	2,104	1.25	2,630
400728	9606	2/1/2000	Pre	2,689	1.25	3,362
400812	9606	1/13/2000	Pre	3,227	1.25	4,034
400814	9606	1/13/2000	Pre	3,476	1.25	4,345
400864	9606	1/14/2000	Pre	1,600	1.25	2,000
400879	9606	2/23/2000	Pre	3,925	1.25	4,906
401238	9606	4/15/2000	Pre	4,296	1.25	5,370
401245	9606	2/14/2000	Pre	2,391	1.25	2,988
401246	9606	2/14/2000	Pre	2,151	1.25	2,689
401318	9606	2/22/2000	Pre	4,282	1.25	5,353
401319	9606	5/1/2000	Pre	5,319	1.25	6,649
401653	9606	5/28/2000	Pre	2,880	1.25	3,600
401756	9606	4/6/2000	Pre	2,630	1.25	3,287
401889	9606	4/19/2000	Pre	11,330	1.25	14,162
401929	9606	4/13/2000	Pre	7,040	1.25	8,800
401958	9606	4/26/2000	Pre	2,104	1.25	2,630
402113	9606	5/11/2000	Pre	3,108	1.25	3,885
402339	9606	6/6/2000	Pre	4,868	1.25	6,085
402560	9606	8/14/2000	Pre	7,454	1.25	9,317
402705	9606	9/1/2000	Pre	2,216	1.25	2,769
402826	9606	10/8/2000	Pre	4,255	1.25	5,319
402827	9606	10/22/2000	Pre	2,391	1.25	2,988
402871	9606	10/15/2000	Pre	2,391	1.25	2,988
402875	9606	10/2/2000	Pre	5,143	1.25	6,428
403040	9606	9/28/2000	Pre	3,923	1.25	4,904
403041	9606	9/28/2000	Pre	2,740	1.25	3,425
403096	9606	10/20/2000	Pre	1,633	1.25	2,041
403316	9606	11/24/2000	Pre	4,255	1.25	5,319
403317	9606	11/24/2000	Pre	3,788	1.25	4,735
403373	9606	1/2/2001	Pre	10,094	1.25	12,618
403430	9606	11/1/2000	Pre	1,377	1.25	1,721
403431	9606	11/1/2000	Pre	1,530	1.25	1,912
403444	9606	12/28/2000	Pre	4,359	1.25	5,449
403970	9606	2/6/2001	Pre	2,317	1.25	2,897
404015	9606	3/15/2001	Pre	6,336	1.25	7,920
404016	9606	3/15/2001	Pre	6,781	1.25	8,477
404088	9606	2/16/2001	Pre	2,693	1.25	3,367
404089	9606	2/16/2001	Pre	1,841	1.25	2,301
404316	9606	3/20/2001	Pre	2,391	1.25	2,988
404479	9606	5/1/2001	Pre	2,391	1.25	2,988
404481	9606	5/1/2001	Pre	2,466	1.25	3,083

Exhibit I Policy listing with Current and Revised premiums

Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 09/30/2011

Policy Number	Plan Code	Issue Date	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
404644	9606	4/23/2001	Pre	884	1.25	1,105
404645	9606	4/23/2001	Pre	982	1.25	1,228
404721	9606	6/1/2001	Pre	3,067	1.25	3,833
404744	9606	7/18/2001	Pre	9,456	1.25	11,820
404751	9606	6/1/2001	Pre	1,633	1.25	2,041
404752	9606	6/1/2001	Pre	3,875	1.25	4,844
404755	9606	7/1/2001	Pre	4,693	1.25	5,866
404938	9606	8/1/2001	Pre	2,631	1.25	3,288
405061	9606	9/1/2001	Pre	1,796	1.25	2,245
405083	9606	8/6/2001	Pre	1,331	1.25	1,663
405084	9606	8/6/2001	Pre	1,390	1.25	1,738
405093	9606	8/1/2001	Pre	1,930	1.25	2,413
405137	9606	8/27/2001	Pre	6,475	1.25	8,094
405248	9606	10/15/2001	Pre	1,723	1.25	2,154
405330	9606	12/15/2001	Pre	2,740	1.25	3,425
405344	9606	10/22/2001	Pre	962	1.25	1,203
405732	9606	1/18/2002	Pre	1,628	1.25	2,035
405763	9606	3/1/2002	Pre	2,454	1.25	3,067
405764	9606	2/1/2002	Pre	2,787	1.25	3,484
405765	9606	2/1/2002	Pre	2,391	1.25	2,988
405816	9606	2/5/2002	Pre	3,409	1.25	4,262
405819	9606	2/5/2002	Pre	2,740	1.25	3,425
406026	9606	4/15/2002	Pre	2,979	1.25	3,723
406181	9606	5/24/2002	Pre	4,234	1.25	5,292
406245	9606	6/3/2002	Pre	4,962	1.25	6,202
406252	9606	7/18/2002	Pre	4,255	1.25	5,319
406253	9606	7/18/2002	Pre	4,359	1.25	5,449
406255	9606	6/9/2002	Pre	4,717	1.25	5,896
406304	9606	7/15/2002	Pre	5,833	1.25	7,291
406305	9606	7/15/2002	Pre	4,717	1.25	5,896
406552	9606	8/23/2002	Pre	5,319	1.25	6,649
H263208	9606	1/16/1998	Pre	1,063	1.25	1,328
H263209	9606	3/1/1998	Pre	2,505	1.25	3,131
H263404	9606	2/1/1998	Pre	3,122	1.25	3,903
H263550	9606	1/7/1998	Pre	5,305	1.25	6,631
H263663	9606	2/5/1998	Pre	5,023	1.25	6,279
H263997	9606	2/3/1998	Pre	4,076	1.25	5,094
H264125	9606	4/1/1998	Pre	1,924	1.25	2,405
H264233	9606	4/1/1998	Pre	2,699	1.25	3,373
H264359	9606	5/23/1998	Pre	3,788	1.25	4,735
H264531	9606	4/1/1998	Pre	7,040	1.25	8,800
H264533	9606	4/15/1998	Pre	2,391	1.25	2,988
H264546	9606	4/7/1998	Pre	4,469	1.25	5,586
H264681	9606	4/3/1998	Pre	1,858	1.25	2,323
H264700	9606	5/15/1998	Pre	3,256	1.25	4,070

Exhibit I Policy listing with Current and Revised premiums

Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 09/30/2011

Policy Number	Plan Code	Issue Date	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
H264838	9606	4/23/1998	Pre	3,097	1.25	3,871
H264902	9606	6/20/1998	Pre	2,483	1.25	3,104
H264941	9606	4/28/1998	Pre	3,122	1.25	3,903
H264980	9606	4/22/1998	Pre	2,391	1.25	2,988
H265178	9606	4/23/1998	Pre	5,178	1.25	6,472
H265504	9606	6/10/1998	Pre	2,391	1.25	2,988
H265572	9606	5/27/1998	Pre	5,894	1.25	7,368
H265610	9606	7/20/1998	Pre	6,113	1.25	7,642
H265719	9606	9/1/1998	Pre	2,630	1.25	3,287
H265738	9606	7/18/1998	Pre	4,118	1.25	5,147
H265751	9606	7/25/1998	Pre	3,788	1.25	4,735
H265843	9606	9/1/1998	Pre	4,469	1.25	5,586
H265844	9606	7/16/1998	Pre	5,178	1.25	6,472
H265872	9606	7/1/1998	Pre	3,841	1.25	4,801
H266009	9606	9/1/1998	Pre	2,589	1.25	3,236
H266190	9606	8/1/1998	Pre	2,391	1.25	2,988
H266354	9606	8/5/1998	Pre	2,391	1.25	2,988
H266378	9606	8/4/1998	Pre	2,086	1.25	2,607
H266672	9606	8/13/1998	Pre	1,796	1.25	2,245
H266680	9606	11/6/1998	Pre	2,086	1.25	2,607
H266749	9606	8/28/1998	Pre	1,841	1.25	2,301
H266868	9606	7/21/1998	Pre	6,336	1.25	7,920
H266912	9606	11/1/1998	Pre	4,542	1.25	5,677
H266984	9606	8/15/1998	Pre	5,857	1.25	7,321
H267093	9606	9/18/1998	Pre	1,473	1.25	1,841
H267223	9606	11/25/1998	Pre	2,391	1.25	2,988
H267282	9606	11/1/1998	Pre	3,788	1.25	4,735
H267338	9606	10/26/1998	Pre	2,645	1.25	3,306
H267339	9606	10/26/1998	Pre	1,710	1.25	2,138
H267359	9606	12/1/1998	Pre	2,387	1.25	2,983
H267360	9606	12/1/1998	Pre	1,994	1.25	2,493
H267361	9606	10/27/1998	Pre	3,293	1.25	4,117
H267633	9606	10/21/1998	Pre	1,924	1.25	2,405
H267661	9606	10/14/1998	Pre	3,091	1.25	3,863
H267880	9606	12/9/1998	Pre	6,356	1.25	7,945
H267969	9606	12/21/1998	Pre	1,889	1.25	2,361
H267975	9606	12/21/1998	Pre	2,099	1.25	2,624
H268001	9606	2/1/1999	Pre	718	1.25	898
H268045	9606	1/19/1999	Pre	1,049	1.25	1,312
H268046	9606	1/19/1999	Pre	1,611	1.25	2,013
H268125	9606	1/20/1999	Pre	5,894	1.25	7,368
H268126	9606	1/18/1999	Pre	2,391	1.25	2,988
H268191	9606	3/1/1999	Pre	1,702	1.25	2,127
H268261	9606	2/28/1999	Pre	2,740	1.25	3,425
H268266	9606	1/18/1999	Pre	3,586	1.25	4,482

Exhibit I Policy listing with Current and Revised premiums

Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 09/30/2011

Policy Number	Plan Code	Issue Date	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
H268409	9606	2/10/1999	Pre	3,097	1.25	3,871
H268471	9606	4/10/1999	Pre	2,395	1.25	2,994
H268522	9606	2/24/1999	Pre	1,924	1.25	2,405
H268691	9606	2/26/1999	Pre	2,391	1.25	2,988
H268798	9606	5/1/1999	Pre	4,126	1.25	5,158
H268803	9606	5/8/1999	Pre	2,873	1.25	3,592
H268845	9606	5/4/1999	Pre	2,391	1.25	2,988
H269040	9606	5/1/1999	Pre	8,603	1.25	10,754
H269106	9606	4/1/1999	Pre	4,167	1.25	5,209
H269171	9606	4/4/1999	Pre	3,429	1.25	4,286
H269219	9606	4/6/1999	Pre	2,391	1.25	2,988
H269415	9606	6/1/1999	Pre	6,086	1.25	7,608
H269474	9606	6/1/1999	Pre	2,391	1.25	2,988
H269488	9606	4/15/1999	Pre	10,319	1.25	12,898
H269531	9606	5/1/1999	Pre	5,319	1.25	6,649
H269548	9606	5/28/1999	Pre	4,928	1.25	6,160
H269689	9606	5/20/1999	Pre	3,541	1.25	4,426
H269793	9606	6/1/1999	Pre	1,894	1.25	2,368
H270014	9606	7/15/1999	Pre	4,233	1.25	5,291
H270087	9606	7/28/1999	Pre	4,106	1.25	5,133
H270234	9606	6/23/1999	Pre	5,012	1.25	6,265
H270244	9606	7/13/1999	Pre	3,871	1.25	4,839
H270307	9606	7/27/1999	Pre	2,391	1.25	2,988
H270469	9606	7/28/1999	Pre	1,924	1.25	2,405
H270572	9606	8/1/1999	Pre	1,331	1.25	1,663
H270587	9606	8/15/1999	Pre	6,801	1.25	8,501
H270604	9606	8/18/1999	Pre	4,106	1.25	5,133
H270612	9606	7/14/1999	Pre	2,151	1.25	2,689
H270666	9606	9/21/1999	Pre	2,869	1.25	3,586
H270667	9606	9/1/1999	Pre	1,599	1.25	1,999
H270777	9606	10/1/1999	Pre	1,224	1.25	1,531
H270792	9606	9/1/1999	Pre	1,656	1.25	2,070
H270820	9606	9/1/1999	Pre	4,010	1.25	5,012
H270890	9606	9/21/1999	Pre	4,106	1.25	5,133
H270917	9606	11/1/1999	Pre	2,317	1.25	2,897
H270942	9606	9/21/1999	Pre	4,106	1.25	5,133
H271002	9606	9/22/1999	Pre	3,073	1.25	3,841
H271068	9606	11/1/1999	Pre	3,841	1.25	4,801
H271208	9606	10/14/1999	Pre	3,586	1.25	4,482
H271255	9606	10/21/1999	Pre	4,717	1.25	5,896
H271420	9606	11/4/1999	Pre	4,645	1.25	5,807
H400050	9606	9/20/1999	Pre	4,266	1.25	5,332
H400165	9606	10/27/1999	Pre	3,817	1.25	4,771
400234	9607	12/13/1999	Pre	2,839	1.25	3,549
400236	9607	12/13/1999	Pre	3,468	1.25	4,336

Exhibit I Policy listing with Current and Revised premiums

Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 09/30/2011

Policy Number	Plan Code	Issue Date	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
400319	9607	1/11/2000	Pre	1,437	1.25	1,796
400461	9607	2/1/2000	Pre	2,955	1.25	3,693
400536	9607	2/10/2000	Pre	3,226	1.25	4,033
400727	9607	1/6/2000	Pre	4,290	1.25	5,362
401150	9607	3/1/2000	Pre	2,352	1.25	2,940
401234	9607	4/1/2000	Pre	3,861	1.25	4,826
401247	9607	2/17/2000	Pre	2,352	1.25	2,940
401462	9607	4/11/2000	Pre	978	1.25	1,223
401537	9607	3/19/2000	Pre	2,239	1.25	2,799
401539	9607	3/19/2000	Pre	2,157	1.25	2,697
402018	9607	3/19/2000	Pre	4,321	1.25	5,402
402341	9607	6/16/2000	Pre	2,449	1.25	3,061
402353	9607	5/21/2000	Pre	2,695	1.25	3,369
402355	9607	5/21/2000	Pre	2,071	1.25	2,589
402452	9607	8/1/2000	Pre	1,458	1.25	1,823
402687	9607	7/25/2000	Pre	1,938	1.25	2,423
402690	9607	7/28/2000	Pre	6,118	1.25	7,647
402700	9607	8/23/2000	Pre	4,908	1.25	6,135
402731	9607	8/8/2000	Pre	1,613	1.25	2,016
402818	9607	9/25/2000	Pre	4,122	1.25	5,152
402865	9607	9/2/2000	Pre	1,866	1.25	2,332
402920	9607	9/13/2000	Pre	3,242	1.25	4,052
403099	9607	8/13/2000	Pre	2,116	1.25	2,646
403100	9607	11/22/2000	Pre	2,593	1.25	3,242
403269	9607	1/1/2001	Pre	2,157	1.25	2,697
403293	9607	11/6/2000	Pre	2,940	1.25	3,675
403414	9607	11/10/2000	Pre	3,107	1.25	3,883
403481	9607	11/16/2000	Pre	2,701	1.25	3,377
403572	9607	12/1/2000	Pre	2,116	1.25	2,646
403575	9607	12/4/2000	Pre	1,914	1.25	2,392
403608	9607	12/26/2000	Pre	4,934	1.25	6,167
403610	9607	12/4/2000	Pre	2,116	1.25	2,646
403611	9607	12/4/2000	Pre	2,352	1.25	2,940
403650	9607	12/28/2000	Pre	2,701	1.25	3,377
403662	9607	12/19/2000	Pre	2,978	1.25	3,723
403834	9607	1/23/2001	Pre	3,610	1.25	4,513
404113	9607	4/16/2001	Pre	2,235	1.25	2,793
404236	9607	2/20/2001	Pre	1,709	1.25	2,136
404274	9607	1/16/2001	Pre	2,904	1.25	3,629
404275	9607	3/14/2001	Pre	1,726	1.25	2,157
404306	9607	1/28/2001	Pre	2,955	1.25	3,694
404307	9607	4/1/2001	Pre	2,478	1.25	3,097
404624	9607	6/25/2001	Pre	3,920	1.25	4,900
404625	9607	6/25/2001	Pre	3,867	1.25	4,834
404685	9607	3/28/2001	Pre	4,177	1.25	5,222

Exhibit I Policy listing with Current and Revised premiums

Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 09/30/2011

Policy Number	Plan Code	Issue Date	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
404732	9607	6/1/2001	Pre	4,351	1.25	5,439
404739	9607	4/19/2001	Pre	1,410	1.25	1,763
404816	9607	7/15/2001	Pre	7,424	1.25	9,280
404909	9607	7/1/2001	Pre	1,612	1.25	2,015
404910	9607	7/1/2001	Pre	1,451	1.25	1,814
405045	9607	7/28/2001	Pre	3,107	1.25	3,883
405082	9607	9/1/2001	Pre	3,712	1.25	4,640
405098	9607	9/1/2001	Pre	1,536	1.25	1,921
405112	9607	8/15/2001	Pre	863	1.25	1,078
405113	9607	9/15/2001	Pre	857	1.25	1,072
405121	9607	8/23/2001	Pre	2,904	1.25	3,629
405122	9607	8/23/2001	Pre	2,352	1.25	2,940
405204	9607	10/1/2001	Pre	2,904	1.25	3,629
405371	9607	12/1/2001	Pre	1,681	1.25	2,101
405372	9607	11/1/2001	Pre	980	1.25	1,224
405382	9607	9/22/2001	Pre	1,973	1.25	2,467
405434	9607	9/10/2001	Pre	1,399	1.25	1,749
405861	9607	3/1/2002	Pre	2,694	1.25	3,367
405919	9607	2/26/2002	Pre	3,020	1.25	3,775
405961	9607	4/16/2002	Pre	1,697	1.25	2,121
405969	9607	5/1/2002	Pre	3,226	1.25	4,033
406083	9607	3/28/2002	Pre	2,431	1.25	3,039
406090	9607	4/5/2002	Pre	3,226	1.25	4,033
406277	9607	8/1/2002	Pre	952	1.25	1,190
406333	9607	6/14/2002	Pre	1,907	1.25	2,383
406334	9607	6/14/2002	Pre	1,630	1.25	2,037
406344	9607	6/12/2002	Pre	3,270	1.25	4,087
406345	9607	6/12/2002	Pre	2,701	1.25	3,377
406373	9607	8/1/2002	Pre	1,489	1.25	1,861
H264942	9607	5/1/1998	Pre	4,290	1.25	5,362
H265017	9607	5/5/1998	Pre	3,226	1.25	4,033
H265067	9607	5/21/1998	Pre	3,232	1.25	4,039
H265071	9607	5/7/1998	Pre	3,226	1.25	4,033
H265971	9607	8/1/1998	Pre	7,904	1.25	9,880
H266265	9607	6/19/1998	Pre	3,670	1.25	4,588
H266367	9607	8/13/1998	Pre	3,226	1.25	4,033
H266673	9607	8/13/1998	Pre	2,118	1.25	2,648
H266869	9607	10/1/1998	Pre	1,914	1.25	2,392
H266913	9607	10/1/1998	Pre	4,468	1.25	5,585
H267001	9607	12/1/1998	Pre	2,352	1.25	2,940
H267153	9607	12/1/1998	Pre	4,626	1.25	5,783
H267283	9607	10/16/1998	Pre	4,194	1.25	5,243
H267411	9607	11/18/1998	Pre	2,492	1.25	3,115
H267794	9607	1/3/1999	Pre	2,735	1.25	3,419
H267882	9607	1/5/1999	Pre	2,116	1.25	2,645

Exhibit I Policy listing with Current and Revised premiums

Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 09/30/2011

Policy Number	Plan Code	Issue Date	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
H267883	9607	11/28/1998	Pre	5,147	1.25	6,433
H267919	9607	1/2/1999	Pre	5,164	1.25	6,455
H268014	9607	1/13/1999	Pre	3,226	1.25	4,033
H268243	9607	4/1/1999	Pre	2,351	1.25	2,939
H268455	9607	3/8/1999	Pre	1,811	1.25	2,263
H268524	9607	2/26/1999	Pre	1,919	1.25	2,399
H268525	9607	2/26/1999	Pre	2,132	1.25	2,665
H268890	9607	4/1/1999	Pre	1,175	1.25	1,469
H269087	9607	5/1/1999	Pre	3,440	1.25	4,300
H269195	9607	4/3/1999	Pre	3,997	1.25	4,996
H269197	9607	1/28/1999	Pre	2,842	1.25	3,552
H269266	9607	4/15/1999	Pre	2,071	1.25	2,589
H269354	9607	5/5/1999	Pre	6,512	1.25	8,140
H269355	9607	5/3/1999	Pre	3,226	1.25	4,033
H269364	9607	5/1/1999	Pre	2,116	1.25	2,646
H269465	9607	4/2/1999	Pre	1,224	1.25	1,530
H269688	9607	6/5/1999	Pre	6,333	1.25	7,916
H269824	9607	6/7/1999	Pre	1,164	1.25	1,455
H269869	9607	6/8/1999	Pre	2,680	1.25	3,350
H270021	9607	7/1/1999	Pre	4,304	1.25	5,380
H270241	9607	9/15/1999	Pre	1,394	1.25	1,742
H270576	9607	9/1/1999	Pre	2,157	1.25	2,697
H270594	9607	9/1/1999	Pre	1,809	1.25	2,261
H270623	9607	8/23/1999	Pre	2,223	1.25	2,779
H270793	9607	8/16/1999	Pre	4,180	1.25	5,224
H270803	9607	10/1/1999	Pre	3,020	1.25	3,775
H270915	9607	10/1/1999	Pre	2,116	1.25	2,646
H270916	9607	10/1/1999	Pre	2,352	1.25	2,940
H271298	9607	10/12/1999	Pre	2,352	1.25	2,940
400317	9608	12/1/1999	Pre	4,159	1.25	5,199
400572	9608	12/18/1999	Pre	4,747	1.25	5,933
400816	9608	3/3/2000	Pre	5,749	1.25	7,187
401250	9608	2/4/2000	Pre	3,743	1.25	4,679
401416	9608	3/6/2000	Pre	5,399	1.25	6,749
401751	9608	4/3/2000	Pre	2,885	1.25	3,607
401948	9608	5/15/2000	Pre	3,209	1.25	4,011
401957	9608	5/13/2000	Pre	2,401	1.25	3,001
402114	9608	6/10/2000	Pre	4,117	1.25	5,147
402115	9608	6/10/2000	Pre	5,485	1.25	6,857
402191	9608	7/1/2000	Pre	2,281	1.25	2,851
402196	9608	7/1/2000	Pre	4,047	1.25	5,058
402866	9608	9/5/2000	Pre	2,861	1.25	3,576
402867	9608	9/6/2000	Pre	10,653	1.25	13,317
402950	9608	10/17/2000	Pre	2,309	1.25	2,886
403294	9608	11/6/2000	Pre	3,787	1.25	4,733

Exhibit I Policy listing with Current and Revised premiums

Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 09/30/2011

Policy Number	Plan Code	Issue Date	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
403592	9608	12/5/2000	Pre	3,183	1.25	3,979
403593	9608	12/5/2000	Pre	3,537	1.25	4,421
403721	9608	1/15/2001	Pre	4,062	1.25	5,077
404762	9608	6/1/2001	Pre	5,944	1.25	7,430
404802	9608	6/1/2001	Pre	4,159	1.25	5,199
404828	9608	6/4/2001	Pre	2,659	1.25	3,323
404872	9608	8/1/2001	Pre	2,146	1.25	2,683
404873	9608	8/1/2001	Pre	2,385	1.25	2,981
404985	9608	7/25/2001	Pre	4,767	1.25	5,959
405314	9608	9/7/2001	Pre	3,301	1.25	4,126
405402	9608	11/16/2001	Pre	3,851	1.25	4,814
405404	9608	1/11/2002	Pre	2,650	1.25	3,312
405632	9608	1/18/2002	Pre	3,576	1.25	4,470
405705	9608	1/23/2002	Pre	3,074	1.25	3,843
405858	9608	2/16/2002	Pre	1,585	1.25	1,981
405859	9608	4/14/2002	Pre	1,978	1.25	2,472
405920	9608	1/21/2002	Pre	5,649	1.25	7,062
405960	9608	4/16/2002	Pre	2,442	1.25	3,052
406082	9608	3/28/2002	Pre	2,274	1.25	2,842
406108	9608	4/4/2002	Pre	5,659	1.25	7,074
406243	9608	4/28/2002	Pre	6,514	1.25	8,142
406428	9608	7/16/2002	Pre	4,358	1.25	5,447
406457	9608	7/24/2002	Pre	2,869	1.25	3,586
H265068	9608	5/16/1998	Pre	5,671	1.25	7,088
H265596	9608	7/15/1998	Pre	3,566	1.25	4,457
H265834	9608	7/10/1998	Pre	2,862	1.25	3,577
H265835	9608	7/10/1998	Pre	3,336	1.25	4,170
H266000	9608	7/15/1998	Pre	1,863	1.25	2,328
H266001	9608	7/15/1998	Pre	2,207	1.25	2,758
H266266	9608	9/1/1998	Pre	3,327	1.25	4,159
H267321	9608	9/24/1998	Pre	3,861	1.25	4,826
H267487	9608	12/1/1998	Pre	4,159	1.25	5,199
H267879	9608	12/9/1998	Pre	2,009	1.25	2,512
H267917	9608	1/5/1999	Pre	3,576	1.25	4,470
H268201	9608	1/27/1999	Pre	1,374	1.25	1,717
H268229	9608	3/7/1999	Pre	2,659	1.25	3,323
H268327	9608	2/8/1999	Pre	2,635	1.25	3,294
H268726	9608	2/27/1999	Pre	2,266	1.25	2,833
H269365	9608	4/23/1999	Pre	7,280	1.25	9,100
H270113	9608	8/1/1999	Pre	3,537	1.25	4,421
H270165	9608	7/7/1999	Pre	1,960	1.25	2,451
H270263	9608	9/1/1999	Pre	4,159	1.25	5,199
H270687	9608	10/1/1999	Pre	6,149	1.25	7,686
400883	9610	1/10/2000	Pre	1,748	1.25	2,185
401321	9610	4/20/2000	Pre	791	1.25	989

Exhibit I Policy listing with Current and Revised premiums

Form Number - QH-9606-LTC-APC
Virginia Policyholders
Current Inforce
As of 09/30/2011

Policy Number	Plan Code	Issue Date	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
401962	9610	4/27/2000	Pre	2,300	1.25	2,875
404062	9610	2/15/2001	Pre	1,610	1.25	2,013
404557	9610	4/17/2001	Pre	1,265	1.25	1,581
404558	9610	4/17/2001	Pre	1,149	1.25	1,436
404974	9610	7/2/2001	Pre	1,245	1.25	1,556
405179	9610	9/7/2001	Pre	3,197	1.25	3,996
405368	9610	12/7/2001	Pre	2,611	1.25	3,263
406935	9610	2/1/2003	Pre	2,415	1.25	3,019
406936	9610	2/1/2003	Pre	2,337	1.25	2,921
407352	9610	4/21/2003	Pre	1,277	1.25	1,596
407360	9610	6/20/2003	Pre	1,550	1.25	1,938
407832	9610	11/6/2003	Post	302	1.10	332
407833	9610	11/6/2003	Post	210	1.10	231
408351	9610	6/9/2004	Post	799	1.10	879
H263671	9610	2/12/1998	Pre	1,449	1.25	1,811
H265073	9610	5/13/1998	Pre	2,300	1.25	2,875
H265547	9610	6/3/1998	Pre	2,753	1.25	3,441
H265780	9610	6/24/1998	Pre	1,277	1.25	1,596
H266739	9610	9/9/1998	Pre	1,449	1.25	1,811
H267095	9610	10/1/1998	Pre	1,656	1.25	2,070
H267228	9610	10/13/1998	Pre	1,748	1.25	2,185
H267538	9610	12/1/1998	Pre	1,574	1.25	1,968
H267826	9610	12/16/1998	Pre	1,955	1.25	2,444
H268408	9610	2/10/1999	Pre	1,470	1.25	1,837
H269168	9610	4/14/1999	Pre	725	1.25	906
H269200	9610	5/1/1999	Pre	1,021	1.25	1,276
H270285	9610	7/8/1999	Pre	1,840	1.25	2,300
H270573	9610	8/1/1999	Pre	1,149	1.25	1,436
H271600	9610	1/6/2000	Pre	1,104	1.25	1,380
407057	9611	12/28/2002	Pre	2,013	1.25	2,516
H270903	9611	10/8/1999	Pre	1,760	1.25	2,199

Exhibit I Policy listing with Current and Revised premiums

Form Number - TNQ-LTC-2000(VA)
Virginia Policyholders
Current Inforce
As of 09/30/2011

Policy Number	Plan Code	Issue Date	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
406744	2200	10/28/2002	Pre	2,339	1.25	2,924
406877	2200	12/20/2002	Pre	1,392	1.25	1,739
407608	2200	8/19/2003	Pre	1,817	1.25	2,271
408042	2200	1/7/2004	Post	515	1.10	567
408608	2200	9/21/2004	Post	730	1.10	803
406772	2203	10/3/2002	Pre	2,277	1.25	2,846
406793	2203	10/8/2002	Pre	4,959	1.25	6,199
406903	2203	11/28/2002	Pre	2,211	1.25	2,763
406904	2203	1/1/2003	Pre	2,111	1.25	2,639
407062	2203	1/14/2003	Pre	2,450	1.25	3,062
407076	2203	1/15/2003	Pre	2,463	1.25	3,079
407202	2203	4/16/2003	Pre	6,039	1.25	7,549
407216	2203	3/6/2003	Pre	2,358	1.25	2,947
407314	2203	4/9/2003	Pre	2,577	1.25	3,221
407315	2203	3/4/2003	Pre	1,305	1.25	1,632
407332	2203	4/17/2003	Pre	2,933	1.25	3,666
407466	2203	6/17/2003	Pre	4,402	1.25	5,503
407614	2203	8/1/2003	Pre	1,779	1.25	2,224
407616	2203	7/27/2003	Pre	2,967	1.25	3,709
407638	2203	8/27/2003	Pre	3,591	1.25	4,489
407639	2203	8/27/2003	Pre	2,714	1.25	3,393
407667	2203	8/17/2003	Pre	2,197	1.25	2,746
407717	2203	8/27/2003	Pre	6,889	1.25	8,611
407780	2203	9/18/2003	Pre	4,968	1.25	6,210
407848	2203	10/9/2003	Post	1,199	1.10	1,319
407849	2203	10/9/2003	Post	1,332	1.10	1,465
408043	2203	3/28/2004	Post	2,714	1.10	2,985
408044	2203	1/5/2004	Post	3,213	1.10	3,534
408125	2203	3/25/2004	Post	2,718	1.10	2,989
408127	2203	3/1/2004	Post	2,100	1.10	2,310
408571	2203	8/24/2004	Post	1,541	1.10	1,695
408949	2203	5/1/2005	Post	1,330	1.10	1,463
406477	2204	8/1/2002	Pre	845	1.25	1,056
406480	2204	8/1/2002	Pre	446	1.25	558
407058	2204	2/3/2003	Pre	1,968	1.25	2,460
407118	2204	2/1/2003	Pre	2,220	1.25	2,774
407147	2204	3/19/2003	Pre	2,678	1.25	3,348
407148	2204	3/19/2003	Pre	1,632	1.25	2,040
407218	2204	1/28/2003	Pre	2,588	1.25	3,234
407294	2204	2/14/2003	Pre	1,366	1.25	1,708
407347	2204	4/17/2003	Pre	3,554	1.25	4,442
407437	2204	7/1/2003	Pre	1,050	1.25	1,312
407927	2204	11/14/2003	Post	2,730	1.10	3,003
408177	2204	4/1/2004	Post	3,210	1.10	3,531
408265	2204	3/5/2004	Post	1,630	1.10	1,793

Exhibit I Policy listing with Current and Revised premiums

Form Number - TNQ-LTC-2000(VA)
Virginia Policyholders
Current Inforce
As of 09/30/2011

Policy Number	Plan Code	Issue Date	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
408457	2204	6/1/2004	Post	2,250	1.10	2,475
406860	2205	10/2/2002	Pre	2,950	1.25	3,687
407213	2205	3/26/2003	Pre	1,853	1.25	2,316
407214	2205	3/26/2003	Pre	1,668	1.25	2,084
407453	2205	6/23/2003	Pre	1,762	1.25	2,202
407691	2205	8/26/2003	Pre	3,322	1.25	4,153
407692	2205	8/26/2003	Pre	2,415	1.25	3,019
407167	3203	2/14/2003	Pre	884	1.25	1,105

Exhibit I Policy listing with Current and Revised premiums

Form Number - TQ-LTC-2000(VA)-R
Virginia Policyholders
Current Inforce
As of 09/30/2011

Policy Number	Plan Code	Issue Date	"Pre" or "Post" Rate Stabilization	Current Annual Premium	Proposed Rate Increase	Proposed Annual Premium
406805	3200	10/7/2002	Pre	663	1.25	829
406884	3200	12/12/2002	Pre	519	1.25	649
407119	3200	2/1/2003	Pre	1,149	1.25	1,436
407166	3200	4/17/2003	Pre	782	1.25	978
407219	3200	3/4/2003	Pre	3,850	1.25	4,812
407407	3200	6/5/2003	Pre	1,366	1.25	1,708

Exhibit II
Policy Form & Benefits

Policy Forms: QH-9606-LTC-APC Tax Qualified Long Term Care
SH-9606-LTC-APC Non-Qualified Supplement

1. Long Term Care Benefits. The policy provides benefits for confinement in a Long Term Care Facility subject to the daily maximum benefit, the elimination period and the lifetime benefit amount.

2. Benefit Conditions. In order for benefits to be payable under the tax qualified form QH-9606-LTC-APC, a covered person must be certified as Chronically Ill or Cognitively Impaired. If the claimant's condition does not qualify for benefits under the tax qualified definition, benefits may be payable under the supplemental policy (SH-9606-LTC-APC). For the supplemental plan, the claimant must be unable to perform two of five ADL's, have a Cognitive Impairment or required care due to a Medical Necessity.

3. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code.

4. ADL's. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. Home health care benefits may be paid under the Alternate Plan of Care.

6. Waiver of premium. After benefits in the policy have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid).

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider Form 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

15. Restoration of benefits (Rider Form 96-ROB). The rider restores the maximum benefit amount under the base policy. In order for benefits to be restored, the insured must not have qualified for care nor have received any care or services for a period of 180 consecutive days.

Policy Forms: QH-9610-HCP Home Health Care
SH-9610-HCP Non-Qualified Supplement

1. Home Health Care Benefits. The policy provides home health care services provided by Home Health Care Specialists including registered nurses, licensed physical speech and occupational therapists, chemotherapy specialists, home health aides and licensed certified professionals.

2. SH-9610-HCP must supplement a tax qualified policy under series QH-9616-HCP. Benefits paid under this supplement will not duplicate any benefits payable under the tax qualified policy.

3. Benefit Conditions. In order for benefits to be payable under the policy, the insured's need for home health care services must be due to their inability to perform 2 out of 5 ADL's, a Cognitive Impairment or medical necessity.

4. Chronically Ill means an insured has been certified by licensed Health Care Practitioner. It means being unable to perform at least 2 ADL's for a period of at least 90 days due to loss of functional capacity as defined in Section 7702B of the tax code. The ADL's eligible for definition of Chronically Ill are bathing, dressing, toileting, transferring and feeding.

5. Alternate Plan of Care. If the insured qualifies for long term care services, benefits may be paid under an Alternate Plan of Care subject to the policy's limitations, provisions and the maximum benefit amount of the policy. The Alternate Plan of Care must be mutually agreeable to the insured, the insured's physician and the company.

6. Waiver of premium. After benefits have been payable for 90 days, premiums, including spouse premiums, are waived during a period of regular benefits (5 days per week for home health care).

7. Lifetime Benefit Amount. The policy provides lifetime benefit amounts as multiples of the daily benefit. The multiples are 365, 730, 1095, 1460, 1825 and unlimited.

8. Daily Benefit. The daily benefit is sold in $10 units with a minimum of $50 and a maximum of $250.

9. Elimination period. 0, 20, 60, 100 or 180 days.

10. Pre-existing conditions are not covered until the policy has been in force for six months. Pre-existing conditions are those for which the insured received advice, treatment or recommended treatment by a Health Care Provider in the six months preceding the policy effective date.

11. Medicare Coordination. Benefits are not payable for any expenses to the extent they are paid under Medicare or any other government insurance plan (except Medicaid). Pre-existing conditions that are disclosed on the application are covered immediately.

12. Optional Inflation Benefit. Optional inflation benefits are offered providing a 5% compounded increase in scheduled benefits on each policy anniversary. The 5% increases are calculated from the issue date of the policy and not the date that a particular claim is incurred. The inflation benefit may be 10 years (Rider Form 96-10IR) or for life (Rider Form 96-LIR).

13. Premiums are level for life.

14. Policy is guaranteed renewable for life.

Exhibit III
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase
(All policies including those issued prior to 10/01/2003)
Nationwide Experience

Based on historical data through 09/30/11.

			WITHOUT RATE INCREASE								WITH RATE INCREASE								ASSUMPTIONS													
																			Premium Factors				Claims Factors	Persistency Factors							Interest Factors	
	Beginning of Period	Ending of Period	Total Earned Premium	Rate Increase Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Total Earned Premium	Rate Increase Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(C')	(D')	(E')	(F')	(J')		(B)	(C')	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	86,576	0	9,309	0	9,309	10.8%	0	10.8%	86,576	0	9,309	0	9,309	10.8%	0	10.8%												16.38	1.0000
	Jan-96	Dec-96	280,021	0	46,188	0	46,188	16.5%	180,288	80.9%	280,021	0	46,188	0	46,188	16.5%	180,288	80.9%												15.38	1.0000
	Jan-97	Dec-97	692,718	0	95,972	0	95,972	13.9%	527,446	64.0%	692,718	0	95,972	0	95,972	13.9%	527,446	64.0%												14.38	1.0000
	Jan-98	Dec-98	2,154,207	0	404,426	0	404,426	18.8%	1,352,901	57.1%	2,154,207	0	404,426	0	404,426	18.8%	1,352,901	57.1%												13.38	1.0000
	Jan-99	Dec-99	4,171,810	0	652,587	0	652,587	15.6%	3,268,749	61.6%	4,171,810	0	652,587	0	652,587	15.6%	3,268,749	61.6%												12.38	1.0000
	Jan-00	Dec-00	6,029,902	0	1,325,037	0	1,325,037	22.0%	5,511,135	59.2%	6,029,902	0	1,325,037	0	1,325,037	22.0%	5,511,135	59.2%												11.38	1.0000
Past	Jan-01	Dec-01	7,539,539	0	3,203,888	0	3,203,888	42.5%	7,075,184	63.2%	7,539,539	0	3,203,888	0	3,203,888	42.5%	7,075,184	63.2%												10.38	1.0000
Experience	Jan-02	Dec-02	8,196,351	0	1,961,822	124,251	2,086,073	25.5%	9,112,016	50.3%	8,196,351	0	1,961,822	124,251	2,086,073	25.5%	9,112,016	50.3%												9.38	1.0000
	Jan-03	Dec-03	8,375,665	0	4,239,598	119,891	4,359,489	52.0%	12,817,500	96.3%	8,375,665	0	4,239,598	119,891	4,359,489	52.0%	12,817,500	96.3%												8.38	1.0000
	Jan-04	Dec-04	8,247,364	61,206	3,673,095	237,745	3,910,840	47.4%	16,804,429	95.8%	8,247,364	61,206	3,673,095	237,745	3,910,840	47.4%	16,804,429	96.5%												7.38	1.0000
	Jan-05	Dec-05	8,152,589	856,315	4,100,563	312,496	4,413,059	54.1%	19,700,376	89.7%	8,152,589	856,315	4,100,563	312,496	4,413,059	54.1%	19,700,376	100.2%												6.38	1.0000
	Jan-06	Dec-06	8,004,759	1,776,469	3,571,371	377,890	3,949,261	49.3%	22,224,019	80.9%	8,004,759	1,776,469	3,571,371	377,890	3,949,261	49.3%	22,224,019	103.9%												5.38	1.0000
	Jan-07	Dec-07	7,648,172	1,969,902	4,043,036	935,308	4,978,344	65.1%	24,461,061	94.3%	7,648,172	1,969,902	4,043,036	935,308	4,978,344	65.1%	24,461,061	127.1%												4.38	1.0000
	Jan-08	Dec-08	7,331,151	1,929,340	3,822,124	1,339,561	5,161,685	70.4%	26,769,760	101.9%	7,331,151	1,929,340	3,822,124	1,339,561	5,161,685	70.4%	26,769,760	138.3%												3.38	1.0000
	Jan-09	Dec-09	6,875,859	2,001,019	3,536,794	1,987,181	5,523,975	80.3%	28,313,717	102.8%	6,875,859	2,001,019	3,536,794	1,987,181	5,523,975	80.3%	28,313,717	145.0%												2.38	1.0000
	Jan-10	Dec-10	6,549,996	2,117,369	1,785,466	3,427,093	5,212,559	79.6%	29,942,845	104.5%	6,549,996	2,117,369	1,785,466	3,427,093	5,212,559	79.6%	29,942,845	154.3%												1.38	1.0000
	Jan-11	Sep-11	4,920,662	1,658,713	417,620	3,658,909	4,076,529	82.8%	30,545,330	95.1%	4,920,662	1,658,713	417,620	3,658,909	4,076,529	82.8%	30,545,330	143.4%												0.38	1.0000
	Oct-11	Sep-12	6,369,383	2,617,117			4,416,698	69.3%	30,545,330	69.3%	6,656,788	3,095,011			4,416,580	66.3%	30,361,989	118.9%	13.4%	7/1/2012	75.3%	10.1%	1.1000	0.0759	0.0000	0.0000	0.9241	0.9241	0.9241	-0.50	0.9758
	Oct-12	Sep-13	5,874,903	2,654,682			4,541,850	77.3%	31,755,325	97.9%	6,512,678	3,031,473			4,541,716	69.7%	31,503,110	163.2%				3.0%	1.1171	0.0795	0.0000	0.0000	0.9205	0.9205	0.9205	-1.50	0.9294
	Oct-13	Sep-14	5,396,431	2,438,476			4,653,633	86.2%	32,689,326	103.5%	6,067,886	3,044,121			4,653,496	76.7%	32,430,066	184.6%					1.1181	0.0836	0.0000	0.0000	0.9164	0.9164	0.9164	-2.50	0.8851
	Oct-14	Sep-15	4,935,086	2,230,009			4,752,636	96.3%	33,321,753	109.1%	5,549,138	2,783,877			4,752,496	85.6%	33,057,848	194.6%					1.1193	0.0876	0.0000	0.0000	0.9124	0.9124	0.9124	-3.50	0.8430
	Oct-15	Sep-16	4,492,582	2,030,055			4,825,551	107.4%	33,647,022	114.7%	5,051,575	2,534,261			4,825,409	95.5%	33,380,913	204.5%					1.1182	0.0920	0.0000	0.0000	0.9080	0.9080	0.9080	-4.50	0.8028
	Oct-16	Sep-17	4,070,180	1,839,185			4,875,868	119.8%	33,671,075	120.4%	4,576,615	2,295,984			4,875,724	106.5%	33,405,153	214.9%					1.1181	0.0963	0.0000	0.0000	0.9037	0.9037	0.9037	-5.50	0.7646
Future	Oct-17	Sep-18	3,669,307	1,658,043			4,892,376	133.3%	33,413,045	126.3%	4,125,863	2,069,852			4,892,232	118.6%	33,149,548	225.5%					1.1160	0.1009	0.0000	0.0000	0.8991	0.8991	0.8991	-6.50	0.7282
Experience	Oct-18	Sep-19	3,290,824	1,487,019			4,888,286	148.5%	32,870,262	132.0%	3,700,288	1,856,351			4,888,142	132.1%	32,611,447	235.9%					1.1172	0.1056	0.0000	0.0000	0.8944	0.8944	0.8944	-7.50	0.6935
	Oct-19	Sep-20	2,935,634	1,326,520			4,860,215	165.6%	32,069,432	138.3%	3,300,903	1,655,988			4,860,072	147.2%	31,817,336	247.2%					1.1178	0.1105	0.0000	0.0000	0.8895	0.8895	0.8895	-8.50	0.6605
	Oct-20	Sep-21	2,604,197	1,176,754			4,798,783	184.3%	31,028,852	144.3%	2,928,226	1,469,025			4,798,641	163.9%	30,785,361	258.1%					1.1164	0.1156	0.0000	0.0000	0.8844	0.8844	0.8844	-9.50	0.6290
	Oct-21	Sep-22	2,296,690	1,037,801			4,711,387	205.1%	29,774,840	150.5%	2,582,458	1,295,561			4,711,248	182.4%	29,541,631	269.4%					1.1168	0.1209	0.0000	0.0000	0.8791	0.8791	0.8791	-10.50	0.5991
	Oct-22	Sep-23	2,013,307	909,749			4,594,331	228.2%	28,317,185	155.8%	2,263,814	1,135,704			4,594,195	202.9%	28,095,860	279.1%					1.1160	0.1262	0.0000	0.0000	0.8738	0.8738	0.8738	-11.50	0.5706
	Oct-23	Sep-24	1,753,900	792,532			4,446,260	253.5%	26,692,313	160.9%	1,972,131	989,373			4,446,129	225.4%	26,484,176	288.4%					1.1148	0.1319	0.0000	0.0000	0.8681	0.8681	0.8681	-12.50	0.5434
	Oct-24	Sep-25	1,517,988	685,930			4,270,764	281.3%	24,934,411	165.5%	1,706,864	856,295			4,270,638	250.2%	24,740,490	297.1%					1.1137	0.1376	0.0000	0.0000	0.8624	0.8624	0.8624	-13.50	0.5175
	Oct-25	Sep-26	1,304,936	589,659			4,062,295	311.3%	23,071,633	168.6%	1,467,303	736,113			4,062,175	276.8%	22,892,729	302.9%					1.1107	0.1436	0.0000	0.0000	0.8564	0.8564	0.8564	-14.50	0.4929
	Oct-26	Sep-27	1,113,809	503,295			3,827,114	343.6%	21,145,304	170.7%	1,252,395	628,298			3,827,001	305.6%	20,981,889	307.0%					1.1081	0.1498	0.0000	0.0000	0.8502	0.8502	0.8502	-15.50	0.4694
	Oct-27	Sep-28	943,616	426,390			3,566,984	378.0%	19,193,605	171.2%	1,061,026	532,293			3,566,879	336.2%	19,045,846	308.4%					1.1047	0.1563	0.0000	0.0000	0.8437	0.8437	0.8437	-16.50	0.4470
	Oct-28	Sep-29	793,299	358,466			3,295,418	415.4%	17,253,823	170.9%	892,005	447,499			3,295,321	369.4%	17,121,585	308.4%					1.1036	0.1628	0.0000	0.0000	0.8372	0.8372	0.8372	-17.50	0.4258
	Oct-29	Sep-30	661,647	298,977			3,014,899	455.7%	15,357,773	169.1%	743,972	373,234			3,014,810	405.2%	15,240,662	305.8%					1.1018	0.1697	0.0000	0.0000	0.8303	0.8303	0.8303	-18.50	0.4055
	Oct-30	Sep-31	547,250	247,285			2,724,966	497.9%	13,529,613	163.9%	615,342	308,703			2,724,886	442.8%	13,427,045	297.2%					1.0979	0.1768	0.0000	0.0000	0.8232	0.8232	0.8232	-19.50	0.3862
	Oct-31	Sep-32	448,715	202,760			2,435,267	542.7%	11,795,846	156.3%	504,547	253,120			2,435,195	482.7%	11,707,027	284.4%					1.0952	0.1840	0.0000	0.0000	0.8160	0.8160	0.8160	-20.50	0.3678
	Oct-32	Sep-33	364,609	164,755			2,146,052	588.6%	10,177,021	144.6%	409,976	205,676			2,145,989	523.4%	10,100,999	264.3%					1.0901	0.1916	0.0000	0.0000	0.8084	0.8084	0.8084	-21.50	0.3503
	Oct-33	Sep-34	293,496	132,621			1,868,033	636.5%	8,693,238	130.9%	330,014	165,561			1,867,978	566.0%	8,628,903	240.7%					1.0871	0.1993	0.0000	0.0000	0.8007	0.8007	0.8007	-22.50	0.3336
	Oct-34	Sep-35	234,105	105,785			1,603,053	684.8%	7,360,084	115.3%	263,234	132,058			1,603,006	609.0%	7,306,200	213.7%					1.0811	0.2062	0.0000	0.0000	0.7938	0.7938	0.7938	-23.50	0.3177
	Oct-35	Sep-36	185,040	83,613			1,359,451	734.7%	6,181,287	97.6%	208,063	104,381			1,359,411	653.4%	6,136,597	183.1%					1.0787	0.2138	0.0000	0.0000	0.7862	0.7862	0.7862	-24.50	0.3026
Without Interest																															
Past			95,257,339	12,370,335	36,888,896		49,409,222	51.9%	30,545,330	83.9%	95,257,339	12,370,335	36,888,896		49,409,222	51.9%	30,545,330	83.9%													
Future			58,110,927	25,997,479			95,432,170	164.2%	(24,364,043)	122.3%	64,743,103	31,999,810			95,429,365	147.4%	(24,364,043)	109.8%													
Lifetime			153,368,266	38,367,814			144,841,392	94.4%	6,181,287	98.5%	160,000,442	44,370,145			144,838,588	90.5%	6,181,287	94.4%													
With Interest																															
Past			95,257,339	12,370,335			49,409,222	51.9%	30,545,330	83.9%	95,257,339	12,370,335			49,409,222	51.9%	30,545,330	83.9%													
Future			43,051,279	19,198,809			59,771,742	138.8%	(9,834,836)	116.0%	47,828,436	23,536,669			59,769,990	125.0%	(9,987,638)	104.1%													
Lifetime			138,308,619	31,569,145			109,180,964	78.9%	20,710,494	93.9%	143,085,775	35,907,004			109,179,212	76.3%	20,557,692	90.7%													

	Earned Premium	Factor			
Accumulated Initial	82,887,004	58.0%	48,074,462		
Accumulated Prior Rate Inc	12,370,335	85.0%	10,514,785		
PV Future Initial	24,291,767	58.0%	14,089,225		
PV Future Rate Inc	23,536,669	85.0%	20,006,169		
			92,684,641	< Inc claims	109,179,212

Exhibit III VA
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase
(All policies including those issued prior to 10/01/2003)
Virginia Experience

Based on historical data through 09/30/11.

WITHOUT RATE INCREASE

	Beginning of Period	Ending of Period	Total Earned Premium	Rate Increase Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve
Column	(A)	(A)	(B')	(C')	(C')	(D')	(E')	(F')	(J')	
	Jan-95	Dec-95	0	0	0	0	0	0.0%	0	0.0%
	Jan-96	Dec-96	5,422	0	46,188	0	46,188	851.9%	3,491	916.2%
	Jan-97	Dec-97	13,710	0	0	0	0	0.0%	10,439	50.7%
	Jan-98	Dec-98	221,912	0	20,195	0	20,195	9.1%	139,367	67.2%
	Jan-99	Dec-99	569,069	0	310,142	0	310,142	54.5%	445,884	108.4%
	Jan-00	Dec-00	1,043,847	0	480,911	0	480,911	46.1%	954,042	94.8%
Past	Jan-01	Dec-01	1,293,557	0	633,475	0	633,475	49.0%	1,213,888	69.1%
Experience	Jan-02	Dec-02	1,483,637	0	607,320	124,251	731,571	49.3%	1,318,942	56.4%
	Jan-03	Dec-03	1,639,902	0	793,362	119,891	913,253	55.7%	1,924,280	92.6%
	Jan-04	Dec-04	1,647,521	12,227	817,150	141,720	958,870	58.2%	2,625,070	100.7%
	Jan-05	Dec-05	1,580,366	299,586	1,050,746	312,496	1,363,242	86.3%	3,468,466	139.6%
	Jan-06	Dec-06	1,511,070	326,969	380,461	0	380,461	25.2%	3,947,270	56.9%
	Jan-07	Dec-07	1,509,724	339,007	932,110	172,303	1,104,413	73.2%	4,115,862	84.3%
	Jan-08	Dec-08	1,574,958	354,554	602,528	439,591	1,042,119	66.2%	4,414,081	85.1%
	Jan-09	Dec-09	1,425,206	373,342	1,139,767	759,042	1,898,809	133.2%	4,804,942	160.7%
	Jan-10	Dec-10	1,330,180	399,234	409,637	950,592	1,360,229	102.3%	5,098,927	124.4%
	Jan-11	Sep-11	971,217	322,702	81,722	685,954	767,676	79.0%	5,022,347	71.2%
	Oct-11	Sep-12	1,294,527	528,858			956,654	73.9%	5,022,347	73.9%
	Oct-12	Sep-13	1,180,623	523,462			961,682	81.5%	5,142,711	91.7%
	Oct-13	Sep-14	1,072,016	475,308			961,599	89.7%	5,206,491	95.6%
	Oct-14	Sep-15	968,971	429,620			958,958	99.0%	5,215,844	99.9%
	Oct-15	Sep-16	871,656	386,473			950,780	109.1%	5,170,560	103.9%
	Oct-16	Sep-17	780,212	345,929			935,678	119.9%	5,074,377	107.6%
Future	Oct-17	Sep-18	694,714	308,021			916,170	131.9%	4,937,916	112.2%
Experience	Oct-18	Sep-19	615,206	272,769			891,373	144.9%	4,755,376	115.2%
	Oct-19	Sep-20	541,680	240,169			862,553	159.2%	4,537,044	118.9%
	Oct-20	Sep-21	474,029	210,174			827,126	174.5%	4,288,721	122.1%
	Oct-21	Sep-22	412,142	182,735			785,858	190.7%	4,019,657	125.4%
	Oct-22	Sep-23	355,902	157,799			742,882	208.7%	3,730,120	127.4%
	Oct-23	Sep-24	305,153	135,298			694,646	227.6%	3,426,887	128.3%
	Oct-24	Sep-25	259,687	115,140			644,614	248.2%	3,118,718	129.6%
	Oct-25	Sep-26	219,265	97,217			592,302	270.1%	2,810,814	129.7%
	Oct-26	Sep-27	183,636	81,420			537,889	292.9%	2,511,019	129.7%
	Oct-27	Sep-28	152,486	67,609			483,924	317.4%	2,220,259	126.7%
	Oct-28	Sep-29	125,516	55,651			429,932	342.5%	1,946,300	124.3%
	Oct-29	Sep-30	102,393	45,399			378,309	369.5%	1,690,361	119.5%
	Oct-30	Sep-31	82,773	36,700			329,237	397.8%	1,455,991	114.6%
	Oct-31	Sep-32	66,285	29,389			283,838	428.2%	1,245,060	110.0%
	Oct-32	Sep-33	52,578	23,312			242,599	461.4%	1,055,318	100.5%
	Oct-33	Sep-34	41,301	18,312			205,153	496.7%	887,542	90.5%
	Oct-34	Sep-35	32,133	14,247			171,469	533.6%	742,566	82.4%
	Oct-35	Sep-36	24,779	10,986			142,287	574.2%	618,585	73.9%
Without Interest										
Past			17,821,297	2,427,620	8,305,714		12,011,555	67.4%	5,022,347	95.6%
Future			10,909,659	4,791,997			15,887,512	145.6%	(4,403,762)	105.3%
Lifetime			28,730,956	7,219,617			27,899,067	97.1%	618,585	99.3%
With Interest										
Past			17,821,297	2,427,620			12,011,555	67.4%	5,022,347	95.6%
Future			8,224,743	3,602,654			10,526,147	128.0%	(2,127,663)	102.1%
Lifetime			26,046,040	6,030,274			22,537,701	86.5%	2,894,684	97.6%

WITH RATE INCREASE

	Beginning of Period	Ending of Period	Total Earned Premium	Rate Increase Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve
Column	(A)	(A)	(B)	(C')	(C)	(D)	(E)	(F)	(J)	
	Jan-95	Dec-95	0	0	0	0	0	0.0%	0	0.0%
	Jan-96	Dec-96	5,422	0	46,188	0	46,188	851.9%	3,491	916.2%
	Jan-97	Dec-97	13,710	0	0	0	0	0.0%	10,439	50.7%
	Jan-98	Dec-98	221,912	0	20,195	0	20,195	9.1%	139,367	67.2%
	Jan-99	Dec-99	569,069	0	310,142	0	310,142	54.5%	445,884	108.4%
	Jan-00	Dec-00	1,043,847	0	480,911	0	480,911	46.1%	954,042	94.8%
Past	Jan-01	Dec-01	1,293,557	0	633,475	0	633,475	49.0%	1,213,888	69.1%
Experience	Jan-02	Dec-02	1,483,637	0	607,320	124,251	731,571	49.3%	1,318,942	56.4%
	Jan-03	Dec-03	1,639,902	0	793,362	119,891	913,253	55.7%	1,924,280	92.6%
	Jan-04	Dec-04	1,647,521	12,227	817,150	141,720	958,870	58.2%	2,625,070	100.7%
	Jan-05	Dec-05	1,580,366	299,586	1,050,746	312,496	1,363,242	86.3%	3,468,466	139.6%
	Jan-06	Dec-06	1,511,070	326,969	380,461	0	380,461	25.2%	3,947,270	56.9%
	Jan-07	Dec-07	1,509,724	339,007	932,110	172,303	1,104,413	73.2%	4,115,862	84.3%
	Jan-08	Dec-08	1,574,958	354,554	602,528	439,591	1,042,119	66.2%	4,414,081	85.1%
	Jan-09	Dec-09	1,425,206	373,342	1,139,767	759,042	1,898,809	133.2%	4,804,942	160.7%
	Jan-10	Dec-10	1,330,180	399,234	409,637	950,592	1,360,229	102.3%	5,098,927	124.4%
	Jan-11	Sep-11	971,217	322,702	81,722	685,954	767,676	79.0%	5,022,347	71.2%
	Oct-11	Sep-12	1,389,028	526,446			956,192	68.8%	4,894,365	59.6%
	Oct-12	Sep-13	1,388,128	524,914			961,167	69.2%	4,970,021	74.7%
	Oct-13	Sep-14	1,287,391	486,843			961,085	74.7%	5,031,776	79.5%
	Oct-14	Sep-15	1,163,643	440,046			958,445	82.4%	5,040,918	83.2%
	Oct-15	Sep-16	1,046,777	395,852			950,271	90.8%	4,997,240	86.6%
	Oct-16	Sep-17	936,962	354,324			935,177	99.8%	4,904,362	89.9%
Future	Oct-17	Sep-18	834,286	315,496			915,680	109.8%	4,772,544	94.0%
Experience	Oct-18	Sep-19	738,804	279,388			890,896	120.6%	4,596,184	96.7%
	Oct-19	Sep-20	650,506	245,997			862,092	132.5%	4,385,217	100.1%
	Oct-20	Sep-21	569,264	215,274			826,683	145.2%	4,145,247	103.1%
	Oct-21	Sep-22	494,944	187,169			785,438	158.7%	3,885,214	106.2%
	Oct-22	Sep-23	427,404	161,628			742,485	173.7%	3,605,383	108.2%
	Oct-23	Sep-24	366,460	138,581			694,274	189.5%	3,312,303	109.5%
	Oct-24	Sep-25	311,860	117,934			644,269	206.6%	3,014,439	111.1%
	Oct-25	Sep-26	263,317	99,576			591,985	224.8%	2,716,817	111.8%
	Oct-26	Sep-27	220,529	83,396			537,601	243.8%	2,427,026	112.4%
	Oct-27	Sep-28	183,121	69,250			483,665	264.1%	2,145,965	110.6%
	Oct-28	Sep-29	150,733	57,002			429,702	285.1%	1,881,135	109.4%
	Oct-29	Sep-30	122,964	46,501			378,107	307.5%	1,633,720	106.3%
	Oct-30	Sep-31	99,403	37,590			329,061	331.0%	1,407,149	103.1%
	Oct-31	Sep-32	79,602	30,103			283,686	356.4%	1,203,235	100.2%
	Oct-32	Sep-33	63,141	23,878			242,469	384.0%	1,019,810	93.5%
	Oct-33	Sep-34	49,599	18,756			205,043	413.4%	857,625	86.4%
	Oct-34	Sep-35	38,588	14,593			171,377	444.1%	717,487	81.0%
	Oct-35	Sep-36	29,757	11,253			142,211	477.9%	597,650	75.2%
Without Interest										
Past			17,821,297	2,427,620	8,305,714		12,011,555	67.4%	5,022,347	95.6%
Future			12,906,211	4,881,788			15,879,062	123.0%	(4,403,762)	88.9%
Lifetime			30,727,509	7,309,408			27,890,616	90.8%	618,585	92.8%
With Interest										
Past			17,821,297	2,427,620			12,011,555	67.4%	5,022,347	95.6%
Future			9,687,977	3,664,746			10,520,563	108.6%	(2,218,769)	85.7%
Lifetime			27,509,274	6,092,367			22,532,118	81.9%	2,803,578	92.1%

	Earned Premium	Factor	With Rate Increase	
Accumulated Initial	15,393,677	58.0%	8,928,333	
Accumulated Prior Rate Inc	2,427,620	85.0%	2,063,477	
PV Future Initial	6,023,231	58.0%	3,493,474	
PV Future Rate Inc	3,664,746	85.0%	3,115,034	
			17,600,318 < Inc claims	22,532,118

ASSUMPTIONS

Beginning of Period	Ending of Period	Premium Factors: Rate Increase	Premium Factors: Effective Date	Premium Factors: Effectiveness	Premium Factors: Effective Rate Increase	Claims Factors: Aging	Persistency Factors: Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	Interest Factors: at: Years	5.00% Factor
(A)	(A)	(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
Jan-95	Dec-95												16.38	1.0000
Jan-96	Dec-96												15.38	1.0000
Jan-97	Dec-97												14.38	1.0000
Jan-98	Dec-98												13.38	1.0000
Jan-99	Dec-99												12.38	1.0000
Jan-00	Dec-00												11.38	1.0000
Jan-01	Dec-01												10.38	1.0000
Jan-02	Dec-02												9.38	1.0000
Jan-03	Dec-03												8.38	1.0000
Jan-04	Dec-04												7.38	1.0000
Jan-05	Dec-05												6.38	1.0000
Jan-06	Dec-06												5.38	1.0000
Jan-07	Dec-07												4.38	1.0000
Jan-08	Dec-08												3.38	1.0000
Jan-09	Dec-09												2.38	1.0000
Jan-10	Dec-10												1.38	1.0000
Jan-11	Sep-11												0.38	1.0000
Oct-11	Sep-12	24.7%	7/1/2012	75.3%	18.6%	1.1000	0.0861	0.0252	0.0168	0.8888	0.9135	0.9139	-0.50	0.9758
Oct-12	Sep-13				5.1%	1.1048	0.0901	0.0082	0.0055	0.9017	0.9099	0.9099	-1.50	0.9294
Oct-13	Sep-14					1.1038	0.0941	0.0000	0.0000	0.9059	0.9059	0.9059	-2.50	0.8851
Oct-14	Sep-15					1.1060	0.0984	0.0000	0.0000	0.9016	0.9016	0.9016	-3.50	0.8430
Oct-15	Sep-16					1.1050	0.1027	0.0000	0.0000	0.8973	0.8973	0.8973	-4.50	0.8028
Oct-16	Sep-17					1.1024	0.1073	0.0000	0.0000	0.8927	0.8927	0.8927	-5.50	0.7646
Oct-17	Sep-18					1.1028	0.1121	0.0000	0.0000	0.8879	0.8879	0.8879	-6.50	0.7282
Oct-18	Sep-19					1.1020	0.1171	0.0000	0.0000	0.8829	0.8829	0.8829	-7.50	0.6935
Oct-19	Sep-20					1.1025	0.1223	0.0000	0.0000	0.8777	0.8777	0.8777	-8.50	0.6605
Oct-20	Sep-21					1.0995	0.1279	0.0000	0.0000	0.8721	0.8721	0.8721	-9.50	0.6290
Oct-21	Sep-22					1.0966	0.1336	0.0000	0.0000	0.8664	0.8664	0.8664	-10.50	0.5991
Oct-22	Sep-23					1.0989	0.1397	0.0000	0.0000	0.8603	0.8603	0.8603	-11.50	0.5706
Oct-23	Sep-24					1.0948	0.1459	0.0000	0.0000	0.8541	0.8541	0.8541	-12.50	0.5434
Oct-24	Sep-25					1.0951	0.1526	0.0000	0.0000	0.8474	0.8474	0.8474	-13.50	0.5175
Oct-25	Sep-26					1.0929	0.1593	0.0000	0.0000	0.8407	0.8407	0.8407	-14.50	0.4929
Oct-26	Sep-27					1.0893	0.1663	0.0000	0.0000	0.8337	0.8337	0.8337	-15.50	0.4694
Oct-27	Sep-28					1.0887	0.1736	0.0000	0.0000	0.8264	0.8264	0.8264	-16.50	0.4470
Oct-28	Sep-29					1.0846	0.1808	0.0000	0.0000	0.8192	0.8192	0.8192	-17.50	0.4258
Oct-29	Sep-30					1.0841	0.1884	0.0000	0.0000	0.8116	0.8116	0.8116	-18.50	0.4055
Oct-30	Sep-31					1.0819	0.1956	0.0000	0.0000	0.8044	0.8044	0.8044	-19.50	0.3862
Oct-31	Sep-32					1.0826	0.2036	0.0000	0.0000	0.7964	0.7964	0.7964	-20.50	0.3678
Oct-32	Sep-33					1.0829	0.2108	0.0000	0.0000	0.7892	0.7892	0.7892	-21.50	0.3503
Oct-33	Sep-34					1.0831	0.2192	0.0000	0.0000	0.7808	0.7808	0.7808	-22.50	0.3336
Oct-34	Sep-35					1.0792	0.2256	0.0000	0.0000	0.7744	0.7744	0.7744	-23.50	0.3177
Oct-35	Sep-36					1.0821	0.2331	0.0000	0.0000	0.7669	0.7669	0.7669	-24.50	0.3026

This is an illustrative example of a 10-year projection.

Exhibit IV
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase

Based on historical data through 09/30/11.

Nationwide Experience Pre Rate Stabilization issues

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS												
																	Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E')	(F')	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	86,576	9,309	0	9,309	10.8%	0	10.8%	86,576	9,309	0	9,309	10.8%	0	10.8%												16.38	1.0000
	Jan-96	Dec-96	280,021	46,188	0	46,188	16.5%	180,288	80.9%	280,021	46,188	0	46,188	16.5%	180,288	80.9%												15.38	1.0000
	Jan-97	Dec-97	692,718	95,972	0	95,972	13.9%	527,446	64.0%	692,718	95,972	0	95,972	13.9%	527,446	64.0%												14.38	1.0000
	Jan-98	Dec-98	2,154,207	404,426	0	404,426	18.8%	1,352,901	57.1%	2,154,207	404,426	0	404,426	18.8%	1,352,901	57.1%												13.38	1.0000
	Jan-99	Dec-99	4,171,810	652,587	0	652,587	15.6%	3,268,749	61.6%	4,171,810	652,587	0	652,587	15.6%	3,268,749	61.6%												12.38	1.0000
	Jan-00	Dec-00	6,029,902	1,325,037	0	1,325,037	22.0%	5,511,135	59.2%	6,029,902	1,325,037	0	1,325,037	22.0%	5,511,135	59.2%												11.38	1.0000
Past	Jan-01	Dec-01	7,539,539	3,203,888	0	3,203,888	42.5%	7,075,184	63.2%	7,539,539	3,203,888	0	3,203,888	42.5%	7,075,184	63.2%												10.38	1.0000
Experience	Jan-02	Dec-02	8,196,351	1,961,822	124,251	2,086,073	25.5%	9,112,016	50.3%	8,196,351	1,961,822	124,251	2,086,073	25.5%	9,112,016	50.3%												9.38	1.0000
	Jan-03	Dec-03	8,336,053	4,239,598	119,891	4,359,489	52.3%	12,859,866	97.3%	8,336,053	4,239,598	119,891	4,359,489	52.3%	12,859,866	97.3%												8.38	1.0000
	Jan-04	Dec-04	8,076,838	3,673,095	237,745	3,910,840	48.4%	16,851,418	97.8%	8,076,838	3,673,095	237,745	3,910,840	48.4%	16,851,418	97.8%												7.38	1.0000
	Jan-05	Dec-05	7,877,819	4,099,213	312,393	4,411,606	56.0%	19,652,478	91.6%	7,877,819	4,099,213	312,393	4,411,606	56.0%	19,652,478	91.6%												6.38	1.0000
	Jan-06	Dec-06	7,720,360	3,564,671	377,181	3,941,852	51.1%	22,049,252	82.1%	7,720,360	3,564,671	377,181	3,941,852	51.1%	22,049,252	82.1%												5.38	1.0000
	Jan-07	Dec-07	7,376,462	3,892,656	900,519	4,793,175	65.0%	24,189,126	94.0%	7,376,462	3,892,656	900,519	4,793,175	65.0%	24,189,126	94.0%												4.38	1.0000
	Jan-08	Dec-08	7,068,741	3,772,424	1,322,142	5,094,566	72.1%	26,379,535	103.1%	7,068,741	3,772,424	1,322,142	5,094,566	72.1%	26,379,535	103.1%												3.38	1.0000
	Jan-09	Dec-09	6,611,638	3,438,289	1,931,835	5,370,124	81.2%	27,829,187	103.1%	6,611,638	3,438,289	1,931,835	5,370,124	81.2%	27,829,187	103.1%												2.38	1.0000
	Jan-10	Dec-10	6,287,465	1,756,906	3,372,274	5,129,180	81.6%	29,372,407	106.1%	6,287,465	1,756,906	3,372,274	5,129,180	81.6%	29,372,407	106.1%												1.38	1.0000
	Jan-11	Sep-11	4,521,751	414,803	3,634,228	4,049,031	89.5%	29,938,592	102.1%	4,521,751	414,803	3,634,228	4,049,031	89.5%	29,938,592	102.1%												0.38	1.0000
	Oct-11	Sep-12	6,121,036			4,327,959	70.7%	29,857,968	69.4%	6,399,454			4,327,841	67.6%	29,674,627	63.5%	**13.5%**	7/1/2012	75.3%	0.1020	1.1000	0.0759	0.0061	0.0041	0.9179	0.9240	0.9241	-0.50	0.9758
	Oct-12	Sep-13	5,645,836			4,450,596	78.8%	30,993,371	98.9%	6,263,646			4,450,462	71.1%	30,741,156	88.1%				0.0303	1.1171	0.0795	0.0020	0.0013	0.9185	0.9205	0.9205	-1.50	0.9294
	Oct-13	Sep-14	5,186,020			4,560,133	87.9%	31,859,068	104.6%	5,836,434			4,559,996	78.1%	31,599,808	92.8%					1.1181	0.0836	0.0000	1.0000	0.9164	0.9164	0.9164	-2.50	0.8851
	Oct-14	Sep-15	4,742,663			4,657,147	98.2%	32,429,869	110.2%	5,337,473			4,657,007	87.3%	32,165,964	97.9%					1.1193	0.0876	0.0000	1.0000	0.9124	0.9124	0.9124	-3.50	0.8430
	Oct-15	Sep-16	4,317,412			4,728,597	109.5%	32,700,770	115.8%	4,858,889			4,728,455	97.3%	32,434,661	102.8%					1.1182	0.0920	0.0000	1.0000	0.9080	0.9080	0.9080	-4.50	0.8028
	Oct-16	Sep-17	3,911,480			4,777,903	122.2%	32,677,729	121.6%	4,402,046			4,777,759	108.5%	32,411,807	108.0%					1.1181	0.0963	0.0000	1.0000	0.9037	0.9037	0.9037	-5.50	0.7646
Future	Oct-17	Sep-18	3,526,238			4,794,080	136.0%	32,379,742	127.5%	3,968,487			4,793,935	120.8%	32,116,245	113.4%					1.1160	0.1009	0.0000	1.0000	0.8991	0.8991	0.8991	-6.50	0.7282
Experience	Oct-18	Sep-19	3,162,512			4,790,072	151.5%	31,804,416	133.3%	3,559,145			4,789,928	134.6%	31,545,601	118.5%					1.1172	0.1056	0.0000	1.0000	0.8944	0.8944	0.8944	-7.50	0.6935
	Oct-19	Sep-20	2,821,171			4,762,565	168.8%	30,978,737	139.5%	3,174,994			4,762,421	150.0%	30,726,641	124.2%					1.1178	0.1105	0.0000	1.0000	0.8895	0.8895	0.8895	-8.50	0.6605
	Oct-20	Sep-21	2,502,657			4,702,367	187.9%	29,921,370	145.6%	2,816,533			4,702,225	167.0%	29,677,879	129.7%					1.1164	0.1156	0.0000	1.0000	0.8844	0.8844	0.8844	-9.50	0.6290
	Oct-21	Sep-22	2,207,140			4,616,727	209.2%	28,657,801	151.9%	2,483,953			4,616,588	185.9%	28,424,592	135.4%					1.1168	0.1209	0.0000	1.0000	0.8791	0.8791	0.8791	-10.50	0.5991
	Oct-22	Sep-23	1,934,806			4,502,023	232.7%	27,197,462	157.2%	2,177,464			4,501,887	206.7%	26,976,137	140.2%					1.1160	0.1262	0.0000	1.0000	0.8738	0.8738	0.8738	-11.50	0.5706
	Oct-23	Sep-24	1,685,514			4,356,927	258.5%	25,576,832	162.3%	1,896,906			4,356,796	229.7%	25,368,695	144.9%					1.1148	0.1319	0.0000	1.0000	0.8681	0.8681	0.8681	-12.50	0.5434
	Oct-24	Sep-25	1,458,800			4,184,957	286.9%	23,829,931	167.1%	1,641,758			4,184,831	254.9%	23,636,010	149.4%					1.1137	0.1376	0.0000	1.0000	0.8624	0.8624	0.8624	-13.50	0.5175
	Oct-25	Sep-26	1,254,055			3,980,676	317.4%	21,984,599	170.3%	1,411,335			3,980,557	282.0%	21,805,695	152.4%					1.1107	0.1436	0.0000	1.0000	0.8564	0.8564	0.8564	-14.50	0.4929
	Oct-26	Sep-27	1,070,380			3,750,221	350.4%	20,081,180	172.5%	1,204,624			3,750,108	311.3%	19,917,765	154.6%					1.1081	0.1498	0.0000	1.0000	0.8502	0.8502	0.8502	-15.50	0.4694
	Oct-27	Sep-28	906,823			3,495,317	385.4%	18,157,325	173.3%	1,020,554			3,495,212	342.5%	18,009,566	155.5%					1.1047	0.1563	0.0000	1.0000	0.8437	0.8437	0.8437	-16.50	0.4470
	Oct-28	Sep-29	762,367			3,229,207	423.6%	16,250,027	173.4%	857,981			3,229,110	376.4%	16,117,789	155.9%					1.1036	0.1628	0.0000	1.0000	0.8372	0.8372	0.8372	-17.50	0.4258
	Oct-29	Sep-30	635,848			2,954,324	464.6%	14,391,126	172.3%	715,595			2,954,235	412.8%	14,274,015	155.2%					1.1018	0.1697	0.0000	1.0000	0.8303	0.8303	0.8303	-18.50	0.4055
	Oct-30	Sep-31	525,912			2,670,217	507.7%	12,603,997	167.9%	591,871			2,670,136	451.1%	12,501,429	151.6%					1.0979	0.1768	0.0000	1.0000	0.8232	0.8232	0.8232	-19.50	0.3862
	Oct-31	Sep-32	431,219			2,386,338	553.4%	10,914,517	161.6%	485,301			2,386,266	491.7%	10,825,698	146.4%					1.0952	0.1840	0.0000	1.0000	0.8160	0.8160	0.8160	-20.50	0.3678
	Oct-32	Sep-33	350,393			2,102,934	600.2%	9,341,929	151.4%	394,338			2,102,871	533.3%	9,265,907	137.7%					1.0901	0.1916	0.0000	1.0000	0.8084	0.8084	0.8084	-21.50	0.3503
	Oct-33	Sep-34	282,052			1,830,501	649.0%	7,905,801	139.8%	317,426			1,830,446	576.7%	7,841,466	127.9%					1.0871	0.1993	0.0000	1.0000	0.8007	0.8007	0.8007	-22.50	0.3336
	Oct-34	Sep-35	224,977			1,570,845	698.2%	6,621,476	127.4%	253,193			1,570,798	620.4%	6,567,592	117.3%					1.0811	0.2062	0.0000	1.0000	0.7938	0.7938	0.7938	-23.50	0.3177
	Oct-35	Sep-36	177,825			1,332,137	749.1%	5,491,761	113.8%	200,127			1,332,097	665.6%	5,447,071	105.7%					1.0787	0.2138	0.0000	1.0000	0.7862	0.7862	0.7862	-24.50	0.3026
Without Interest																													
Past			93,028,249	36,550,884		48,883,345	52.5%	29,938,592	84.7%	93,028,249	36,550,884		48,883,345	52.5%	29,938,592	84.7%													
Future			55,845,138			93,514,772	167.5%	(24,446,831)	123.7%	62,269,525			93,511,968	150.2%	(24,491,521)	110.8%													
Lifetime			148,873,388			142,398,118	95.7%	5,491,761	99.3%	155,297,774			142,395,313	91.7%	5,447,071	95.2%													
With Interest																													
Past			93,028,249			48,883,345	52.5%	29,938,592	84.7%	93,028,249			48,883,345	52.5%	29,938,592	84.7%													
Future			41,372,678			58,570,824	141.6%	(10,097,508)	117.2%	46,000,173			58,569,072	127.3%	(10,250,310)	105.0%													
Lifetime			134,400,927			107,454,169	80.0%	19,841,084	94.7%	139,028,423			107,452,417	77.3%	19,688,282	91.4%													

Exhibit IV VA
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase

Based on historical data through 09/30/11.

Virginia Experience Pre Rate Stabilization issues

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS													
																	Premium Factors				Claims Factors	Persistency Factors							Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E')	(F')	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0.0%	0	0.0%												16.38	1.0000
	Jan-96	Dec-96	5,422	46,188	0	46,188	851.9%	3,491	916.2%	5,422	46,188	0	46,188	851.9%	3,491	916.2%												15.38	1.0000
	Jan-97	Dec-97	13,710	0	0	0	0.0%	10,439	50.7%	13,710	0	0	0	0.0%	10,439	50.7%												14.38	1.0000
	Jan-98	Dec-98	221,912	20,195	0	20,195	9.1%	139,367	67.2%	221,912	20,195	0	20,195	9.1%	139,367	67.2%												13.38	1.0000
	Jan-99	Dec-99	569,069	310,142	0	310,142	54.5%	445,884	108.4%	569,069	310,142	0	310,142	54.5%	445,884	108.4%												12.38	1.0000
	Jan-00	Dec-00	1,043,847	480,911	0	480,911	46.1%	954,042	94.8%	1,043,847	480,911	0	480,911	46.1%	954,042	94.8%												11.38	1.0000
Past	Jan-01	Dec-01	1,293,557	633,475	0	633,475	49.0%	1,213,888	69.1%	1,293,557	633,475	0	633,475	49.0%	1,213,888	69.1%												10.38	1.0000
Experience	Jan-02	Dec-02	1,483,637	607,320	124,251	731,571	49.3%	1,318,942	56.4%	1,483,637	607,320	124,251	731,571	49.3%	1,318,942	56.4%												9.38	1.0000
	Jan-03	Dec-03	1,637,061	793,362	119,891	913,253	55.8%	1,926,207	92.9%	1,637,061	793,362	119,891	913,253	55.8%	1,926,207	92.9%												8.38	1.0000
	Jan-04	Dec-04	1,626,778	817,150	141,720	958,870	58.9%	2,633,153	102.4%	1,626,778	817,150	141,720	958,870	58.9%	2,633,153	102.4%												7.38	1.0000
	Jan-05	Dec-05	1,544,586	1,050,746	312,496	1,363,242	88.3%	3,462,135	141.9%	1,544,586	1,050,746	312,496	1,363,242	88.3%	3,462,135	141.9%												6.38	1.0000
	Jan-06	Dec-06	1,475,314	380,461	0	380,461	25.8%	3,917,926	56.7%	1,475,314	380,461	0	380,461	25.8%	3,917,926	56.7%												5.38	1.0000
	Jan-07	Dec-07	1,476,239	891,230	164,747	1,055,977	71.5%	4,075,355	82.2%	1,476,239	891,230	164,747	1,055,977	71.5%	4,075,355	82.2%												4.38	1.0000
	Jan-08	Dec-08	1,544,399	602,528	439,591	1,042,119	67.5%	4,359,014	85.8%	1,544,399	602,528	439,591	1,042,119	67.5%	4,359,014	85.8%												3.38	1.0000
	Jan-09	Dec-09	1,395,303	1,139,767	759,042	1,898,809	136.1%	4,737,319	163.2%	1,395,303	1,139,767	759,042	1,898,809	136.1%	4,737,319	163.2%												2.38	1.0000
	Jan-10	Dec-10	1,300,277	409,637	950,592	1,360,229	104.6%	5,017,006	126.1%	1,300,277	409,637	950,592	1,360,229	104.6%	5,017,006	126.1%												1.38	1.0000
	Jan-11	Sep-11	945,570	81,722	685,954	767,676	81.2%	4,930,107	72.0%	945,570	81,722	685,954	767,676	81.2%	4,930,107	72.0%												0.38	1.0000
	Oct-11	Sep-12	1,267,232			937,090	73.9%	4,922,185	73.3%	1,360,750			936,628	68.8%	4,794,203	58.8%	**25.0%**	7/1/2012	75.3%	0.1884	1.1000	0.0861	0.0260	0.0173	0.8879	0.9135	0.9139	-0.50	0.9758
	Oct-12	Sep-13	1,155,729			942,015	81.5%	5,036,254	91.4%	1,361,066			941,500	69.2%	4,863,564	74.3%				0.0519	1.1048	0.0901	0.0085	0.0057	0.9014	0.9099	0.9099	-1.50	0.9294
	Oct-13	Sep-14	1,049,412			941,934	89.8%	5,095,320	95.4%	1,262,527			941,419	74.6%	4,920,605	79.1%					1.1038	0.0941	0.0000	0.0000	0.9059	0.9059	0.9059	-2.50	0.8851
	Oct-14	Sep-15	948,540			939,347	99.0%	5,101,476	99.7%	1,141,169			938,834	82.3%	4,926,550	82.8%					1.1060	0.0984	0.0000	0.0000	0.9016	0.9016	0.9016	-3.50	0.8430
	Oct-15	Sep-16	853,277			931,336	109.1%	5,054,616	103.7%	1,026,560			930,827	90.7%	4,881,296	86.3%					1.1050	0.1027	0.0000	0.0000	0.8973	0.8973	0.8973	-4.50	0.8028
	Oct-16	Sep-17	763,761			916,543	120.0%	4,958,240	107.4%	918,866			916,042	99.7%	4,788,225	89.6%					1.1024	0.1073	0.0000	0.0000	0.8927	0.8927	0.8927	-5.50	0.7646
Future	Oct-17	Sep-18	680,066			897,434	132.0%	4,822,830	112.1%	818,174			896,944	109.6%	4,657,458	93.6%					1.1028	0.1121	0.0000	0.0000	0.8879	0.8879	0.8879	-6.50	0.7282
Experience	Oct-18	Sep-19	602,234			873,144	145.0%	4,642,608	115.1%	724,535			872,667	120.4%	4,483,416	96.4%					1.1020	0.1171	0.0000	0.0000	0.8829	0.8829	0.8829	-7.50	0.6935
	Oct-19	Sep-20	530,258			844,913	159.3%	4,427,804	118.8%	637,943			844,452	132.4%	4,275,977	99.9%					1.1025	0.1223	0.0000	0.0000	0.8777	0.8777	0.8777	-8.50	0.6605
	Oct-20	Sep-21	464,034			810,211	174.6%	4,184,203	122.1%	558,270			809,768	145.0%	4,040,729	102.9%					1.0995	0.1279	0.0000	0.0000	0.8721	0.8721	0.8721	-9.50	0.6290
	Oct-21	Sep-22	403,452			769,787	190.8%	3,920,841	125.5%	485,385			769,366	158.5%	3,786,398	106.1%					1.0966	0.1336	0.0000	0.0000	0.8664	0.8664	0.8664	-10.50	0.5991
	Oct-22	Sep-23	348,397			727,690	208.9%	3,637,790	127.6%	419,150			727,292	173.5%	3,513,053	108.3%					1.0989	0.1397	0.0000	0.0000	0.8603	0.8603	0.8603	-11.50	0.5706
	Oct-23	Sep-24	298,718			680,440	227.8%	3,341,679	128.7%	359,382			680,068	189.2%	3,227,095	109.7%					1.0948	0.1459	0.0000	0.0000	0.8541	0.8541	0.8541	-12.50	0.5434
	Oct-24	Sep-25	254,211			631,431	248.4%	3,041,154	130.2%	305,837			631,086	206.3%	2,936,875	111.5%					1.0951	0.1526	0.0000	0.0000	0.8474	0.8474	0.8474	-13.50	0.5175
	Oct-25	Sep-26	214,642			580,189	270.3%	2,741,282	130.6%	258,231			579,872	224.6%	2,647,285	112.4%					1.0929	0.1593	0.0000	0.0000	0.8407	0.8407	0.8407	-14.50	0.4929
	Oct-26	Sep-27	179,764			526,889	293.1%	2,449,526	130.8%	216,270			526,601	243.5%	2,365,533	113.2%					1.0893	0.1663	0.0000	0.0000	0.8337	0.8337	0.8337	-15.50	0.4694
	Oct-27	Sep-28	149,271			474,027	317.6%	2,166,676	128.1%	179,585			473,769	263.8%	2,092,382	111.7%					1.0887	0.1736	0.0000	0.0000	0.8264	0.8264	0.8264	-16.50	0.4470
	Oct-28	Sep-29	122,869			421,140	342.8%	1,900,444	126.1%	147,822			420,910	284.7%	1,835,279	110.8%					1.0846	0.1808	0.0000	0.0000	0.8192	0.8192	0.8192	-17.50	0.4258
	Oct-29	Sep-30	100,234			370,572	369.7%	1,651,850	121.7%	120,590			370,370	307.1%	1,595,209	108.1%					1.0841	0.1884	0.0000	0.0000	0.8116	0.8116	0.8116	-18.50	0.4055
	Oct-30	Sep-31	81,028			322,504	398.0%	1,424,407	117.3%	97,483			322,328	330.7%	1,375,565	105.3%					1.0819	0.1956	0.0000	0.0000	0.8044	0.8044	0.8044	-19.50	0.3862
	Oct-31	Sep-32	64,887			278,033	428.5%	1,219,771	113.1%	78,065			277,881	356.0%	1,177,946	102.8%					1.0826	0.2036	0.0000	0.0000	0.7964	0.7964	0.7964	-20.50	0.3678
	Oct-32	Sep-33	51,469			237,638	461.7%	1,035,551	103.8%	61,922			237,508	383.6%	1,000,043	96.3%					1.0829	0.2108	0.0000	0.0000	0.7892	0.7892	0.7892	-21.50	0.3503
	Oct-33	Sep-34	40,430			200,957	497.0%	872,478	93.7%	48,641			200,848	412.9%	842,561	89.2%					1.0831	0.2192	0.0000	0.0000	0.7808	0.7808	0.7808	-22.50	0.3336
	Oct-34	Sep-35	31,455			167,962	534.0%	731,395	85.5%	37,843			167,871	443.6%	706,316	83.6%					1.0792	0.2256	0.0000	0.0000	0.7744	0.7744	0.7744	-23.50	0.3177
	Oct-35	Sep-36	24,256			139,377	574.6%	610,553	76.4%	29,182			139,301	477.4%	589,618	77.5%					1.0821	0.2331	0.0000	0.0000	0.7669	0.7669	0.7669	-24.50	0.3026
Without Interest																													
Past			17,576,679	8,264,834		11,963,118	68.1%	4,930,107	96.1%	17,576,679	8,264,834		11,963,118	68.1%	4,930,107	96.1%													
Future			10,679,627			15,562,602	145.7%	(4,319,554)	105.3%	12,655,246			15,554,152	122.9%	(4,340,489)	88.6%													
Lifetime			28,256,306			27,525,720	97.4%	610,553	99.6%	30,231,925			27,517,270	91.0%	589,618	93.0%													
With Interest																													
Past			17,576,679			11,963,118	68.1%	4,930,107	96.1%	17,576,679			11,963,118	68.1%	4,930,107	96.1%													
Future			8,051,323			10,310,880	128.1%	(2,098,692)	102.0%	9,499,219			10,305,297	108.5%	(2,189,799)	85.4%													
Lifetime			25,628,002			22,273,998	86.9%	2,831,415	98.0%	27,075,898			22,268,415	82.2%	2,740,308	92.4%													

Exhibit V
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase

Based on historical data through 09/30/11.

Nationwide Experience Post Rate Stabilization issues

			WITHOUT RATE INCREASE								WITH RATE INCREASE								ASSUMPTIONS												
																			Premium Factors				Claims Factors	Persistency Factors							Interest Factors	
	Beginning of Period	Ending of Period	Total Earned Premium	Rate Increase Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Total Earned Premium	Rate Increase Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(C')	(D')	(E')	(F')	(I')		(B)	(C')	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%												16.38	1.0000
	Jan-96	Dec-96	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%												15.38	1.0000
	Jan-97	Dec-97	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%												14.38	1.0000
	Jan-98	Dec-98	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%												13.38	1.0000
	Jan-99	Dec-99	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%												12.38	1.0000
	Jan-00	Dec-00	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%												11.38	1.0000
Past	Jan-01	Dec-01	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%												10.38	1.0000
Experience	Jan-02	Dec-02	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%												9.38	1.0000
	Jan-03	Dec-03	39,612	0	0	0	0	0.0%	(42,366)	-107.0%	39,612	0	0	0	0	0.0%	(42,366)	-107.0%												8.38	1.0000
	Jan-04	Dec-04	170,526	1,266	0	0	0	0.0%	(46,989)	-2.7%	170,526	1,266	0	0	0	0.0%	(46,989)	-2.7%												7.38	1.0000
	Jan-05	Dec-05	274,770	28,861	1,350	103	1,453	0.5%	47,898	35.1%	274,770	28,861	1,350	103	1,453	0.5%	47,898	35.1%												6.38	1.0000
	Jan-06	Dec-06	284,399	63,116	6,700	709	7,409	2.6%	174,767	47.2%	284,399	63,116	6,700	709	7,409	2.6%	174,767	47.2%												5.38	1.0000
	Jan-07	Dec-07	271,711	69,983	150,380	34,789	185,169	68.1%	271,935	103.9%	271,711	69,983	150,380	34,789	185,169	68.1%	271,935	103.9%												4.38	1.0000
	Jan-08	Dec-08	262,411	69,059	49,700	17,419	67,119	25.6%	390,225	70.7%	262,411	69,059	49,700	17,419	67,119	25.6%	390,225	70.7%												3.38	1.0000
	Jan-09	Dec-09	264,221	79,610	98,505	55,346	153,851	58.2%	484,530	93.9%	264,221	79,610	98,505	55,346	153,851	58.2%	484,530	93.9%												2.38	1.0000
	Jan-10	Dec-10	262,532	91,946	28,560	54,819	83,379	31.8%	570,438	64.5%	262,532	91,946	28,560	54,819	83,379	31.8%	570,438	64.5%												1.38	1.0000
	Jan-11	Sep-11	398,911	153,221	2,817	24,681	27,498	6.9%	606,738	16.0%	398,911	153,221	2,817	24,681	27,498	6.9%	606,738	16.0%												0.38	1.0000
	Oct-11	Sep-12	248,347	111,226			88,739	35.7%	687,362	68.2%	257,333	125,205			88,739	34.5%	687,362	65.8%	**10.0%**	7/1/2012	75.3%	0.0753	1.1000	0.0759	0.0000	0.0000	0.9241	0.9241	0.9241	-0.50	0.9758
	Oct-12	Sep-13	229,067	109,531			91,254	39.8%	761,954	72.4%	249,033	130,892			91,254	36.6%	761,954	66.6%				0.0229	1.1171	0.0795	0.0000	0.0000	0.9205	0.9205	0.9205	-1.50	0.9294
	Oct-13	Sep-14	210,411	100,611			93,500	44.4%	830,258	76.9%	231,452	121,652			93,500	40.4%	830,258	69.9%					1.1181	0.0836	0.0000	1.0000	0.9164	0.9164	0.9164	-2.50	0.8851
	Oct-14	Sep-15	192,423	92,009			95,489	49.6%	891,884	81.7%	211,665	111,252			95,489	45.1%	891,884	74.2%					1.1193	0.0876	0.0000	1.0000	0.9124	0.9124	0.9124	-3.50	0.8430
	Oct-15	Sep-16	175,169	83,759			96,954	55.3%	946,252	86.4%	192,686	101,276			96,954	50.3%	946,252	78.5%					1.1182	0.0920	0.0000	1.0000	0.9080	0.9080	0.9080	-4.50	0.8028
	Oct-16	Sep-17	158,699	75,884			97,965	61.7%	993,346	91.4%	174,569	91,754			97,965	56.1%	993,346	83.1%					1.1181	0.0963	0.0000	1.0000	0.9037	0.9037	0.9037	-5.50	0.7646
Future	Oct-17	Sep-18	143,069	68,410			98,296	68.7%	1,033,303	96.6%	157,376	82,717			98,296	62.5%	1,033,303	87.8%					1.1160	0.1009	0.0000	1.0000	0.8991	0.8991	0.8991	-6.50	0.7282
Experience	Oct-18	Sep-19	128,312	61,354			98,214	76.5%	1,065,846	101.9%	141,143	74,185			98,214	69.6%	1,065,846	92.6%					1.1172	0.1056	0.0000	1.0000	0.8944	0.8944	0.8944	-7.50	0.6935
	Oct-19	Sep-20	114,463	54,732			97,650	85.3%	1,090,695	107.0%	125,909	66,178			97,650	77.6%	1,090,695	97.3%					1.1178	0.1105	0.0000	1.0000	0.8895	0.8895	0.8895	-8.50	0.6605
	Oct-20	Sep-21	101,540	48,552			96,416	95.0%	1,107,482	111.5%	111,694	58,706			96,416	86.3%	1,107,482	101.4%					1.1164	0.1156	0.0000	1.0000	0.8844	0.8844	0.8844	-9.50	0.6290
	Oct-21	Sep-22	89,550	42,819			94,660	105.7%	1,117,039	116.4%	98,505	51,774			94,660	96.1%	1,117,039	105.8%					1.1168	0.1209	0.0000	1.0000	0.8791	0.8791	0.8791	-10.50	0.5991
	Oct-22	Sep-23	78,500	37,536			92,308	117.6%	1,119,723	121.0%	86,350	45,386			92,308	106.9%	1,119,723	110.0%					1.1160	0.1262	0.0000	1.0000	0.8738	0.8738	0.8738	-11.50	0.5706
	Oct-23	Sep-24	68,386	32,700			89,333	130.6%	1,115,481	124.4%	75,224	39,538			89,333	118.8%	1,115,481	113.1%					1.1148	0.1319	0.0000	1.0000	0.8681	0.8681	0.8681	-12.50	0.5434
	Oct-24	Sep-25	59,187	28,301			85,807	145.0%	1,104,480	126.4%	65,106	34,220			85,807	131.8%	1,104,480	114.9%					1.1137	0.1376	0.0000	1.0000	0.8624	0.8624	0.8624	-13.50	0.5175
	Oct-25	Sep-26	50,880	24,329			81,619	160.4%	1,087,034	126.1%	55,968	29,417			81,619	145.8%	1,087,034	114.7%					1.1107	0.1436	0.0000	1.0000	0.8564	0.8564	0.8564	-14.50	0.4929
	Oct-26	Sep-27	43,428	20,766			76,893	177.1%	1,064,124	124.3%	47,771	25,109			76,893	161.0%	1,064,124	113.0%					1.1081	0.1498	0.0000	1.0000	0.8502	0.8502	0.8502	-15.50	0.4694
	Oct-27	Sep-28	36,792	17,593			71,667	194.8%	1,036,280	119.1%	40,471	21,272			71,667	177.1%	1,036,280	108.3%					1.1047	0.1563	0.0000	1.0000	0.8437	0.8437	0.8437	-16.50	0.4470
	Oct-28	Sep-29	30,931	14,790			66,211	214.1%	1,003,796	109.0%	34,024	17,883			66,211	194.6%	1,003,796	99.1%					1.1036	0.1628	0.0000	1.0000	0.8372	0.8372	0.8372	-17.50	0.4258
	Oct-29	Sep-30	25,798	12,336			60,575	234.8%	966,647	90.8%	28,378	14,915			60,575	213.5%	966,647	82.5%					1.1018	0.1697	0.0000	1.0000	0.8303	0.8303	0.8303	-18.50	0.4055
	Oct-30	Sep-31	21,338	10,203			54,749	256.6%	925,616	64.3%	23,471	12,337			54,749	233.3%	925,616	58.4%					1.0979	0.1768	0.0000	1.0000	0.8232	0.8232	0.8232	-19.50	0.3862
	Oct-31	Sep-32	17,496	8,366			48,929	279.7%	881,329	26.5%	19,245	10,115			48,929	254.2%	881,329	24.1%					1.0952	0.1840	0.0000	1.0000	0.8160	0.8160	0.8160	-20.50	0.3678
	Oct-32	Sep-33	14,216	6,798			43,118	303.3%	835,092	-21.9%	15,638	8,219			43,118	275.7%	835,092	-19.9%					1.0901	0.1916	0.0000	1.0000	0.8084	0.8084	0.8084	-21.50	0.3503
	Oct-33	Sep-34	11,444	5,472			37,532	328.0%	787,437	-88.5%	12,588	6,616			37,532	298.2%	787,437	-80.4%					1.0871	0.1993	0.0000	1.0000	0.8007	0.8007	0.8007	-22.50	0.3336
	Oct-34	Sep-35	9,128	4,365			32,208	352.9%	738,608	-182.1%	10,041	5,277			32,208	320.8%	738,608	-165.5%					1.0811	0.2062	0.0000	1.0000	0.7938	0.7938	0.7938	-23.50	0.3177
	Oct-35	Sep-36	7,215	3,450			27,314	378.6%	689,526	-301.7%	7,936	4,171			27,314	344.2%	689,526	-274.3%					1.0787	0.2138	0.0000	1.0000	0.7862	0.7862	0.7862	-24.50	0.3026
Without Interest																															
Past			2,229,090	557,060	338,012		525,877	23.6%	606,738	67.7%	2,229,090	557,060	338,012		525,877	23.6%	606,738	67.7%													
Future			2,265,788	1,075,891			1,917,398	84.6%	82,788	168.1%	2,473,578	1,290,069			1,917,398	77.5%	82,788	169.0%													
Lifetime			4,494,878	1,632,951			2,443,275	54.4%	689,526	109.5%	4,702,668	1,847,129			2,443,275	52.0%	689,526	109.7%													
With Interest																															
Past			2,229,090	557,060			525,877	23.6%	606,738	67.7%	2,229,090	557,060			525,877	23.6%	606,738	67.7%													
Future			1,678,601	795,302			1,200,918	71.5%	262,672	165.7%	1,828,263	951,133			1,200,918	65.7%	262,672	166.9%													
Lifetime			3,907,691	1,352,362			1,726,795	44.2%	869,410	101.6%	4,057,353	1,508,193			1,726,795	42.6%	869,410	101.8%													
							Earned Premium	Factor																							
			Accumulated Initial				1,672,030	58.0%			969,778																				
			Accumulated Prior Rate Inc				557,060	85.0%			473,501																				
			PV Future Initial				877,130	58.0%			508,735																				
			PV Future Rate Inc				951,133	85.0%			808,463																				
											2,760,477	< Inc claims			1,726,795																

Exhibit V VA
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase

Based on historical data through 09/30/11.

Virginia Experience Post Rate Stabilization issues

	Beginning of Period	Ending of Period	WITHOUT RATE INCREASE: Total Earned Premium	Rate Increase Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	WITH RATE INCREASE: Total Earned Premium	Rate Increase Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve
Column	(A)	(A)	(B')	(C')	(C')	(D')	(E')	(F')	(J')		(B)	(C')	(C)	(D)	(E)	(F)	(J)	
	Jan-95	Dec-95	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%
	Jan-96	Dec-96	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%
	Jan-97	Dec-97	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%
	Jan-98	Dec-98	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%
	Jan-99	Dec-99	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%
	Jan-00	Dec-00	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%
Past	Jan-01	Dec-01	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%
Experience	Jan-02	Dec-02	0	0	0	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%
	Jan-03	Dec-03	2,842	0	0	0	0	0.0%	(1,927)	-67.8%	2,842	0	0	0	0	0.0%	(1,927)	-67.8%
	Jan-04	Dec-04	20,744	154	0	0	0	0.0%	(8,083)	-29.7%	20,744	154	0	0	0	0.0%	(8,083)	-29.7%
	Jan-05	Dec-05	35,780	453	0	0	0	0.0%	6,331	40.3%	35,780	6,929	0	0	0	0.0%	6,331	40.3%
	Jan-06	Dec-06	35,756	1,063	0	0	0	0.0%	29,344	64.4%	35,756	7,899	0	0	0	0.0%	29,344	64.4%
	Jan-07	Dec-07	33,486	6,400	40,880	7,557	48,437	144.7%	40,507	178.0%	33,486	7,545	40,880	7,557	48,437	144.7%	40,507	178.0%
	Jan-08	Dec-08	30,559	6,590	0	0	0	0.0%	55,067	47.6%	30,559	6,885	0	0	0	0.0%	55,067	47.6%
	Jan-09	Dec-09	29,903	6,449	0	0	0	0.0%	67,624	42.0%	29,903	8,246	0	0	0	0.0%	67,624	42.0%
	Jan-10	Dec-10	29,903	6,449	0	0	0	0.0%	81,921	47.8%	29,903	9,759	0	0	0	0.0%	81,921	47.8%
	Jan-11	Sep-11	25,647	5,531	0	0	0	0.0%	92,240	40.2%	25,647	9,581	0	0	0	0.0%	92,240	40.2%
	Oct-11	Sep-12	27,295	5,886			19,564	71.7%	100,162	100.7%	28,277	7,652			19,564	69.2%	100,162	97.2%
	Oct-12	Sep-13	24,894	5,368			19,667	79.0%	106,457	104.3%	27,062	7,765			19,667	72.7%	106,457	95.9%
	Oct-13	Sep-14	22,604	4,874			19,665	87.0%	111,171	107.9%	24,864	7,135			19,665	79.1%	111,171	98.1%
	Oct-14	Sep-15	20,431	4,406			19,611	96.0%	114,368	111.6%	22,474	6,449			19,611	87.3%	114,368	101.5%
	Oct-15	Sep-16	18,379	3,963			19,444	105.8%	115,944	114.4%	20,217	5,801			19,444	96.2%	115,944	104.0%
	Oct-16	Sep-17	16,451	3,548			19,135	116.3%	116,137	117.5%	18,096	5,193			19,135	105.7%	116,137	106.8%
Future	Oct-17	Sep-18	14,648	3,159			18,736	127.9%	115,086	120.7%	16,113	4,624			18,736	116.3%	115,086	109.8%
Experience	Oct-18	Sep-19	12,972	2,797			18,229	140.5%	112,768	122.7%	14,269	4,094			18,229	127.8%	112,768	111.5%
	Oct-19	Sep-20	11,421	2,463			17,640	154.4%	109,240	123.6%	12,564	3,605			17,640	140.4%	109,240	112.3%
	Oct-20	Sep-21	9,995	2,155			16,915	169.2%	104,518	122.0%	10,994	3,155			16,915	153.9%	104,518	110.9%
	Oct-21	Sep-22	8,690	1,874			16,071	184.9%	98,816	119.3%	9,559	2,743			16,071	168.1%	98,816	108.5%
	Oct-22	Sep-23	7,504	1,618			15,192	202.5%	92,330	116.0%	8,255	2,369			15,192	184.0%	92,330	105.5%
	Oct-23	Sep-24	6,434	1,388			14,206	220.8%	85,208	110.1%	7,078	2,031			14,206	200.7%	85,208	100.1%
	Oct-24	Sep-25	5,476	1,181			13,183	240.8%	77,564	101.2%	6,023	1,728			13,183	218.9%	77,564	92.0%
	Oct-25	Sep-26	4,623	997			12,113	262.0%	69,532	88.3%	5,086	1,459			12,113	238.2%	69,532	80.2%
	Oct-26	Sep-27	3,872	835			11,000	284.1%	61,493	76.5%	4,259	1,222			11,000	258.3%	61,493	69.5%
	Oct-27	Sep-28	3,215	693			9,897	307.8%	53,583	61.8%	3,537	1,015			9,897	279.8%	53,583	56.2%
	Oct-28	Sep-29	2,647	571			8,792	332.2%	45,856	40.3%	2,911	835			8,792	302.0%	45,856	36.6%
	Oct-29	Sep-30	2,159	466			7,737	358.3%	38,511	18.1%	2,375	681			7,737	325.8%	38,511	16.5%
	Oct-30	Sep-31	1,745	376			6,733	385.8%	31,584	-11.1%	1,920	551			6,733	350.7%	31,584	-10.1%
	Oct-31	Sep-32	1,398	301			5,805	415.3%	25,289	-35.1%	1,537	441			5,805	377.6%	25,289	-31.9%
	Oct-32	Sep-33	1,109	239			4,961	447.5%	19,767	-50.6%	1,219	350			4,961	406.8%	19,767	-46.0%
	Oct-33	Sep-34	871	188			4,196	481.8%	15,064	-58.3%	958	275			4,196	438.0%	15,064	-53.0%
	Oct-34	Sep-35	678	146			3,507	517.6%	11,171	-57.0%	745	214			3,507	470.5%	11,171	-51.8%
	Oct-35	Sep-36	522	113			2,910	557.0%	8,032	-43.9%	575	165			2,910	506.3%	8,032	-39.9%
Without Interest																		
Past			244,618	33,087	40,880		48,437	19.8%	92,240	66.5%	244,618	56,998	40,880		48,437	19.8%	92,240	75.0%
Future			230,031	49,606			324,910	141.2%	(84,208)	133.4%	250,965	71,553			324,910	129.5%	(84,208)	134.2%
Lifetime			474,650	82,693			373,346	78.7%	8,032	97.3%	495,584	128,551			373,346	75.3%	8,032	103.9%
With Interest																		
Past			244,618	33,087			48,437	19.8%	92,240	66.5%	244,618	56,998			48,437	19.8%	92,240	75.0%
Future			173,420	37,398			215,266	124.1%	(28,971)	137.0%	188,758	53,713			215,266	114.0%	(28,971)	138.0%
Lifetime			418,038	70,485			263,703	63.1%	63,269	94.1%	433,376	110,711			263,703	60.8%	63,269	101.3%

ASSUMPTIONS

Beginning of Period	Ending of Period	Premium Factors: Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Claims Factors: Aging	Persistency Factors: Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	Interest Factors: at: Years	5.00% Factor
(A)	(A)	(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
Jan-95	Dec-95												16.38	1.0000
Jan-96	Dec-96												15.38	1.0000
Jan-97	Dec-97												14.38	1.0000
Jan-98	Dec-98												13.38	1.0000
Jan-99	Dec-99												12.38	1.0000
Jan-00	Dec-00												11.38	1.0000
Jan-01	Dec-01												10.38	1.0000
Jan-02	Dec-02												9.38	1.0000
Jan-03	Dec-03												8.38	1.0000
Jan-04	Dec-04												7.38	1.0000
Jan-05	Dec-05												6.38	1.0000
Jan-06	Dec-06												5.38	1.0000
Jan-07	Dec-07												4.38	1.0000
Jan-08	Dec-08												3.38	1.0000
Jan-09	Dec-09												2.38	1.0000
Jan-10	Dec-10												1.38	1.0000
Jan-11	Sep-11												0.38	1.0000
Oct-11	Sep-12	**10.0%**	7/1/2012	75.3%	0.0753	1.1000	0.0861	0.0000	0.0000	0.9139	0.9139	0.9139	-0.50	0.9758
Oct-12	Sep-13				0.0229	1.1048	0.0901	0.0000	0.0000	0.9099	0.9099	0.9099	-1.50	0.9294
Oct-13	Sep-14					1.1038	0.0941	0.0000	0.0000	0.9059	0.9059	0.9059	-2.50	0.8851
Oct-14	Sep-15					1.1060	0.0984	0.0000	0.0000	0.9016	0.9016	0.9016	-3.50	0.8430
Oct-15	Sep-16					1.1050	0.1027	0.0000	0.0000	0.8973	0.8973	0.8973	-4.50	0.8028
Oct-16	Sep-17					1.1024	0.1073	0.0000	0.0000	0.8927	0.8927	0.8927	-5.50	0.7646
Oct-17	Sep-18					1.1028	0.1121	0.0000	0.0000	0.8879	0.8879	0.8879	-6.50	0.7282
Oct-18	Sep-19					1.1020	0.1171	0.0000	0.0000	0.8829	0.8829	0.8829	-7.50	0.6935
Oct-19	Sep-20					1.1025	0.1223	0.0000	0.0000	0.8777	0.8777	0.8777	-8.50	0.6605
Oct-20	Sep-21					1.0995	0.1279	0.0000	0.0000	0.8721	0.8721	0.8721	-9.50	0.6290
Oct-21	Sep-22					1.0966	0.1336	0.0000	0.0000	0.8664	0.8664	0.8664	-10.50	0.5991
Oct-22	Sep-23					1.0989	0.1397	0.0000	0.0000	0.8603	0.8603	0.8603	-11.50	0.5706
Oct-23	Sep-24					1.0948	0.1459	0.0000	0.0000	0.8541	0.8541	0.8541	-12.50	0.5434
Oct-24	Sep-25					1.0951	0.1526	0.0000	0.0000	0.8474	0.8474	0.8474	-13.50	0.5175
Oct-25	Sep-26					1.0929	0.1593	0.0000	0.0000	0.8407	0.8407	0.8407	-14.50	0.4929
Oct-26	Sep-27					1.0893	0.1663	0.0000	0.0000	0.8337	0.8337	0.8337	-15.50	0.4694
Oct-27	Sep-28					1.0887	0.1736	0.0000	0.0000	0.8264	0.8264	0.8264	-16.50	0.4470
Oct-28	Sep-29					1.0846	0.1808	0.0000	0.0000	0.8192	0.8192	0.8192	-17.50	0.4258
Oct-29	Sep-30					1.0841	0.1884	0.0000	0.0000	0.8116	0.8116	0.8116	-18.50	0.4055
Oct-30	Sep-31					1.0819	0.1956	0.0000	0.0000	0.8044	0.8044	0.8044	-19.50	0.3862
Oct-31	Sep-32					1.0826	0.2036	0.0000	0.0000	0.7964	0.7964	0.7964	-20.50	0.3678
Oct-32	Sep-33					1.0829	0.2108	0.0000	0.0000	0.7892	0.7892	0.7892	-21.50	0.3503
Oct-33	Sep-34					1.0831	0.2192	0.0000	0.0000	0.7808	0.7808	0.7808	-22.50	0.3336
Oct-34	Sep-35					1.0792	0.2256	0.0000	0.0000	0.7744	0.7744	0.7744	-23.50	0.3177
Oct-35	Sep-36					1.0821	0.2331	0.0000	0.0000	0.7669	0.7669	0.7669	-24.50	0.3026

Virginia Experience Post 10/1/2003 issues	Earned Premium	Factor			
Accumulated Initial	187,621	58.0%	108,820		
Accumulated Prior Rate Inc	56,998	85.0%	48,448		
PV Future Initial	135,044	58.0%	78,326		
PV Future Rate Inc	53,713	85.0%	45,656		
			281,250	< Inc claims	263,703

Exhibit VI (Current Rate Level)
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase *Based on historical data through 09/30/11.*

Nationwide Experience

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS												
																	Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E')	(F')	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	157,641	9,309	0	9,309	5.9%	0	5.9%	157,641	9,309	0	9,309	5.9%	0	5.9%												16.38	1.0000
	Jan-96	Dec-96	509,872	46,188	0	46,188	9.1%	180,288	44.4%	509,872	46,188	0	46,188	9.1%	180,288	44.4%												15.38	1.0000
	Jan-97	Dec-97	1,261,325	95,972	0	95,972	7.6%	527,446	35.1%	1,261,325	95,972	0	95,972	7.6%	527,446	35.1%												14.38	1.0000
	Jan-98	Dec-98	3,922,456	404,426	0	404,426	10.3%	1,352,901	31.4%	3,922,456	404,426	0	404,426	10.3%	1,352,901	31.4%												13.38	1.0000
	Jan-99	Dec-99	7,596,178	652,587	0	652,587	8.6%	3,268,749	33.8%	7,596,178	652,587	0	652,587	8.6%	3,268,749	33.8%												12.38	1.0000
	Jan-00	Dec-00	10,979,456	1,325,037	0	1,325,037	12.1%	5,511,135	32.5%	10,979,456	1,325,037	0	1,325,037	12.1%	5,511,135	32.5%												11.38	1.0000
Past	Jan-01	Dec-01	13,728,257	3,203,888	0	3,203,888	23.3%	7,075,184	34.7%	13,728,257	3,203,888	0	3,203,888	23.3%	7,075,184	34.7%												10.38	1.0000
Experience	Jan-02	Dec-02	14,924,203	1,961,822	124,251	2,086,073	14.0%	9,112,016	27.6%	14,924,203	1,961,822	124,251	2,086,073	14.0%	9,112,016	27.6%												9.38	1.0000
	Jan-03	Dec-03	15,254,486	4,239,598	119,891	4,359,489	28.6%	12,817,500	52.9%	15,254,486	4,239,598	119,891	4,359,489	28.6%	12,817,500	52.9%												8.38	1.0000
	Jan-04	Dec-04	14,921,802	3,673,095	237,745	3,910,840	26.2%	16,804,429	52.9%	14,921,802	3,673,095	237,745	3,910,840	26.2%	16,804,429	52.9%												7.38	1.0000
	Jan-05	Dec-05	13,308,788	4,100,563	312,496	4,413,059	33.2%	19,700,376	54.9%	13,308,788	4,100,563	312,496	4,413,059	33.2%	19,700,376	54.9%												6.38	1.0000
	Jan-06	Dec-06	11,361,814	3,571,371	377,890	3,949,261	34.8%	22,224,019	57.0%	11,361,814	3,571,371	377,890	3,949,261	34.8%	22,224,019	57.0%												5.38	1.0000
	Jan-07	Dec-07	10,358,451	4,043,036	935,308	4,978,344	48.1%	24,461,061	69.7%	10,358,451	4,043,036	935,308	4,978,344	48.1%	24,461,061	69.7%												4.38	1.0000
	Jan-08	Dec-08	9,854,266	3,822,124	1,339,561	5,161,685	52.4%	26,769,760	75.8%	9,854,266	3,822,124	1,339,561	5,161,685	52.4%	26,769,760	75.8%												3.38	1.0000
	Jan-09	Dec-09	8,893,904	3,536,794	1,987,181	5,523,975	62.1%	28,313,717	79.5%	8,893,904	3,536,794	1,987,181	5,523,975	62.1%	28,313,717	79.5%												2.38	1.0000
	Jan-10	Dec-10	8,087,369	1,785,466	3,427,093	5,212,559	64.5%	29,942,845	84.6%	8,087,369	1,785,466	3,427,093	5,212,559	64.5%	29,942,845	84.6%												1.38	1.0000
	Jan-11	Sep-11	5,962,927	417,620	3,658,909	4,076,529	68.4%	30,545,330	78.5%	5,962,927	417,620	3,658,909	4,076,529	68.4%	30,545,330	78.5%												0.38	1.0000
	Oct-11	Sep-12	6,845,348			4,416,698	64.5%	30,545,330	64.5%	7,154,269			4,416,580	61.7%	30,361,989	59.2%	13.4%	7/1/2012	75.3%	10.1%	1.1000	0.0759	0.0000	0.0000	0.9241	0.9241	0.9241	-0.50	0.9758
	Oct-12	Sep-13	5,874,903			4,541,850	77.3%	30,545,330	77.3%	6,512,678			4,541,716	69.7%	31,503,110	87.3%				3.0%	1.1171	0.0795	0.0000	0.0000	0.9205	0.9205	0.9205	-1.50	0.9294
	Oct-13	Sep-14	5,396,431			4,653,633	86.2%	31,755,325	108.7%	6,067,886			4,653,496	76.7%	32,430,066	92.0%					1.1181	0.0836	0.0000	0.0000	0.9164	0.9164	0.9164	-2.50	0.8851
	Oct-14	Sep-15	4,935,086			4,752,636	96.3%	32,689,326	115.2%	5,549,138			4,752,496	85.6%	33,057,848	97.0%					1.1193	0.0876	0.0000	0.0000	0.9124	0.9124	0.9124	-3.50	0.8430
	Oct-15	Sep-16	4,492,582			4,825,551	107.4%	33,321,753	121.5%	5,051,575			4,825,409	95.5%	33,380,913	101.9%					1.1182	0.0920	0.0000	0.0000	0.9080	0.9080	0.9080	-4.50	0.8028
	Oct-16	Sep-17	4,070,180			4,875,868	119.8%	33,647,022	127.8%	4,576,615			4,875,724	106.5%	33,405,153	107.1%					1.1181	0.0963	0.0000	0.0000	0.9037	0.9037	0.9037	-5.50	0.7646
Future	Oct-17	Sep-18	3,669,307			4,892,376	133.3%	33,671,075	134.0%	4,125,863			4,892,232	118.6%	33,149,548	112.4%					1.1160	0.1009	0.0000	0.0000	0.8991	0.8991	0.8991	-6.50	0.7282
Experience	Oct-18	Sep-19	3,290,824			4,888,286	148.5%	33,413,045	140.7%	3,700,288			4,888,142	132.1%	32,611,447	117.6%					1.1172	0.1056	0.0000	0.0000	0.8944	0.8944	0.8944	-7.50	0.6935
	Oct-19	Sep-20	2,935,634			4,860,215	165.6%	32,870,262	147.1%	3,300,903			4,860,072	147.2%	31,817,336	123.2%					1.1178	0.1105	0.0000	0.0000	0.8895	0.8895	0.8895	-8.50	0.6605
	Oct-20	Sep-21	2,604,197			4,798,783	184.3%	32,069,432	153.5%	2,928,226			4,798,641	163.9%	30,785,361	128.6%					1.1164	0.1156	0.0000	0.0000	0.8844	0.8844	0.8844	-9.50	0.6290
	Oct-21	Sep-22	2,296,690			4,711,387	205.1%	31,028,852	159.8%	2,582,458			4,711,248	182.4%	29,541,631	134.3%					1.1168	0.1209	0.0000	0.0000	0.8791	0.8791	0.8791	-10.50	0.5991
	Oct-22	Sep-23	2,013,307			4,594,331	228.2%	29,774,840	165.9%	2,263,814			4,594,195	202.9%	28,095,860	139.1%					1.1160	0.1262	0.0000	0.0000	0.8738	0.8738	0.8738	-11.50	0.5706
	Oct-23	Sep-24	1,753,900			4,446,260	253.5%	28,317,185	170.4%	1,972,131			4,446,129	225.4%	26,484,176	143.7%					1.1148	0.1319	0.0000	0.0000	0.8681	0.8681	0.8681	-12.50	0.5434
	Oct-24	Sep-25	1,517,988			4,270,764	281.3%	26,692,313	174.3%	1,706,864			4,270,638	250.2%	24,740,490	148.0%					1.1137	0.1376	0.0000	0.0000	0.8624	0.8624	0.8624	-13.50	0.5175
	Oct-25	Sep-26	1,304,936			4,062,295	311.3%	24,934,411	176.6%	1,467,303			4,062,175	276.8%	22,892,729	150.9%					1.1107	0.1436	0.0000	0.0000	0.8564	0.8564	0.8564	-14.50	0.4929
	Oct-26	Sep-27	1,113,809			3,827,114	343.6%	23,071,633	176.4%	1,252,395			3,827,001	305.6%	20,981,889	153.0%					1.1081	0.1498	0.0000	0.0000	0.8502	0.8502	0.8502	-15.50	0.4694
	Oct-27	Sep-28	943,616			3,566,984	378.0%	21,145,304	173.9%	1,061,026			3,566,879	336.2%	19,045,846	153.7%					1.1047	0.1563	0.0000	0.0000	0.8437	0.8437	0.8437	-16.50	0.4470
	Oct-28	Sep-29	793,299			3,295,418	415.4%	19,193,605	169.4%	892,005			3,295,321	369.4%	17,121,585	153.7%					1.1036	0.1628	0.0000	0.0000	0.8372	0.8372	0.8372	-17.50	0.4258
	Oct-29	Sep-30	661,647			3,014,899	455.7%	17,253,823	162.5%	743,972			3,014,810	405.2%	15,240,662	152.4%					1.1018	0.1697	0.0000	0.0000	0.8303	0.8303	0.8303	-18.50	0.4055
	Oct-30	Sep-31	547,250			2,724,966	497.9%	15,357,773	151.5%	615,342			2,724,886	442.8%	13,427,045	148.1%					1.0979	0.1768	0.0000	0.0000	0.8232	0.8232	0.8232	-19.50	0.3862
	Oct-31	Sep-32	448,715			2,435,267	542.7%	13,529,613	135.3%	504,547			2,435,195	482.7%	11,707,027	141.7%					1.0952	0.1840	0.0000	0.0000	0.8160	0.8160	0.8160	-20.50	0.3678
	Oct-32	Sep-33	364,609			2,146,052	588.6%	11,795,846	113.1%	409,976			2,145,989	523.4%	10,100,999	131.7%					1.0901	0.1916	0.0000	0.0000	0.8084	0.8084	0.8084	-21.50	0.3503
	Oct-33	Sep-34	293,496			1,868,033	636.5%	10,177,021	84.9%	330,014			1,867,978	566.0%	8,628,903	120.0%					1.0871	0.1993	0.0000	0.0000	0.8007	0.8007	0.8007	-22.50	0.3336
	Oct-34	Sep-35	234,105			1,603,053	684.8%	8,693,238	50.9%	263,234			1,603,006	609.0%	7,306,200	106.5%					1.0811	0.2062	0.0000	0.0000	0.7938	0.7938	0.7938	-23.50	0.3177
	Oct-35	Sep-36	185,040			1,359,451	734.7%	7,360,084	14.2%	208,063			1,359,411	653.4%	6,136,597	91.2%					1.0787	0.2138	0.0000	0.0000	0.7862	0.7862	0.7862	-24.50	0.3026
Without Interest																													
Past			151,083,194	36,888,896		49,409,222	32.7%	30,545,330	52.9%	151,083,194	36,888,896		49,409,222	32.7%	30,545,330	52.9%													
Future			58,586,892			95,432,170	162.9%	(23,185,246)	123.3%	65,240,584			95,429,365	146.3%	(24,408,733)	108.9%													
Lifetime			209,670,086			144,841,392	69.1%	7,360,084	72.6%	216,323,778			144,838,588	67.0%	6,136,597	69.8%													
With Interest																													
Past			151,083,194			49,409,222	32.7%	30,545,330	52.9%	151,083,194			49,409,222	32.7%	30,545,330	52.9%													
Future			43,515,743			59,771,742	137.4%	(9,834,836)	114.8%	48,313,896			59,769,990	123.7%	(9,987,638)	103.0%													
Lifetime			194,598,937			109,180,964	56.1%	20,710,494	66.7%	199,397,089			109,179,212	54.8%	20,557,692	65.1%													

Exhibit VI (Current Rate Level) VA
Forms: A&H Long Term Care
Loss Ratio Projection with Rate Increase

Based on historical data through 09/30/11.

Virginia Experience

			WITHOUT RATE INCREASE							WITH RATE INCREASE							ASSUMPTIONS												
																	Premium Factors				Claims Factors	Persistency Factors						Interest Factors	
	Beginning of Period	Ending of Period	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Earned Premium	Paid Claims	Change in Claim Liab & Reserve	Incurred Claims	Loss Ratio	Active Life Reserves	Loss Ratio With Change in Active Life Reserve	Rate Increase	Effective Date	Effectiveness	Effective Rate Increase	Aging	Mort+ Lapses	Shock Lapses	Adverse Selection	Policy Persistency	W Rate Inc Claims Persistency	WO Rate Incr Claims Persistency	at: Years	5.00% Factor
Column	(A)	(A)	(B')	(C')	(D')	(E')	(F')	(J')		(B)	(C)	(D)	(E)	(F)	(J)		(P)	(P)	(P)	(P)	(V)	(X)	(Y)	(Z)	(AA)	(AB)	(AB')	(AC)	(AD)
	Jan-95	Dec-95	0	0	0	0	0.0%	0	0.0%	0	0	0	0		0	#DIV/0!												16.38	1.0000
	Jan-96	Dec-96	7,950	46,188	0	46,188	581.0%	3,491	624.9%	7,950	46,188	0	46,188	581.0%	3,491	624.9%												15.38	1.0000
	Jan-97	Dec-97	20,101	0	0	0	0.0%	10,439	34.6%	20,101	0	0	0	0.0%	10,439	34.6%												14.38	1.0000
	Jan-98	Dec-98	325,362	20,195	0	20,195	6.2%	139,367	45.8%	325,362	20,195	0	20,195	6.2%	139,367	45.8%												13.38	1.0000
	Jan-99	Dec-99	834,356	310,142	0	310,142	37.2%	445,884	73.9%	834,356	310,142	0	310,142	37.2%	445,884	73.9%												12.38	1.0000
	Jan-00	Dec-00	1,530,465	480,911	0	480,911	31.4%	954,042	64.6%	1,530,465	480,911	0	480,911	31.4%	954,042	64.6%												11.38	1.0000
Past	Jan-01	Dec-01	1,896,585	633,475	0	633,475	33.4%	1,213,888	47.1%	1,896,585	633,475	0	633,475	33.4%	1,213,888	47.1%												10.38	1.0000
Experience	Jan-02	Dec-02	2,175,276	607,320	124,251	731,571	33.6%	1,318,942	38.5%	2,175,276	607,320	124,251	731,571	33.6%	1,318,942	38.5%												9.38	1.0000
	Jan-03	Dec-03	2,403,844	793,362	119,891	913,253	38.0%	1,924,280	63.2%	2,403,844	793,362	119,891	913,253	38.0%	1,924,280	63.2%												8.38	1.0000
	Jan-04	Dec-04	2,393,694	817,150	141,720	958,870	40.1%	2,625,070	69.3%	2,393,694	817,150	141,720	958,870	40.1%	2,625,070	69.3%												7.38	1.0000
	Jan-05	Dec-05	2,281,030	1,050,746	312,496	1,363,242	59.8%	3,468,466	96.7%	2,281,030	1,050,746	312,496	1,363,242	59.8%	3,468,466	96.7%												6.38	1.0000
	Jan-06	Dec-06	2,143,008	380,461	0	380,461	17.8%	3,947,270	40.1%	2,143,008	380,461	0	380,461	17.8%	3,947,270	40.1%												5.38	1.0000
	Jan-07	Dec-07	1,785,280	932,110	172,303	1,104,413	61.9%	4,115,862	71.3%	1,785,280	932,110	172,303	1,104,413	61.9%	4,115,862	71.3%												4.38	1.0000
	Jan-08	Dec-08	1,806,618	602,528	439,591	1,042,119	57.7%	4,414,081	74.2%	1,806,618	602,528	439,591	1,042,119	57.7%	4,414,081	74.2%												3.38	1.0000
	Jan-09	Dec-09	1,634,501	1,139,767	759,042	1,898,809	116.2%	4,804,942	140.1%	1,634,501	1,139,767	759,042	1,898,809	116.2%	4,804,942	140.1%												2.38	1.0000
	Jan-10	Dec-10	1,525,222	409,637	950,592	1,360,229	89.2%	5,098,927	108.5%	1,525,222	409,637	950,592	1,360,229	89.2%	5,098,927	108.5%												1.38	1.0000
	Jan-11	Sep-11	1,045,031	81,722	685,954	767,676	73.5%	5,022,347	66.1%	1,045,031	81,722	685,954	767,676	73.5%	5,022,347	66.1%												0.38	1.0000
	Oct-11	Sep-12	1,294,527			956,654	73.9%	5,022,347	73.9%	1,389,028			956,192	68.8%	4,894,365	59.6%	24.7%	7/1/2012	75.3%	18.6%	1.1000	0.0861	0.0252	0.0168	0.8888	0.9135	0.9139	-0.50	0.9758
	Oct-12	Sep-13	1,180,623			961,682	81.5%	5,142,711	91.7%	1,388,128			961,167	69.2%	4,970,021	74.7%				5.1%	1.1048	0.0901	0.0082	0.0055	0.9017	0.9099	0.9099	-1.50	0.9294
	Oct-13	Sep-14	1,072,016			961,599	89.7%	5,206,491	95.6%	1,287,391			961,085	74.7%	5,031,776	79.5%					1.1038	0.0941	0.0000	0.0000	0.9059	0.9059	0.9059	-2.50	0.8851
	Oct-14	Sep-15	968,971			958,958	99.0%	5,215,844	99.9%	1,163,643			958,445	82.4%	5,040,918	83.2%					1.1060	0.0984	0.0000	0.0000	0.9016	0.9016	0.9016	-3.50	0.8430
	Oct-15	Sep-16	871,656			950,780	109.1%	5,170,560	103.9%	1,046,777			950,271	90.8%	4,997,240	86.6%					1.1050	0.1027	0.0000	0.0000	0.8973	0.8973	0.8973	-4.50	0.8028
	Oct-16	Sep-17	780,212			935,678	119.9%	5,074,377	107.6%	936,962			935,177	99.8%	4,904,362	89.9%					1.1024	0.1073	0.0000	0.0000	0.8927	0.8927	0.8927	-5.50	0.7646
Future	Oct-17	Sep-18	694,714			916,170	131.9%	4,937,916	112.2%	834,286			915,680	109.8%	4,772,544	94.0%					1.1028	0.1121	0.0000	0.0000	0.8879	0.8879	0.8879	-6.50	0.7282
Experience	Oct-18	Sep-19	615,206			891,373	144.9%	4,755,376	115.2%	738,804			890,896	120.6%	4,596,184	96.7%					1.1020	0.1171	0.0000	0.0000	0.8829	0.8829	0.8829	-7.50	0.6935
	Oct-19	Sep-20	541,680			862,553	159.2%	4,537,044	118.9%	650,506			862,092	132.5%	4,385,217	100.1%					1.1025	0.1223	0.0000	0.0000	0.8777	0.8777	0.8777	-8.50	0.6605
	Oct-20	Sep-21	474,029			827,126	174.5%	4,288,721	122.1%	569,264			826,683	145.2%	4,145,247	103.1%					1.0995	0.1279	0.0000	0.0000	0.8721	0.8721	0.8721	-9.50	0.6290
	Oct-21	Sep-22	412,142			785,858	190.7%	4,019,657	125.4%	494,944			785,438	158.7%	3,885,214	106.2%					1.0966	0.1336	0.0000	0.0000	0.8664	0.8664	0.8664	-10.50	0.5991
	Oct-22	Sep-23	355,902			742,882	208.7%	3,730,120	127.4%	427,404			742,485	173.7%	3,605,383	108.2%					1.0989	0.1397	0.0000	0.0000	0.8603	0.8603	0.8603	-11.50	0.5706
	Oct-23	Sep-24	305,153			694,646	227.6%	3,426,887	128.3%	366,460			694,274	189.5%	3,312,303	109.5%					1.0948	0.1459	0.0000	0.0000	0.8541	0.8541	0.8541	-12.50	0.5434
	Oct-24	Sep-25	259,687			644,614	248.2%	3,118,718	129.6%	311,860			644,269	206.6%	3,014,439	111.1%					1.0951	0.1526	0.0000	0.0000	0.8474	0.8474	0.8474	-13.50	0.5175
	Oct-25	Sep-26	219,265			592,302	270.1%	2,810,814	129.7%	263,317			591,985	224.8%	2,716,817	111.8%					1.0929	0.1593	0.0000	0.0000	0.8407	0.8407	0.8407	-14.50	0.4929
	Oct-26	Sep-27	183,636			537,889	292.9%	2,511,019	129.7%	220,529			537,601	243.8%	2,427,026	112.4%					1.0893	0.1663	0.0000	0.0000	0.8337	0.8337	0.8337	-15.50	0.4694
	Oct-27	Sep-28	152,486			483,924	317.4%	2,229,259	126.7%	183,121			483,665	264.1%	2,145,965	110.6%					1.0887	0.1736	0.0000	0.0000	0.8264	0.8264	0.8264	-16.50	0.4470
	Oct-28	Sep-29	125,516			429,932	342.5%	1,946,300	124.3%	150,733			429,702	285.1%	1,881,135	109.4%					1.0846	0.1808	0.0000	0.0000	0.8192	0.8192	0.8192	-17.50	0.4258
	Oct-29	Sep-30	102,393			378,309	369.5%	1,690,361	119.5%	122,964			378,107	307.5%	1,633,720	106.3%					1.0841	0.1884	0.0000	0.0000	0.8116	0.8116	0.8116	-18.50	0.4055
	Oct-30	Sep-31	82,773			329,237	397.8%	1,455,991	114.6%	99,403			329,061	331.0%	1,407,149	103.1%					1.0819	0.1956	0.0000	0.0000	0.8044	0.8044	0.8044	-19.50	0.3862
	Oct-31	Sep-32	66,285			283,838	428.2%	1,245,060	110.0%	79,602			283,686	356.4%	1,203,235	100.2%					1.0826	0.2036	0.0000	0.0000	0.7964	0.7964	0.7964	-20.50	0.3678
	Oct-32	Sep-33	52,578			242,599	461.4%	1,055,318	100.5%	63,141			242,469	384.0%	1,019,810	93.5%					1.0829	0.2108	0.0000	0.0000	0.7892	0.7892	0.7892	-21.50	0.3503
	Oct-33	Sep-34	41,301			205,153	496.7%	887,542	90.5%	49,599			205,043	413.4%	857,625	86.4%					1.0831	0.2192	0.0000	0.0000	0.7808	0.7808	0.7808	-22.50	0.3336
	Oct-34	Sep-35	32,133			171,469	533.6%	742,566	82.4%	38,588			171,377	444.1%	717,487	81.0%					1.0792	0.2256	0.0000	0.0000	0.7744	0.7744	0.7744	-23.50	0.3177
	Oct-35	Sep-36	24,779			142,287	574.2%	618,585	73.9%	29,757			142,211	477.9%	597,650	75.2%					1.0821	0.2331	0.0000	0.0000	0.7669	0.7669	0.7669	-24.50	0.3026
Without Interest																													
Past			23,808,323	8,305,714		12,011,555	50.5%	5,022,347	71.5%	23,808,323	8,305,714		12,011,555	50.5%	5,022,347	71.5%													
Future			10,909,659			15,887,512	145.6%	(4,403,762)	105.3%	12,906,211			15,879,062	123.0%	(4,424,697)	88.8%													
Lifetime			34,717,981			27,899,067	80.4%	618,585	82.1%	36,714,534			27,890,616	76.0%	597,650	77.6%													
With Interest																													
Past			23,808,323			12,011,555	50.5%	5,022,347	71.5%	23,808,323			12,011,555	50.5%	5,022,347	71.5%													
Future			8,224,743			10,526,147	128.0%	(2,127,663)	102.1%	9,687,977			10,520,563	108.6%	(2,218,769)	85.7%													
Lifetime			32,033,066			22,537,701	70.4%	2,894,684	79.4%	33,496,300			22,532,118	67.3%	2,803,578	75.6%													

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
116-118 North Prince Street
P.O. Box 597
Lancaster, PA 17608-0597
(717) 394-7156 or (800) 555-3122

Long Term Care Customer Service Team
Email: LTCRI@tpmins.com

«LetterMailDate»

«FirstName» «LastName»
«Address1»
«Address2»
«CityStateZip»

RE: LTC Rate Increase – Policy Forms: XXXX, XXXX, XXXX, etc. - Virginia

Policy Number: «PolicyNumber»

Dear Valued Policy Holder:

Our goal is to provide you the finest service and benefits under your policy at a reasonable premium rate. Unfortunately, it is necessary to increase the premium rates for your policy.

Effective with your premium due on or after «RateIncreaseMonth», the «Mode» premium for your policy will be increased from $«OldPremium» to $«NewPremium».

Please note that in addition to your policy, rate increases are being implemented on all LTC policies with the above form numbers which were issued in the state of Virginia.

For your convenience, we offer several options to reduce the amount by which your premium will increase. You can (1) lower your daily benefit amount, (2) increase your elimination period, and/or (3) decrease your benefit period. If you purchased a Lifetime Inflation Rider at time of policy issue, you may (4) eliminate the Lifetime Inflation Rider and maintain your current accumulated daily and lifetime benefit to reduce your premium. You also have the option to (5) choose *Nonforfeiture Benefits Upon Termination*, or conversion of your current coverage to paid-up status with a shortened benefit period. Your nonforfeiture credit will be equal to 100% of the sum of all premiums paid. If you are interested in any of these options, please contact our LTC customer Service Team via email at LTCRI@tpmins.com, or at the address/telephone number above.

We regret the necessity to increase your premium. We remain committed to providing you with first-rate benefits and service.

Sincerely,

Long Term Care Customer Service Team

Notice of Premium Change – This is Not a Bill

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122
Fax (717) 394-7024
Policyholder Service Department

August 25, 2010

«Mr.» «John» «Doe»
«123 Main Street»
«Anytown, VA 12345»

Re: «Long Term Care» Policy Number «H123456»
Contingent Benefit Upon Lapse

Dear «Mr.» «Doe»,

We have recently received your request to terminate your «Long Term Care» policy «H123456» effective «November 01, 2010». We understand that your decision to terminate this policy was made, either entirely or in part, by our recent premium rate increase.

Attached you will find a copy of the Conformative Amendment Rider (Contingent Benefit Upon Lapse) found inside your policy. The Conformative Amendment Rider describes a "contingent benefit" available to a policyholder upon lapse of coverage, *when lapse is triggered by a cumulative increase in premium rates equal to or exceeding the percentage shown by policy issue age.* The contingent benefit available in this event is **conversion of your current coverage to paid-up status with a shortened benefit period.** Your nonforfeiture credit will be equal to 100% of the sum of all premiums paid.

Our records indicate that policy «H123456» was issued to you at age «65». Since your *Percent Increase Over Initial Premium* equals «40»% or more, you are eligible for a paid-up policy with a shortened benefit period.

Enclosed you will find an Endorsement which shows that your current coverage has been converted to paid-up status with a Daily Benefit of **$«180» per day** and a shortened Benefit Period of **«73» Days**, effective «November 01, 2010». Please attach this Endorsement to your policy.

You must remember to notify us of any future address and/or telephone number changes so that we may contact you regarding your coverage, if necessary.

If you have any questions regarding this matter, please feel free to contact us.

Thank you.

Sincerely,
Policyholder Service Department
TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY

cc: «John Smith», Agent
Encl: 1

TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY
P.O. Box 597
116-118 North Prince Street
Lancaster, PA 17608-0597
Telephone (717) 394-7156 / Toll Free (800) 555-3122
Fax (717) 394-7024

Policyholder Service Department

April 20, 2005

Mrs. Amelda Bennett
216 Bennett Street
Harrisville, PA 16038

Re: New Certificate Schedule Pages
Long Term Care Policy 400316 LTC

Dear Mrs. Bennett,

Thank you for your recent letter in which you have requested a reduction in the Daily Benefit Amount of your Long Term Care policy 400316 LTC, from **$80 per day** to **$61 per day.**

We have made the requested change to your policy. Enclosed you will find new Certificate Schedule Pages and an Endorsement, which should be placed inside your policy. These items indicate your new Daily Benefit Amount, and a total EFT(Monthly) premium of **$149.60**. Please note that the premium amounts shown on each of the two Certificate Schedule pages are *combined* for your total premium.

If you have any questions regarding this matter, please do not hesitate to contact either your agent or this office.

Thank you!

Policyholder Service Department
TEACHERS PROTECTIVE MUTUAL
LIFE INSURANCE COMPANY

cc: William Pitzer, Agent

SCHEDULE PAGE

Policy Number: **400316-QH**

Insured: **AMELDA K. BENNETT**

Effective Date: **09-03-99**

First Renewal Date: **10-03-99**

Age: **76**

Covered Spouse: **N/A**

Initial Premium: **$142.12**

Renewal Premium (Subject to Change): **$142.12**

Mode: **MONTHLY**

BENEFITS

LONG TERM CARE FACILITY

Maximum Daily Benefit Amount: **$61.00**

Lifetime Maximum Benefit Amount (Per Person): **$44,530**

Elimination Period: **100**

BENEFITS RIDER ISSUED WITH INITIAL POLICY AND PREMIUMS

Benefit Rider **ROB**

Rider Premium **$6.12**

SCHEDULE PAGE

Policy Number: **400316-SH**

Policy Number of Tax Qualified Policy
Which this Policy Supplements: **400316-QH**

Insured: **AMELDA K. BENNETT**

Effective Date: **09-03-99**

First Renewal Date: **10-03-99**

Age: **76**

Covered Spouse: **N/A**

Initial Premium: **$7.48**

Renewal Premium (Subject to Change): **$7.48**

Mode: **MONTHLY**

BENEFITS

LONG TERM CARE FACILITY

Maximum Daily Benefit Amount: **$61.00**

Lifetime Maximum Benefit Amount (Per Person): **$44,530**

Elimination Period: **100**

BENEFITS RIDER ISSUED WITH INITIAL POLICY AND PREMIUMS

Benefit Rider **ROB**

Rider Premium **$.32**

April 20, 2005

ENDORSEMENT

To be attached to and made a part of Policy No. **400316 LTC**

Issued upon the application of **Amelda Bennett**

TEACHERS PROTECTIVE MUTUAL LIFE INSURANCE COMPANY
Lancaster, Pennsylvania

By this Endorsement **Agrees to reduce the original Daily Benefit Amount from $80 per day to $61 per day effective on the date shown below.**

The required premium under this policy is **$149.60 EFT(Monthly).**

This Endorsement is effective as of **May 3, 2005** , it expires concurrently with the policy to which it is attached, unless changed by subsequent endorsement and is subject to all the provisions, conditions and limitations of said policy.

William P. Bomar

Secretary

D. Edward Young

President